

GUJARAT TECHNOLOGICAL UNIVERSITY**B.VOC - SEMESTER– IV EXAMINATION – WINTER 2023****Subject Code:1142102****Date:05-12-2023****Subject Name: Retail Banking & Operations –II****Time:02:30 PM TO 04:30 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.

- Q.1** (a) What do you mean by Retail Banking & Explain its Features? **05**
 (b) Explain Priority sector Advances. **05**
- Q.2** (a) What do you mean by Retail Assets & Liabilities? Also Explain Models for implementing them. **05**
 (b) Discuss the Types of Retail Bank **05**
- OR**
- (b) What do you mean by Corporate Banking & Personal Banking? **05**
- Q.3** (a) What do you mean by Third party products **05**
 (b) Explain Advantages & Disadvantages of Third Party Products. **05**
- OR**
- Q.3** (a) Explain Payment Services & Deposit Services **05**
 (b) Explain Main Third party products selling by banks. **05**
- Q.4** (a) What do you mean by operations of Retail Bank Accounts? **05**
 (b) Explain Retail bank Account operations by originated by Customers, Bank & Others. **05**
- OR**
- Q.4** (a) What do you mean by KYC? Why it is Important? **05**
 (b) What do you mean by Anti Money Laundering? Explain the benefits of Anti Money Laundering. **05**
- Q.5** (a) Write down Step by step Account opening process of Customer Saving Account. **05**
 (b) Discuss the Retail Banking Strategies for Products & Services. **05**
- OR**
- Q.5** (a) Explain the Different Models of Retail Banking. **05**
 (b) Discuss the Future of Retail Banking in India. **05**
