

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA INTEGRATED-SEMESTER-VII-EXAMINATION-WINTER-2024

Subject Code: 2577162

Date: 30/11/2024

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) Define Retail banking. Discuss in detail products and services of retail banking. **07**
(b) What is microfinance? What are the products and services of microfinance discuss it with example. **07**
- Q.2** (a) What are major provisions of insolvency and bankruptcy code in India explain with reference to NPA **07**
(b) How Electric Clearing Service (ECS) works discuss in detail. **07**
- OR**
- (b) What is anti-money laundering? Discuss its stages in detail. **07**
- Q.3** (a) Write a detailed note on types of advances. **07**
(b) Discuss in detail about Debt Recovery Tribunals. **07**
- OR**
- Q.3** (a) What are the steps and important aspects are involved while taking personal loans. **07**
(b) Write a short note on Non Performing Assets. **07**
- Q.4** (a) Write a note on ADR and GDR in perspective of international banking. **07**
(b) Write a concept and benefits of Electronic Core Banking solutions. **07**
- OR**
- Q.4** (a) What do you mean by internet banking? Write a note on advantages and security of internet banking. **07**
(b) Write a difference between RTGS and NEFT. **07**
- Q.5** (a) Discuss about the causes and remedial measures of doubtful debts in perspective of bankers. **07**
(b) Discuss the mechanism and services covered in Unified Payments Interface (UPI). **07**
- OR**
- Q.5** (a) What can be included into types of charging securities- Discuss. **07**
(b) What is Digital Wallets? Discuss the features and types of digital wallet. **07**
