

Enrollment No./Seat No.:

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER - IV EXAMINATION - WINTER 2025

Subject Code: 4549292

Date: 19-12-2025

Subject Name: Banking

Time: 02:30 PM TO 05:30 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.**

| | Marks |
|---|--------------|
| Q.1 Explain the following terms with suitable example. | 14 |
| (a) Wholesale Banking | |
| (b) SHGs | |
| (c) UPI | |
| (d) Insolvency | |
| (e) KYC | |
| (f) International Banking | |
| (g) Difference between Credit Card and Debit Card | |
| Q.2 (a) Explain the concept of retail banking in India with its products and services by stating suitable examples. Also state few opportunities of retail banking in India. | 07 |
| (b) State few advantages and disadvantages of internet banking and state difference between corporate and retail internet banking. | 07 |
| OR | |
| (b) What are the different relations that banker and customer have? Explain it in detail with current suitable examples. | 07 |
| Q.3 (a) Write an Note: Anti Money Laundering | 07 |
| (b) Explain various principles that make lending sound with examples. | 07 |
| OR | |
| (a) If you are in need of Home and Personal loan then explain various important aspects of it and documents required for the same. | 07 |
| (b) Write a Note: Types of Charging Securities | 07 |
| Q.4 (a) Explain various digital financial services in brief with examples. | 07 |
| (b) State major provisions for insolvency and bankruptcy code in India in special context of NPA. | 07 |

OR

- (a) Write a Note: Classification of Assets & Measures of Debt 07
- (b) Describe the term Micro Finance also give brief of its services and products. 07

Q.5 The brief facts of the case as stated by the complainant in his complaint are that he has an account no.1234 with the opposite party-XYZ Bank (hereinafter referred to as 'bank') having ATM card facility. It is submitted that on 21.09.2024 an amount of Rs.20,000/- was deposited in his account at Chhatarpur. On the very same day i.e. 21.09.2024 at about 3.30pm, when tried to withdraw the said amount through ATM but the amount was not dispensed by the ATM and he received a plain receipt. He made complaint to the Manager of bank twice but no relief was given. Thereafter he wrote a registered letter to the Finance Minister. It is submitted by the complainant that he is doing vegetable business and since he did not receive the money, he had to suffer loss. It is submitted that in his account Rs.10,000/- was reversed deposited on 25.09.2024 and the remaining amount was reversed deposited after 25 days. He therefore filed a complaint seeking compensation of Rs.50,000/- towards loss, Rs.25,000/- towards compensation and Rs.10,000/- as costs.

- (a) Suggest both the party to have settlement of given transaction in your own words. 07
- (b) Explain advantages and disadvantages of ATM. 07

OR

- (a) Ms. Sita discussed her experiences with online banking. When setting up their account, Ms. Sita had created a username, password, was assigned an access number and answered several security questions. The next day, Ms.Sita attempted to access their account but was unable to remember their access number. Ms. Sita then called the bank to request information in order to gain access into their account. Due to Ms.Sita's inability to remember all the information needed to access their account, Ms.Sita wrote their login information on a piece of paper that was stored in a desk drawer. This action created a fatal security risk despite the efforts of the bank to secure their user's information. Due to many layers of security and various information required to gain access, many other users are likely to perform the same actions as Ms.Sita causing risk to the information security. 07

Answer the following questions:

1. Give your suggestions to bank for creating awareness of Internet Banking to all age group of people.

- (b) Guide Ms. Sita for access of Internet Banking safely from the above given information. 07
