

2209M014

SECTION –A (SHORT/OBJECTIVE TYPE QUESTIONS)
(10x2=20 Marks)

- 1 Explain the wider role of the financial services retail environment in terms of customer demand and competition.
- 2 Write a short note on distinction between Retail and Corporate/Wholesale banking
- 3 Write a short note on Retail Products Overview.
- 4 Explain about Auto Vehicle and Educational Loans.
- 5 Explain the process of approval of retail loans.
- 6 What do you mean by ATMs, POS, Internet banking and M-Banking. Explain in detail.
- 7 Explain the Accounting entries for loan process.
- 8 Explain the various issue related to Retail Banking.

END OF PAPER

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B.VOC (MANAGEMENT-FINANCIAL SERVICES)

Subject: Retail Banking and Operations

Subject Code: BFS-703

Semester: Fifth

Session- September 2022

Max. Marks: 70

Time: 03 hours

Instructions to the Students

1. This Question paper consists of two Sections. All sections are compulsory.
2. Section A comprises 10 questions of objective type in nature. All questions are compulsory. Each question carries 2 marks.
3. Section B comprises 8 essay type questions out of which students need to do any 5. Each question carries 10 marks.
4. Read the questions carefully and write the answers in the answer sheets provided.
5. Do not write anything on the question paper.
6. Wherever necessary, the diagram drawn should be neat and properly labelled

Roll Number

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- A. Over a period of time with expansion of the needs and wants of customers banks Redesigned their _____
- product
 - Service
 - Product and service
 - Product and service paradigm
- B. The banks needed to develop _____ product to meet the manifold and diverged growth of organizations
- specialized and sophisticated
 - Specialized
 - Sophisticated
 - None of these
- C. The evolution of banking was a _____ process with the broadening of the customer's base
- Slow
 - Fast
 - Continuous
 - None of these
- D. Redesigning of their products and services model/paradigm are _____ and _____ banking.
- corporate retail
 - retail, wholesale
 - Wholesale, corporate
 - None of these
- E. The evolution of retail banking in India can be traced back to the entry of _____
- retail-banks
 - wholesale bank
 - Foreign banks
 - RBI

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- F. Products and services based on specific consumer segments offered by PSBs were _____ in a focused way before 1970s.
- attempted
 - not attempted
 - Successfully attempted
 - unsuccessfully attempted
- G. Consumer backings models with hybrid liabilities and assets specifically targeted at the _____
- industrial segment
 - personal segment
 - A & B both "
 - none of these
- H. _____ created waves in the early 1980s with their credit card products and spurred the retail banking space.
- State bank of India
 - State Bank or Travarcicore
 - Bank of Baroda
 - Citibank
- I. Citibank created waves in the early _____ with their credit card products and spurred the retail banking space.
- 1980s
 - 1977s
 - 1960s
 - D.1990s
- J. _____ and _____ were the two of the early players in the credit card business in the PSBs space.
- Bank of Baroda, Bank of India
 - Bank of India, Andhra Bank
 - Bank of Baroda, Andhra Bank
 - State Bank of India, Bank of Baroda