

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

Programme: PGDBFM

Examination: December 2015

Subject: Retail Banking

Date: 13.12.2015

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.
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Q.1) Attempt any 2 out of 4

(Marks: 2X5=10)

- a) What are mutual funds?
- b) What is the use of business correspondent model?
- c) What are the characteristics of co-operative societies?
- d) What are the benefits of cash credits and overdraft?

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

(Marks: 2X5=10)

- a) Demat account
- b) Electronic fund transfer
- c) Liquidity risk
- d) Banking Ombudsman Scheme
- e) Term Deposit

Q.3) Attempt any 3 out of 5

(Marks: 3X10=30)

- a) What are the different ways in which banks can manage default risk?
- b) What are the different ways to gather customer feedback?

- c) What are the different types and uses of e-commerce?
- d) What are the suggestions that needs to be made to the banks for improving customer service?
- e) What is market segmentation? Explain the different ways in which Customer segmentation can be done by the managers.

Q.4) Attempt both the questions

(Marks: 2X10=20)

- a) What are the rights and duties of a banker?
- b) Explain the components of business continuity management model.
