

Reg. No.:



Name:

University of Kerala

W6801

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	Which of the following is not a liability product offered by a bank? Options : A)Current Deposit B)Term Deposit C)Home loan D)Recurring Deposit	RE	2
2	Point of Sale (POS) terminals, ATMs, and branch extensions discovered under Options : A)Asset Products B) Delivery Channels C)Marketing Strategies D)Customer Relationship Management	RE	3
3	Why is retail banking also called consumer banking? Options : A)Because it deals with corporate clients B)Because it serves government institutions C)Because it provides banking services to individual customers D)Because it focuses on international trade	UN	1
4	----- is a statistical method used by banks to evaluate the credit worthiness of a borrower Options : A)Credit scoring B)Assessment C)Analyzing D)Approaching	UN	4
5	Unsecured loans generally have:	UN	2

Qn No.	Question	CL	CO
	Options : A)a) Lower interest rates than secured loans B)b) Higher interest rates than secured loans C)c) No interest rates D)d) Collateral requirements		
6	Which of the following are examples of modern banking 'Delivery Channels'? Options : A)a) Cheque books and Passbooks B)b) Fixed Deposits and Loans C)c) Mobile Banking and ATMs D)d) Branch and Extension Counter	UN	3

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 importance of Current deposit and Term deposit to a customer	UN	2
8	Write a note on operational CRM	UN	3
9	Mention the contributions of retail banking sector in the economic growth of a country.	AP	1
10	Point out the documents needed for opening a savings bank account	AP	2
11	A customer wants both investment and insurance options. Explain how retail banks can meet these needs using third-party products.	AP	3

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) Compare and contrast a credit card and debit card. OR B) Apply the use of internet and mobile banking as delivery channels in increasing customer convenience in retail banking	AP	2, 3

Qn No.	Question	CL	CO
13	A) Develop a plan for a bank to increase its retail banking customer base in rural India. OR B) Compare the applicability of retail banking between urban and rural markets in India and analyze the challenges faced in both areas.	AP	1, 4
14	A) Assess the impact of technology on marketing and service delivery in retail banking. OR B) Analyze the role of authorized dealers in promoting auto and vehicle loans, and evaluate how their partnership with banks impacts customer acquisition and loan disbursement efficiency.	AN	3, 3
15	A) Using the principles of the SARFAESI Act, 2002, demonstrate how an Asset Reconstruction Company (ARC) can assist banks in managing non-performing assets. OR B) Analyze the role of credit scoring and customer profiling in the loan sanctioning process of retail banks.	AN	4, 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 role of the marketing mix in influencing customer loyalty and retention in retail banking services." OR B) Evaluate the impact of digital banking in the retail banking landscape of India.	AN	3, 1
17	A) Review the delivery channels and selling process in retail banking giving adequate examples. OR B) Evaluate the strategies adopted by banks in marketing the retail banking products.	EV	3, 3

Qn No.	Question	CL	CO
18	A) Evaluate the range of retail banking products offered by banks. Discuss their effectiveness in meeting customer needs and contributing to the bank's profitability. OR B) Evaluate the significance of retail liability products like savings accounts, current accounts, and fixed deposits in maintaining customer trust and financial stability within the banking system.	EV	2, 2
19	A) Create a customer-awareness campaign to encourage timely repayment of home loans and reduce loan-default cases OR B) Develop a timeline or model showcasing the evolution and growth of retail banking in India, and suggest innovative strategies for its future expansion	CR	4, 1