

GUJARAT TECHNOLOGICAL UNIVERSITY

B.VOC - SEMESTER-IV EXAMINATION – WINTER 2025

Subject Code:1142102

Date:14-11-2025

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.

		Marks
Q.1	(a) Explain in detail Retail banking and various types of retail banking.	05
	(b) Explain various pre requisite of retail banking.	05
Q.2	(a) Differentiate retail banking and corporate banking	05
	(b) Explain various model for implementing Assets and liabilities under retail banking	05
	OR	
	(b) What do you understand by priority sector advances, explain features of priority sector advances?	05
Q.3	(a) What is third party product? Explain in detail various third party product offered by retail banks.	05
	(b) Discuss in detail Payment Services & Deposit Services in banking operations.	05
	OR	
Q.3	(a) Explain Advantages & Disadvantages of Third Party Products in banking	05
	(b) What are the different retail product offered by retail banks?	05
Q.4	(a) Differentiate between Customer Originated Transaction and Bank Originated Transactions	05
	(b) Explain in detail the concept of Anti money laundering and its components.	05
	OR	
Q.4	(a) What is KYC? Explain the various documents required for KYC.	05
	(b) Write a short note on: (i) Saving Account (ii) Current Account	05
Q.5	(a) Explain Process model under retail banking.	05
	(b) Describe the Technology model under retail banking in India.	05
	OR	
Q.5	(a) Explain the various strategy for retail banking in India.	05
	(b) Describe the future of retail banking in India with challenges.	05
