

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY

BVOC - SEMESTER-IV EXAMINATION – SUMMER 2022

Subject Code:1142102

Date:04-07-2022

Subject Name:Retail Banking & Operations –II

Time:10:30 AM TO 12:30 PM

Total Marks:50

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Simple and non-programmable scientific calculators are allowed.

	Marks
Q.1 (a) What is Retail Banking? Discuss various types of retail banking.	05
(b) Define priority sector advances. How corporate banking is different from personal banking?	05
Q.2 (a) Explain various pre-requisites for retail banking.	05
(b) How do banks price their various products and services?	05
OR	
(b) What do you understand by third party products? List various third-party products offered by banks.	05
Q.3 (a) Discuss the advantages and disadvantages of third-party products.	05
(b) What are the various payment and deposit services offered by banks?	05
OR	
Q.3 (a) Define the following:	05
1. Mutual funds	
2. Demat account	
3. Government bonds	
(b) Explain the account opening process in a bank.	05
Q.4 (a) What is KYC? Explain how banks undertake the process of KYC.	05
(b) Define the following:	05
1. Money Laundering	
2. Video KYC	
OR	
Q.4 (a) Discuss the list of various documents needed for account opening process and KYC for retail customers in banking.	05
(b) Depict your understanding of current scenario in Indian Retail Banking.	05
Q.5 (a) Explain in detail the business models for Indian banks.	05
(b) What is the technology driven strategy adopted by the banks to survive the current pandemic?	05
OR	
Q.5 (a) What are the various strategies adopted by the retail banks?	05
(b) Discuss the future of retail banking along with the challenges the banks are facing today.	05
