

**SVKM's NMIMS**  
**NMIMS – GLOBAL ACCESS SCHOOL FOR CONTINUING EDUCATION**

Programme: PGDBFM

Examination: June 2017

Subject: Retail Banking

Semester: III

Course : New

Marks : 70

Time: 3.00 p.m. to 6.00 p.m.

Date: 11.06.2017

**Instructions:**

1. Answer to each new question to be started on a fresh page.
2. Figures in bracket indicate full marks.

Q.1) Attempt any 2 out of 4

(Marks: 2X5=10)

- a) What is operational risk?
- b) Enumerate various banker-customer relationship?
- c) Write a note on the Nomination Facility for Deposit Accounts for Articles kept in Safe Custody?
- d) Write a note on Electronic Fund Transfer (EFT).

Q.2) Write short notes on (2 out of 5)

(Marks: 2X5=10)

- a) Define who is a non-resident Indian?
- b) What are the key indicators of operational risk ?
- c) What are the reasons for Increasing Importance of Channel Partners?
- d) Explain direct marketing and under which circumstances it is useful.
- e) What is Mobile Banking? What are the facilities available through mobile banking?

Q.3) Attempt any 3 out of 5

(Marks: 3X10=30)

- a) What are the advantages of retail banking ?
- b) What are the duties and rights of a banker?
- c) Write a short note on Cash Credit and overdraft.
- d) Write a note on electronic Clearing System (ECS) .
- e) What are the different types of Non-resident Bank Accounts? What are advantages and disadvantages of each type of these accounts?

Q.4) Attempt both the questions

(Marks: 2X10=20)

- a) Write on BANKING OMBUDSMAN SCHEME, 2006, Its jurisdiction and the type of disputes considered by banking ombudsman. Its role as arbitrator. . . . .
- b) What do you understand by the word Channel in banking system? Describe the various channels available to the customer? What is benefit to banks by the channel migration?