

**GUJARAT TECHNOLOGICAL UNIVERSITY**

**B.VOC- SEMESTER-I EXAMINATION – WINTER 2024**

**Subject Code:1112101**

**Date:21-12-2024**

**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.

- Q.1** (a) Define the term banking. Describe its types in detail with suitable examples. **05**  
(b) Describe various functions of bank in detail through current examples. **05**
- Q.2** (a) Describe different responsibilities of banks towards society in brief. **05**  
(b) Differentiate Organized sector & Unorganized sector **05**  
**OR**  
(b) Explain principles of banking in detail. **05**
- Q.3** (a) Write a Note: Functions & Role of RBI **05**  
(b) Explain the limitation of commercial banks in brief. **05**  
**OR**
- Q.3** (a) Describe the banking system in India in your own words in context of improvement in customer services as compare to earlier banking system. **05**  
(b) Write a Note: Innovative Programs undertaken by Indian Commercial Banks **05**
- Q.4** (a) Write a Note: Types of Banker Customer Relations **05**  
(b) What are the duties and rights of banker? Explain in brief. **05**  
**OR**
- Q.4** (a) Write a note on Money Market Products **05**  
(b) Explain loanable products in detail with suitable examples. **05**
- Q.5** (a) Short note: Evolution of microfinance in India. **05**  
(b) Explain in detail about various models of micro finance. **05**  
**OR**
- Q.5** (a) Write a Note: ATM **05**  
(b) What is financial inclusion & Exclusion? Explain difference between them. **05**

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