

**SVKM's NMIMS**  
**NMIMS Global Access – School for Continuing Education**

Programme: PGDBFM

June 2013 Examination  
Subject: Retail Banking

Semester: III  
Course     New  
Marks     70

Date: 17.06.2013

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

**Instructions:** Candidates should read carefully the instructions printed on the question paper and on cover of the Answer Book, which is provided for their use.

**NB:**

1. Attempt all questions
2. Marks are indicated to the right of the question
3. Answers to each question to be started on a new page

Q.1. Attempt any two

(Marks: 2 X5 = 10)

- a) Discuss how does retail banking acts as a risk diversion tool for banks.
- b) Discuss what are regional rural banks and private banks.
- c) Explain how mobile banking has revolutionized banking and what caution needs to be exercised by banks ?
- d) Does Retail banking involve risk ? Explain with examples.

Q.2. Write short notes on any two

(Marks: 2 X5 = 10)

- a) Customer Grievance Redressal System
- b) Financial Inclusion
- c) Electronic Fund Transfer and Electronic Clearing System
- d) Direct Marketing in Banks
- e) Priority Banking v/s Private Banking

Q.3. Attempt any three

(Marks: 3 X10 = 30)

- a) Discuss the various participants in the Retail Banking space in India.
- b) Retail Banking is now characterized by different products-Discuss.
- c) Technology has changed the manner in which Banks operate- Discuss.
- d) Discuss the role of Channel System in the retail banking space.

e) What are bank's operational risk strategies

Q.4.

(Marks: 20)

You have been appointed as a branch manager of a bank which has just recently opened its branch in a small town in Madhya Pradesh. You along with your Zonal manager are touring the location and you find that the branch is on the outskirts of town near the Industrial Development (MPIDC) location. The town is a 15 km from the branch. All the top nationalized banks are already in the area. The management has asked you to put up a detailed plan /strategy for growth of the branch. .

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