

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

Programme: PGDBFM

Examination: June 2016

Subject: Retail Banking

Date: 12.06.2016

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) Wealth Management & Financial Planning
- b) Relationship Banking
- c) Hypothecation and Pledge
- d) Types of Mortgages

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

**(Marks: 2X5=10)**

- a) RTGS and NEFT
- b) FCNR-B Accounts
- c) Reverse Mortgage
- d) Right of Set-off and Lien
- e) Securitization of Retail Assets

**Q.3) Attempt any 3 out of 5**

**(Marks: 3X10=30)**

- a) Discuss about various Retail Liabilities products offered by a bank in India.
- b) Discuss about various Retail Assets products offered by a bank in India.
- c) Explain the procedure to obtain a Personal Loan or a Credit Card from a Bank.
- d) What is the structure of Mutual funds in India and what is the role of AMFI?
- e) What are the issues/challenges faced by retail banking in India?

**Q.4) Attempt both the questions**

**(Marks: 2X10=20)**

- a) Discuss about nomination facility. For which types of accounts nomination is permitted and who can be the nominee. How many nominees are allowed for one account?
- b) Why now a day's Banks are selling more of Personal Financial Planning Products and Wealth Management products to Customers than Bank's own products. How Customer's are reacting to such products in view of the various Frauds/Mis-selling reported in press recently. What's you advise to the bankers.

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