

GUJARAT TECHNOLOGICAL UNIVERSITY**MBA Integrated - SEMESTER- VII EXAMINATION – WINTER 2022****Subject Code: 2577162****Date: 02/01/2023****Subject Name: Banking****Time: 10:30 am to 01:30 pm****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- Q.1** (a) Management of Non-Performing Assets (NPA) is a serious matter for the Banking industry, how? Explain **07**
(b) Discuss in detail SARFAESI Act. **07**
- Q.2** (a) Elaborate Major Provisions of Insolvency & Bankruptcy Code in India. **07**
(b) What is ADR and GDR? Discuss the difference between ADR & GDR **07**
- OR**
- (b) What is loan and advances? Explain various Principles of Sound Lending. **07**
- Q.3** (a) What is Credit Card? Elaborate Benefits & Guidelines on Credit Card Operations. **07**
(b) Write note on SHGs in India. **07**
- OR**
- Q.3** (a) What is internet banking? Discuss Difference between Corporate & Retail Internet Banking. **07**
(b) What are the steps including in KYC offline and KYC verification for individual, firm, trust and foundation? **07**
- Q.4** (a) Define term Banker, and explain in detail the various relationships that a banker can have With its customer. **07**
(b) What do you mean by 'Banker's Lien'? How is it different than the 'General Lien'? **07**
- OR**
- Q.4** (a) Write short note on Anti-Money Laundering. **07**
(b) Explain difference between demand loan and term loan **07**
- Q.5** (a) What is corporate banking? Discuss different types of loans provided by the banks. **07**
(b) What is EFT? How is it different than NEFT and RTGS? **07**
- OR**
- Q.5** (a) Write a note on :ECS **07**
(b) Write a Note on: Lok Adalats. **07**
