

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

Programme: PGDBFM

Academic year: 2014 – 2015

Subject: Retail Banking

Date: 16.06.2014

Semester: III

Course : New

Marks : 70

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

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 are the types of disputes considered by Banking Ombudsman?
- b) What are demand and term loans?
- c) What are the different ways in which customer feedback can be collected by banks?
- d) Explain the types of accounts that NRIs can open in Indian Banks.

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

(Marks: 2X5=10)

- a) Cooperative Banks in India
- b) Money Laundering
- c) Risks involved in Retail Loans
- d) Threats in Retail Banking
- e) Debit cards and Credit Cards

Q.3) Attempt any 3 out of 5

(Marks: 3X10=30)

- a) Explain in detail the broad categories of Priority Sector for all scheduled commercial banks.
- b) What is EFT and ECS? State the benefits of e Banking methods.
- c) What are the different internal regulation methods in the banking system?
- d) State and explain the importance of Retail Banking to Indian economy.
- e) What are the different Personal Banking and HNI products offered by banks? Why are they important?

Q.4) Attempt both the questions

(Marks: 2X10=20)

- a) What is more important in modern banking, 'Customer Service' or 'Automation'. Justify your answer with suitable examples .
- b) You are the Marketing Head of a Private Bank in India. Design 'Product Management' and 'Segmentation' policies for the products offered by the bank .