

Enrollment No./Seat No.:

**GUJARAT TECHNOLOGICAL UNIVERSITY**

**MBA INTEGRATED- SEMESTER - VII EXAMINATION - WINTER 2025**

**Subject Code: 2577162**

**Date: 25-11-2025**

**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)** What are the key retail products and services offered by banks, and how do they cater to individual customers? **07**
- (b)** How has the concept of internet banking evolved in recent years, and what role does it play in retail banking? **07**
- Q.2 (a)** Explain- What specific products and services are offered in wholesale banking, and who are the primary clients? **07**
- (b)** Describe Mechanism of ADR and GDR, and how do they benefit investors & issuing companies? **07**
- OR**
- (b)** In what ways do banks serve as trustees, bailees, agents, and lessors in their relationships with clients? **07**
- Q.3 (a)** Explain the concept of anti-money laundering, and why is it crucial for the financial system? Describe its importance. **07**
- (b)** Explain KYC verification for individuals, companies, partnership firms, trusts, and foundation in detail. **07**
- OR**
- Q.3 (a)** Explain the key principles of sound lending, and how do they guide the lending process? **07**
- (b)** Explain different types of charging securities. **07**
- Q.4 (a)** Describe- How does the delivery mechanism of microfinance work, particularly through Self Help Groups (SHGs) in India? **07**
- (b)** Explain NPA- Also Explain How is the management of NPAs critical for the financial health of banks, and what strategies can be implemented to improve recovery rates? **07**
- OR**
- Q.4 (a)** What are the major provisions of the Insolvency and Bankruptcy Code (IBC) in India, particularly in relation to the management and recovery of NPA? **07**
- (b)** Explain Electronic Clearing Service (ECS), and what are the differences between credit transfer and debit transfer? **07**
- Q.5 (a)** Explain mechanism of Unified Payments Interface (UPI), and how does it facilitate digital transactions in India? **07**
- (b)** Explain in detail following terms- 1) Participatory Notes 2) Bills Purchasing and Discounting 3) E-Wallets 4) Remittance services in International Banking 5) Net Demand and Time Liabilities (NDTL) 6) Electronic Core Banking Solutions 7) Digital Literacy. **07**

**OR**

- Q.5** (a) Explain in detail following terms- 1) Lease Financing 2) Merchant Banking 3) Hypothecation 4) RTGS vs NEFT 5) Cash Credit & Overdraft 6) Personal Loans 7) Consumer Loans. **07**
- (b) What is cheque truncation system (CTS). and how does it enhance the efficiency of the cheque clearing process? **07**

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