

**Master of Commerce Examination: September/October - 2022
(Distance Education)**

Day & Date	Semester	Subject Name	Time	Code	Marks
Monday 10-10-2022	II (Fresh)	Retail Banking Operations	11:00 AM To 02:10 PM	210055	75

**Instructions: 1) Attempt any five Questions.
2) Figures to the right indicate full marks.**

- Q.1** Define Retail Banking. Explain in detail the characteristics, advantages, and limitations of Retail Banking. **15**
- Q.2** a) Explain the guidelines for availing Vehicle Loan. **08**
b) Explain the Credit Score Model and management of credit score in detail. **07**
- Q.3** What is NRI Accounts? Discuss the different types of NRI bank accounts. **15**
- Q.4** Explain the guidelines and process of availing Reverse Mortgage scheme. **15**
- Q.5** a) Distinguish between Retail and Corporate or Wholesale Banking. **07**
b) Explain the merits and demerits of Credit Cards. **08**
- Q.6** a) Discuss the process of International Funds Transfer. **08**
b) What is Internet Banking? Explain the features and advantages of Internet Banking. **07**
- Q.7 Write Short Notes on any Two:** **15**
a) Types of Deposit Accounts
b) National Electronic Funds Transfer (NEFT), National Electronic Clearing Services (NECS)
c) Demand Drafts
d) Wealth Management