GUJARAT TECHNOLOGICAL UNIVERSITY DIPLOMA ENGG.- SEMESTER-VI EXAMINATION – OCTOBER 2012

Subject code: 365403 Date: 29-10-201) 7	
•		Name: Banking Theory & Practice30 pm - 5:00 pmTotal Marks: 70		
Instructions:				
	2.	Attempt all questions. Make suitable assumptions wherever necessary. Figures to the right indicate full marks.		
Q.1	(a)	Describe the role of Reserve Bank of India as an 'Apex Bank' in structure of banking in India.	07	
	(b)	Define customer Explain the General relationship between Banker & Customer.	07	
Q.2	(a)	As a Banker procedure in opening & operation of the following Account. (Any two) (1) Minor (2) ATM account with merits (3) Married Women	07	
	(b)		07	
	(b)	Write short notes on the following. (Any two) (1) Merchant Banking (2) Account of NRI (3) Non-trading concern	07	
Q.3	(a)	As a banker what precautions should be taken while granting loan against in the following. (Any two) (1) Professional Loan (2) Small scale industries (3) Life Insurance Policy's.	07	
	(b)	Explain the Agency services of commercial bank. OR	07	
Q.3	(a)	As a banker what precautions should be taken while granting loan against in the following. (Any two)	07	
	(b)	(1) Raw Material (2) Education Loan (3) National Saving Certificate. What do you mean by appraisal of loan application?	07	
Q.4	(a) (b)		07 07	
Q.4 Q.4	(a) (b)	Define margine. State the factors affecting to margine.	07 07	
Q.5	(a)	Define foreign exchange State the functions of authorized dealer in foreign exchange.	07	
	(b)		07	
Q.5	(a) (b)	Discuss the importance of NABARD.	07 07	
