

**GUJARAT TECHNOLOGICAL UNIVERSITY**  
**MBA Integrated– SEMESTER –VII-EXAMINATION – WINTER-2023**

**Subject Code:2577162****Date: 18-12-2023****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.**
4. **Use of simple calculators and non-programmable scientific calculators are permitted.**

- Q.1** (a) Differentiate: Retail Banking V/S Wholesale Banking. **07**  
 (b) Explain the different products and services offered by Banks in India. **07**
- Q.2** (a) Classify Banker-Customer Relationship in Detail **07**  
 (b) Discuss the challenges and opportunities of retail banking in India. **07**
- OR**
- (b) Explain the principles of sound lending in detail. **07**
- Q.3** (a) Explain the stages of money laundering. **07**  
 (b) Explain various steps taken by the regulators to control money laundering. **07**
- OR**
- Q.3** (a) What is NPA? Explain different steps a bank should take to control NPA. **07**  
 (b) What are the effects of NPA on the developing economies like India? **07**
- Q.4** (a) Differentiate between secured loan and unsecured loan in detail. **07**  
 (b) Explain the procedure and documentation for Secured loan. **07**
- OR**
- Q.4** (a) Explain the differences between Debit card & Credit card. **07**  
 (b) 'Microfinance is one of the most important financial set ups in the developing countries like India.' In the light of above statement, explain the types and importance of Microfinance. **07**
- Q.5** (a) Explain the Do's and Don'ts of Online Banking. **07**  
 (b) Explain the features of Digital Wallets. **07**
- OR**
- Q.5** (a) What are differences between RTGS and NEFT **07**  
 (b) Elaborate the concept of Unified Payments Interface (UPI) and discuss its Mechanism and Services **07**

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