

GUJARAT TECHNOLOGICAL UNIVERSITY**B.VOC - SEMESTER- IV EXAMINATION – SUMMER 2024****Subject Code: 1142102****Date:17-05-2024****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) Explain concept of retail bank. Write Pre-Requisites For Retail Banking.	05
	(b) Explain Models for implementing the Retail Assets & Liabilities.	05
Q.2	(a) Explain strategies of Pricing of Product & Services by retail bank.	05
	(b) Write note on Priority Sector Advances.	05
OR		
	(b) Write note on various third party products offered by retail banks.	05
Q.3	(a) Discuss various Advisory services offered by Retail banks.	05
	(b) Describe in detail- Customer originated, Bank originated banking operations.	05
OR		
Q.3	(a) Write short note on KYC & AML.	05
	(b) Discuss Account Opening Process in retail banking, also list down Documents & Procedures for it.	05
Q.4	(a) Discuss various Business Models & Product Models in Retail banking.	05
	(b) Discuss various Pricing Models & Technology Models in Retail banking.	05
OR		
Q.4	(a) Discuss in detail- Corporate Banking & Personal Banking.	05
	(b) Discuss concepts of	05
	1. Demat Account	
	2. Mutual Funds	
	3. Government Bonds	
Q.5	(a) Discuss various Payment Services offered by Retail banks	05
	(b) Discuss various Deposit Services offered by Retail banks	05
OR		
Q.5	(a) Write note on Indian Scenario of Retail Banking & Future of Retail Banking	05
	(b) Discuss Various Kinds of Accounts & Related Transactions under Retail banking	05
