

Seat No.: \_\_\_\_\_

Enrolment No. \_\_\_\_\_

**GUJARAT TECHNOLOGICAL UNIVERSITY**

**BVOC- SEMESTER– IV EXAMINATION – SUMMER 2023**

**Subject Code:1142102**

**Date:26-06-2023**

**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.
5. English version is authentic.

		<b>Marks</b>
<b>Q.1</b>	(a) What is retail banking? Discuss the types of Retail Banking in detail	<b>05</b>
	(b) What are the prerequisites of retail banking?	<b>05</b>
<b>Q.2</b>	(a) Discuss the techniques adopted by retail banks to price their products and services.	<b>05</b>
	(b) Write a detailed note on the models for implementing the retail assets and liabilities.	<b>05</b>
<b>OR</b>		
	(b) Specify the third-party products in retail banking and explain any 3 of them	<b>05</b>
<b>Q.3</b>	(a) Examine AML and RBI guidelines for the same.	<b>05</b>
	(b) Discuss the advantages and disadvantages of the third-party products offered by retail banks	<b>05</b>
<b>OR</b>		
<b>Q.3</b>	(a) Discuss the KYC in detail with a special focus on its key purpose and process.	<b>05</b>
	(b) How do customer-originated operations differ from bank-originated ones? Also, explain the meaning of transactions originated by others.	<b>05</b>
<b>Q.4</b>	(a) Explain various pricing models of retail banking	<b>05</b>
	(b) Depict your understanding of the technology models of retail banking.	<b>05</b>
<b>OR</b>		
<b>Q.4</b>	(a) Write a note on the strategies adopted by retail banks for retail banking products & services.	<b>05</b>
	(b) Explain the Business Models of retail banking in detail	<b>05</b>
<b>Q.5</b>	(a) Explain the savings bank account opening process with the required documents for any bank of your choice.	<b>05</b>
	(b) Discuss the Indian scenario of Retail Banking sector.	<b>05</b>
<b>OR</b>		
<b>Q.5</b>	(a) Write a note on the future of retail banking in India	<b>05</b>
	(b) Itemize the priority sector advances and explain how they are different from personal banking.	<b>05</b>

\*\*\*\*\*