

Enrollment No.....



Faculty of Management
End Sem (Odd) Examination Dec-2018
MS5EF01 Retail Banking

Programme: MBA Branch/Specialisation: Management / Finance

Duration: 3 Hrs.

Maximum Marks: 60

Note: All questions are compulsory. Internal choices, if any, are indicated. Answers of Q.1 (MCQs) should be written in full instead of only a, b, c or d.

- Q.1 i. What are the advantages of retail banking? **1**
(a) Risk is less as client base is large
(b) Income is relatively more as spreads are more
(c) Stable model with less volatility
(d) Both (a) and (b)
- ii. Retail Banking approach is a **1**
(a) B2B Approach (b) B2C Approach
(c) Either a or b (d) Neither a or b
- iii. Education Loans **1**
(a) Cover tuition fee & expenses
(b) Repayable after completion of course
(c) Granted for studies in India & abroad
(d) All of these
- iv. Home Loans are sanctioned by banks for their following purposes **1**
(a) Purchase/Construction of House/Flat
(b) Purchase of Land & Construction
(c) Additions to the existing house
(d) All of these
- v. What kinds of services are available free in 'Basic Savings Bank Deposit Account'? **1**
(a) Receipt / credit of money through NEFT / RTGS
(b) No annual maintenance charges on ATM-cum-Debit card
(c) Four withdrawals in a month (including ATM withdrawals)
(d) All of these

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- vi. The branch is the primary direct channel that drives Retail Banking by the following reasons: **1**
(a) Products and services are directly explained to the customers.
(b) Personnel at the branch relate with the customer for their transactions
(c) The branch tangibles the intelligible nature of banking service
(d) All of these
- vii. Which of the following is not a fundamental ingredient of an effective marketing mix in Retail Banking? **1**
(a) Product and Price (b) Product and profit
(c) Place and People (d) Process and Physical evidence
- viii. Why CRM is needed? **1**
(a) To increase operational efficiencies and derive more value from employees
(b) Increasing Competition in retail banking
(c) Delivery Channel Efficiency and application of technology
(d) All of these
- ix. The technology models adopted by banks are **1**
(a) Fully outsourced model (b) Partially outsourced model
(c) In house model (d) Anyone of these
- x. Which of the following was the beginning of the level of technology implementation in PSBs? **1**
(a) POS (b) Automated Ledger Posting Machines
(c) Total Branch Automation (d) Regional Net worked hubs
- Q.2 i. Explain the meaning of Retail Banking. **3**
ii. Describe the meaning of Corporate Banking. Give any five differences between Retail Banking & Corporate Banking. **7**
- OR iii. Describe any four Assets Products of Retail Banking in detail & with examples. **7**
- Q.3 i. Explain the meaning of 'Moratorium'. **2**
ii. Describe the features of Housing Loan & Education Loan in Retail Banking with a suitable example. **8**
- OR iii. Give any four broad category Products & Services of Retail Banking. **8**

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- Q.4 i. Write a short note on E-Commerce. **4**
ii. Explain the facility of opening various kinds of accounts offered by a retail bank. **6**
- OR iii. Discuss any four Channels for delivery of different types of services. **6**
- Q.5 i. Describe the importance of Customer Relationship Management in Retail Banking. **4**
ii. What is the need of Marketing Segmentation Analysis in retail banking. **6**
- OR iii. Explain any four importance of Marketing Strategies for a retail banking business. **6**
- Q.6 Attempt any two:
i. Explain the Social Responsibility of Retail Banking. **5**
ii. Write a short note on Recent Trends in retail banking. **5**
iii. Discuss Technology vs. Global Competition. **5**

Marking Scheme
MS5EF01 Retail Banking

Q.1	i.	What are the advantages of retail banking? (d) Both (a) and (b)	1
	ii.	Retail Banking approach is a (b) B2C Approach	1
	iii.	Education Loans (d) All of these	1
	iv.	Home Loans are sanctioned by banks for their following purposes (d) All of these	1
	v.	What kinds of services are available free in 'Basic Savings Bank Deposit Account'? (d) All of these	1
	vi.	The branch is the primary direct channel that drives Retail Banking by the following reasons: (d) All of these	1
	vii.	Which of the following is not a fundamental ingredient of an effective marketing mix in Retail Banking? (b) Product and profit	1
	viii.	Why CRM is needed? (d) All of these	1
	ix.	The technology models adopted by banks are (d) Anyone of these	1
	x.	Which of the following was the beginning of the level of technology implementation in PSBs? (b) Automated Ledger Posting Machines	1

Q.2	i.	Meaning of Retail Banking.	3
	ii.	Meaning of Corporate Banking Any five differences b/w Retail Banking & Corporate Banking. 1 mark for each (1 mark * 5)	7 2 marks 5 marks
OR	iii.	Any four Assets Products of Retail Banking 1.5 marks for each (1.5 mark * 4) Examples	7 6 marks 1 mark

Q.3	i.	Meaning of 'Moratorium'.		2
	ii.	Features of Housing Loan with example Features of Education Loan with example	4 marks 4 marks	8
OR	iii.	Any four broad category Products & Services 2 marks for each	(2 marks * 4)	8
Q.4	i.	Meaning of E-Commerce.		4
	ii.	Facility of opening various kinds of accounts Proportionate marking		6
OR	iii.	Any four Channels for delivery of different types of services. 1.5 marks for each	(1.5 marks *4)	6
Q.5	i.	Importance of Customer Relationship Management Proportionate marking		4
	ii.	Need of Marketing Segmentation Analysis Proportionate marking		6
OR	iii.	Any four importance of Marketing Strategies 1.5 marks for each	(1.5 marks * 4)	6
Q.6		Attempt any two:		
	i.	Meaning / importance Social Responsibility		5
	ii.	Recent Trends in retail banking.		5
	iii.	Meaning /features/characteristics of Technology vs. Global Competition.		5
