



Faculty of Management Studies

End Sem (Odd) Examination Dec-2019

MS5EF01 Retail Banking

Programme: MBA Branch/Specialisation: Management / Finance

Duration: 3 Hrs.**Maximum Marks: 60**

Note: All questions are compulsory. Internal choices, if any, are indicated. Answers of Q.1 (MCQs) should be written in full instead of only a, b, c or d.

- Q.1 i. Which banking is also known as Consumer Banking? **1**
 (a) Investment Banking (b) Retail Banking
 (c) Wholesale Banking (d) All of these
- ii. Retail Bank's main focus area is **1**
 (a) Customer relationships
 (b) Personalized Contact
 (c) Customer Care & Feedback
 (d) All of these
- iii. Which of the following is comes under the category of Unsecured Loan? **1**
 (a) Personal Loan (b) Vehicle Loan
 (c) Home Loan (d) Gold Loan
- iv. The commercial bank does not perform one function out of the following: **1**
 (a) Mobilization of savings (b) Giving Loans and Advances
 (c) Issue Currency Notes (d) Financing priority sector
- v. Total number of Credit Scoring Agency in India is: **1**
 (a) 4 (b) 3 (c) 8 (d) 2
- vi. NRI can open FCNR(B) deposit account: **1**
 (a) In US Dollar only
 (b) In US Dollar and Pound Sterling only
 (c) In five designated currencies i.e. US Dollar, Pound Sterling, Euro, Australian and Canadian Dollar.
 (d) In Sterling Pound only
- vii. Which of the following is used for International Monetary Transfer? **1**
 (a) RTGS (b) NEFT (c) SWIFT (d) None of these

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- viii. One of the items is not related with e-banking **1**
 (a) Demand draft (b) SPMS
 (c) ECS (d) ATM
- ix. Full form of CIM? **1**
 (a) Customer Interaction Management
 (b) Consumer Interaction Management
 (c) Customer Institute Management
 (d) Customer Incline Management
- x. What is the latest level of technology in Public Sector Banks? **1**
 (a) ALPM
 (b) Single Server environment
 (c) Core banking solution, single platform environment
 (d) Truncation
- Q.2 i. Explain the concept of Retail Banking? **3**
 ii. What is the difference between Retail Banking and Corporate Banking? **7**
- OR iii. Explain the process of product development in Retail Banking. **7**
- Q.3 i. Discuss any four deposit products offered by Retail Banks in detail? **4**
 ii. Explain Vehicle Loan & Gold Loan. What are the reasons behind increasing of demand for these loans? **6**
- OR iii. Explain the term Moratorium Period? How it is beneficial for Home loan Customers. **6**
- Q.4 i. Briefly explain the concept of Internet Banking? **3**
 ii. Discuss the selling process of banking products? **7**
- OR iii. Explain the concept of Kiosk Banking & Point of sale (POS) in detail? **7**
- Q.5 i. What do you mean by Market Segmentation in Banking Sector? **4**
 ii. Explain the importance of CRM in banking Sector? **6**
- OR iii. Discuss any Four Marketing Strategies available for banking product? **6**
- Q.6 Write short note on any two: **5**
 i. Concept of CIM **5**
 ii. Social Responsibility of bank **5**
 iii. Micro Finance **5**

Marking Scheme
MS5EF01 Retail Banking

Q.1	i.	Which banking is also known as Consumer Banking? (b) Retail Banking		1
	ii.	Retail Bank's main focus area is (d) All of these		1
	iii.	Which of the following is comes under the category of Unsecured Loan? (a) Personal Loan		1
	iv.	The commercial bank does not perform one function out of the following: (c) Issue Currency Notes		1
	v.	Total number of Credit Scoring Agency in India is: (a) 4		1
	vi.	NRI can open FCNR(B) deposit account: (c) In five designated currencies i.e. US Dollar, Pound Sterling, Euro, Australian and Canadian Dollar.		1
	vii.	Which of the following is used for International Monetary Transfer? (c) SWIFT		1
	viii.	One of the items is not related with e-banking (a) Demand draft		1
	ix.	Full form of CIM? (a) Customer Interaction Management		1
	x.	What is the latest level of technology in Public Sector Banks? (c) Core banking solution, single platform environment		1
Q.2	i.	Concept of Retail Banking(As per explanation)	3 marks	3
	ii.	7 Difference	(1 mark*7)	7
OR	iii.	Process of product development	(1 mark*7)	7
Q.3	i.	Four deposit products	(1 mark*4)	4
	ii.	Vehicle Loan	2 marks	6
		Gold Loan.	2 marks	
		Reasons behind increasing of demand	2 marks	
OR	iii.	Define Moratorium Period	3 marks	6
		Benefits	3 marks	
Q.4	i.	Concept of Internet Banking(As per explanation)	3 marks	3
	ii.	Selling process of banking products	(1 mark*7)	7

OR	iii.	Kiosk Banking	3.5 marks	7
		Point of sale (POS)	3.5 marks	
Q.5	i.	Define Market Segmentation (As per explanation)	4 marks	4
	ii.	6 Importance of CRM in banking Sector	(1 mark*6)	6
OR	iii.	Four Marketing Strategies	(1.5 mark*4)	6
Q.6		Write short note on any two:		
	i.	Concept of CIM (As per explanation)	5 marks	5
	ii.	Social Responsibility of bank(As per explanation)	5 marks	5
	iii.	Micro Finance(As per explanation)	5 marks	5
