

**GUJARAT TECHNOLOGICAL UNIVERSITY**

**B.VOC- SEMESTER-IV EXAMINATION – SUMMER 2025**

**Subject Code:1142102**

**Date:13-05-2025**

**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.

	<b>Marks</b>
<b>Q.1</b> (a) Explain the History of Banking in India.	<b>05</b>
(b) What is Retail Banking? Explain its Functions.	<b>05</b>
<b>Q.2</b> (a) Do you know which are the prerequisites of retail banking? Explain them in detail.	<b>05</b>
(b) Discuss the Retail Banking Strategies for Products & Services.	<b>05</b>
<b>OR</b>	
(b) Explain Main Third party products selling by banks.	<b>05</b>
<b>Q.3</b> (a) Model for implementing Assets and liabilities under retail banking	<b>05</b>
(b) Write a Note on Retail Products offered by bank	<b>05</b>
<b>OR</b>	
<b>Q.3</b> (a) Explain Advantages & Disadvantages of Third Party Products in banking	<b>05</b>
(b) What do you mean by Anti Money Laundering? Explain the benefits of Anti Money Laundering.	<b>05</b>
<b>Q.4</b> (a) Depict your understanding of the Product Model of Retail Banking.	<b>05</b>
(b) Explain the Future of retail banking industry in India with Challenges.	<b>05</b>
<b>OR</b>	
<b>Q.4</b> (a) Discuss the KYC in detail with a special focus on its key purpose and process.	<b>05</b>
(b) Write a Note on : Business Model under retail banking	<b>05</b>
<b>Q.5</b> (a) List out the various documents required for KYC.	<b>05</b>
(b) Differentiate Customer oriented and Bank oriented Transactions.	<b>05</b>
<b>OR</b>	
<b>Q.5</b> (a) Differentiate Retail Banking and Corporate Banking.	<b>05</b>
(b) Describe Bank Account Opening Process.	<b>05</b>

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