

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)
Chromepet, Chennai — 600 044.

BCOM.(BIM) END SEMESTER EXAMINATION APRIL/NOV - 2021

SEMESTER - V

18UBBCT5014 - Retail Banking

Total Duration : 3 Hrs	Total Marks : 75
MCQ : 30 Mins	MCQ : 15
Descriptive : 2 Hrs.30 Mins	Descriptive : 60

Section B

Answer any **SIX** questions ($6 \times 5 = 30$ Marks)

1. Illustrate with example Retail Banking Vs Wholesale Banking.
2. Classify the different payment methods in India.
3. Show the available loans in Retail Banking. Explain the Pradhan Mantri Awas Yojana (PMAY) Housing Loan.
4. Sketch the stages in Customer Relationship Management (CRM) process.
5. Describe the Delivery Channels in Retail Banking.
6. Explain Unified Payments Interface platforms in India.
7. Predict the highlights of Debt Recovery Tribunal (DRT) Act.
8. Relate the strategies taken by the Retail Banking in India.

Section C

Answer any **THREE** questions ($3 \times 10 = 30$ Marks)

9. Ascertain the reasons for the growth of Retail Banking Segment.
10. Recommend the customer requirements from customers' and Bank perspective.
11. Evaluate new Products in Retail Banking.
12. Examine the important aspects and terms covered under the Securitization and Reconstruction of Financial Association and Enforcement of Security Interest Act (SARFAESI).
13. Appraise the user friendly features in the technology process models of Retail Banking.