

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

Programme: PGDBFM

Examination: December 2014

Subject: Retail Banking

Date: 28.12.2014

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 is the role of commercial banks in retail banking in India?
- b) What are the benefits of Overdraft and cash credit?
- c) What is a demat account?
- d) What are EFT and ECS?

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

(Marks: 2X5=10)

- a) What is unorganized sector? How does it contribute to the retail banking in India?
- b) Enumerate the major provisions of consumer protection act 2002?
- c) What is the difference between Debit cards and credit cards?
- d) What is the significance of monitoring channel partners?
- e) What is disaster recovery management for the banks?

Q.3) Attempt any 3 out of 5

(Marks: 3X10=30)

1. What is the role of co-operative societies in retail banking sector of India?
2. What do you understand by Financial Inclusion? Describe the solution and the various business models being adopted for implementing the same.
3. What are the products and services banks have in the name of personal banking?
4. What are mutual funds?
5. Enumerate the Importance of retail banking to Indian economy .

Q.4) Attempt both the questions

(Marks: 2X10=20)

- a) What are the different types of non resident bank accounts?
- b) Give reasons for upswing in retail banking?