Reg. No.: ....

Name: ....

University of Kerala

W6661

Third Semester FYUGP Degree Examination, November 2025

Discipline Specific Core Course

COMMERCE

UK3DSCCOM205 - Retail Banking

Academic Level: 200-299

2024 Admission

Time: 2 Hours(120 Mins) **Max. Marks: 56**

Part A.6 Marks:Time 5 Minutes.(Cognitive Level :Remember(RE)/Understand(UN)) Objective Type.1 mark each, Answer all questions

Qn No.	Question	CL	CO
1	Choose the correct description of retail banking: Options : A) Banking services to large industries B)Banking services to individual customers C)Banking services to government only D)Banking services to exporters	RE	1
2	Which of the following comes under Asset Products of Retail Banks Options : A)Loans B)Deposits C)Debit Card D)Innovative deposit products	RE	1
3	The term 'Fintech Disruption' in the banking sector refers to: Options : A)a) Banks updating their old computer systems B)b) An increase in cybersecurity threats C)c) Technology-based companies challenging traditional banking services D)d) The regulation of financial institutions by the government	UN	4
4	The process of banks selling multiple products to the same customer is called Options : A)Up-selling B)Customization C)Cross-selling D)Re-marketing	UN	3
5	---------------------------- is pricing based on the perceived value to the customer rather than just cost. Options : A)value based pricing. B)bundled pricing	UN	3

Qn No.	Question	CL	CO
	C)dynamic pricing D)competitive pricing		
6	Examine the primary difference between corporate banking and retail banking Options : A)Corporate banking deals with individuals, while retail banking deals with companies B)Retail banking deals with individual consumers, while corporate banking serves businesses C)Both serve the same customers but offer different interest rates D)Corporate banking offers only savings accounts	UN	1

Part B.10 Marks.Time:20 Minutes (Cognitive Level:Understand(UN)/Apply(AP))Two-three sentences.2 marks each.Answer all questions

Qn No.	Question	CL	CO
7	Discuss the significance of retail banking.	UN	1
8	What is NEFT and list out its features	UN	2
9	Explain any two technological challenges faced by retail banks.	AP	4
10	Appraise the role of retail banking in the financial system.	AP	1
11	A customer has Rs.1 lakh to invest for 1 year. Which retail banking product would you suggest and why?	AP	2

Part C.16 Marks.Time:35 Minutes.(Cognitive Level :Apply(AP)/Analyse(AN))Short Answer.4 marks each, Answer all 4 questions,choosing among options * within each question

Qn No.	Question	CL	CO
12	A) Illustrate the concept of SARFAESI Act to explain how a bank can recover a dafaulted loan. OR B) Enumerate the indicators of loan default	AP	4, 4
13	A) Explain the applicability of Retail banking in India OR B) What are the challenges of retail banking	AP	1, 4
14	A) Examine the importance of delivery channels like ATMs, internet banking, and mobile banking in retail banking operations. OR B) Analyse the recovery mechanism of retail loans in case of default.	AN	3, 4

Qn No.	Question	CL	CO
15	A) Examine the impact of technology-based products on retail banking services. OR B) Analyse the key features of credit cards in comparison with other retail banking products	AN	2, 2

Part D.24 Marks.Time: 60 Minutes.(Cognitive Level :Analyse(AN)/Evaluate(EV)/Create(CR)) Long Answer 6 Marks each.Answer all 4 questions choosing among options * within each question

Qn No.	Question	CL	CO
16	A) Analyse the stages involved in the processing of retail loans and their significance in ensuring efficient loan disbursement OR B) Classify the fund transfer methods in India into digital and paper based channels , highlighting their key features.	AN	2, 2
17	A) Evaluate the challenges in the implementation of CRM strategies in the banking sector. OR B) Evaluate the effectiveness of housing loans and vehicle loans as asset-based retail products in meeting the diverse credit needs of middle-income customers	EV	3, 2
18	A) Evaluate the challenges faced by Retail banks OR B) Evaluate the importance of risk management in retail banking.	EV	4, 1
19	A) Assemble a comprehensive policy framework that integrates RBI guidelines into effective retail banking management. OR B) Construct a framework for integrating financial inclusion and technology driven growth in the applicability of retail banking in India.	CR	1, 1