

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

Programme: PGDBFM

Examination: December 2016

Subject: Retail Banking

Date: 11.12.2016

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.
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Q.1) Attempt any 2 out of 4

(Marks: 2X5=10)

- a) Basel III norms
- b) Need for mobilizing CASA and cheap deposits by banks
- c) Need for increasing Retail Assets by banks
- d) RTGS, ECS, NEFT and IMPS

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

(Marks: 2X5=10)

- a) Role of Robotics in Banking through ATMs.
- b) Role of Relationship Marketing for HNI customers of banks.
- c) Explain the difference between Retail Banking, Private Banking & Priority Banking
- d) How banks can control online frauds in Internet banking and misuse of Debit/Credit Cards.
- e) What are the challenges faced by banks in popularizing e-banking and Mobile Banking?

Q.3) Attempt any 3 out of 5

(Marks: 3X10=30)

- a) What are the various Retail Liabilities and Retail Assets offered by banks in India?
- b) Discuss the reasons for Banks selling Mutual Funds and Insurance Products to their customers instead of selling their own products.
- c) What is the impact of change in CRR/SLR, Repo Rate by RBI on Retail Assets and Liabilities of Banks?
- d) Banks take short term deposits and lend long term like Home loan etc. Explain, how manages Interest rate and liquidity risk.
- e) Why Banks in India are encouraging Retail Assets and Liabilities in India. Explain.

Q. 4) Attempt both the questions

(Marks: 2X10=20)

- a) Explain the recent trends in Banking for Money Transfer and setting up of new Payment and Small finance banks.
- b) What are the various Accounts can be opened by NRI's with banks in India in Indian Rupee and Foreign Currency.
