

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY

B.VOC- SEMESTER- I EXAMINATION – WINTER 2023

Subject Code:1112101

Date:26-12-2023

Subject Name:Banking & Micro Finance-I

Time:10:30 AM TO 12:30 PM

Total Marks:50

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Simple and non-programmable scientific calculators are allowed.

		Marks
Q.1	(a) What is Bank? Explain functions of banks in detail with example.	05
	(b) Write a note on basic principles of banking	05
Q.2	(a) Provide differences. Organized Vs. Unorganized sectors	05
	(b) Write a note on Types of Banks in India	05
OR		
	(b) Write a note on the reasons of Failure of Commercial Banks.	05
Q.3	(a) What are the innovative programs launched by the banks to enhance customer engagement.	05
	(b) Write a note on RBI	05
OR		
Q.3	(a) Write a note on role & Importance of banks in Indian Economy	05
	(b) What are the types of account facilities provided by the banks? Explain each type with its advantages and unique features	05
Q.4	(a) Who is banker? Explain various Baker-customer relationships in detail.	05
	(b) Write a detailed note on the Loan products of the bank.	05
OR		
Q.4	(a) Explain the obligations and rights of the banker in detail	05
	(b) What are the various money market products? Explain each one with examples.	05
Q.5	(a) What is micro – finance? How it evolved in India?	05
	(b) Differentiate Inclusion & Exclusion	05
OR		
Q.5	(a) Why ‘Financial Inclusion’ is important for developing economies like India?	05
	(b) List out all different models of Micro-finance and explain any 4 in detail.	05
