

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com.(Hons) Summer 2018 – 19 Examination**

Semester: 6

Subject Code: 16102353

Subject Name : Retail Banking

Date: 12/4/2019

Time: 10:30am To 01:00pm

Total Marks: 60

**Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as directed.****A) Multiple choice type questions. (Each of one mark)****(06)**

1. In home loan how much % customer need to arrange money for grant loan?
  - a) 10%
  - b) 20%
  - c) 15%
  - d) 5%
2. Using debit cards the amount spent through debit card amount deducted/pay.....
  - a) from customers account automatically
  - b) after cash recharge in card
  - c) pay after 45 days
  - d) none of the above
3. Who is current RBI governor of India?
  - a) Dr. Raghuram rajan
  - b) Dr. Urjit patel
  - c) Mr. Shakitkant das
  - d) Mr. S. Venkateshwaram
4. Which are not retail banking product from below?
  - a) home loan
  - b) ATM
  - c) mobile banking
  - d) none of the Above
5. While using internet banking which password is necessary required for doing transfer money to other account?
  - a) logging password
  - b) transaction password
  - c) both a & b option
  - d) none of the above
6. Credit card payment must be paid in within ..... day
  - a) 45 days
  - b) 35 days
  - c) 30 days
  - d) 40 days

**B) Definitions / One-liners / Terms. (Each of one mark)****(06)**

1. Retail banking
2. Personal loan
3. Phone banking
4. Home improvement loan
5. Internet banking
6. retail assets

**Q.2 Numerical / Short Note Questions. (Each of 04 mark)****(12)**

1. Explain types of ATM
2. Describe Features of retail banking in detail
3. short note on Auto loan and educational loan

**Q.3 Answer the following. (Any Three)****(18)**

1. debit cards V/s credit card
2. How home loan helps in increase GDP?
3. Explain retail banking constrains.
4. discuss various function perform by ATM machine for customers

**Q.4 Answer the following. (Any two)****(18)**

1. How marketing mix strategy is use in retail banking?
2. Retail banking V/S wholesale banking
3. Explain business models in retail banking.