

Enrolment No./Seat No _____

GUJARAT TECHNOLOGICAL UNIVERSITY

B.VOC- SEMESTER-I EXAMINATION – WINTER 2025

Subject Code:1112101

Date:27-11-2025

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 BFSI? Explain role of Bank in India.	05
	(b) Explain the functions of Bank	05
Q.2	(a) Differentiate organized and unorganized sectors	05
	(b) What are the core principles of Banking?	05
	OR	
	(b) Explain payment banking in detail with example	05
Q.3	(a) Who is Banker? What are the various duties of Banker?	05
	(b) Explain various banker and customer relationships.	05
	OR	
Q.3	(a) List out and explain the deposit products offered by banks	05
	(b) Explain various money market products.	05
Q.4	(a) What is Microfinance? Explain how the concept evolved?	05
	(b) Write a note on RBI and its functions	05
	OR	
Q.4	(a) Explain the concept of Financial Inclusion and describe its importance.	05
	(b) Compare Inclusion and Exclusion	05
Q.5	(a) Briefly explain: Credit Card, Debit Card, RTGS, and NEFT	05
	(b) What is KYC? What are the key components of KYC?	05
	OR	
Q.5	(a) Explain any 5 models of microfinance in India	05
	(b) What is retail Banking? Explain various features of it.	05
