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Total No. of Printed Pages:2

Enrollment No.....



Faculty of Management Studies

End Sem Examination Dec-2023

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. Assume suitable data if necessary. Notations and symbols have their usual meaning.

- Q.1 i. Which of the following targets to individual segment? **1**  
(a) Retail banking (b) Wholesale bank  
(c) Corporate banking (d) Both (b) and (c)
- ii. Bouncing of cheques during loan repayments\_\_\_\_\_: **1**  
(a) Improves Credit Score  
(b) Badly affects Credit Score  
(c) Credit Score remains unaffected  
(d) None of these
- iii. Which of the following loan required no security: **1**  
(a) Gold Loan (b) Housing Loan  
(c) Personal Loan (d) None of these
- iv. Which of the following is a deposit product of a retail bank: **1**  
(a) Fixed Deposit (b) Saving Bank Account  
(c) Recurring Deposit (d) All of these
- v. What are the types of Ecommerce: **1**  
(a) B2C (b) B2B (c) C2C (d) All of these
- vi. An employee of bank who meets us in bank for doing cash transactions in bank is: **1**  
(a) Teller (b) Tailor (c) Helper (d) None of these
- vii. The full form of CRM is: **1**  
(a) Create Real Customer  
(b) Customer Relationship Management  
(c) Cost Related to Customer  
(d) Catering Related Management

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- viii. Marketing mix includes: **1**  
(a) Product (b) Price (c) Place (d) All of these
- ix. The full form of CIM is: **1**  
(a) Customer Interaction Management  
(b) Customer Information Management  
(c) Customer IQ Management  
(d) Customer Independence Management
- x. Factoring is a kind of: **1**  
(a) Management of Debtors (b) Management of ATM  
(c) Management of Branches (d) Management of Technology
- Q.2 i. How a retail bank could act as a risk diversification tool? **2**  
ii. What is the significance of Credit Score in getting loan from bank? **3**  
iii. Differentiate between retail bank and corporate bank. **5**  
OR iv. Explain product development process with example. **5**
- Q.3 i. What is the eligibility for getting a debit card from bank? **2**  
ii. Explain different types of products that are offered by retail banks. **8**  
OR iii. Explain in detail personal loan and consumer loan. **8**
- Q.4 i. What is ecommerce? Give its significance in the banking industry. **3**  
ii. Explain some technology based channels in the banking industry. **7**  
OR iii. Differentiate between Traditional Banking and Internet Banking. **7**
- Q.5 i. What is cross selling? Give an example of cross selling. **4**  
ii. Explain the classification of customers. **6**  
OR iii. Explain the importance of marketing in bank. **6**
- Q.6 Attempt any two:  
i. Write short note on: **5**  
(a) Microfinance (b) Factoring  
ii. What is the significance of product and process innovation? **5**  
iii. Write a short note on social responsibility of bank. **5**

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P.T.O.