



Reg. No.: .....

Name: .....

**University of Kerala**

W6966

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 institution is primarily responsible for Insurance sector in India?  Options : A)Securities and Exchange Board of India (SEBI) B)Reserve Bank of India (RBI) C)Insurance Regulatory and Development Authority of India (IRDAI) D)National Bank for Agriculture and Rural Development (NABARD)	RE	5
2	Identify the entity which regulate Banks in India  Options : A)RBI B)SEBI C)CBDT D)GOI	RE	1
3	A person wants to deposit his salary every month and withdraw money when needed. Which type of retail banking account suits best  Options : A)A. Fixed Deposit Account B)B. Current Account C)C. Savings Account D)D. Loan Account	UN	1
4	Identify the primary purpose of credit scoring in retail banking	UN	4

Qn No.	Question	CL	CO
	Options : A)To evaluate the creditworthiness of borrowers B)To determine the interest rate on a loan C)To decide the loan amount D)To verify the identity of the borrower		
5	Identify the reason for keeping our savings with bank  Options : A)It is safe B)Earns interest C)Can be withdrawn any time D)All of the above	UN	2
6	The marketing of retail banking products through tie-ups with builders and auto dealers is called:  Options : A)Co-branding B)Collaborative marketing C)Institutional linkage marketing D)Product bundling	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	Explain the fundamental concepts behind credit scoring is crucial to appreciating its utility in modern retail banking.	UN	4
8	Distinguish corporate banking from retail banking.	UN	1
9	Differentiate between a fixed deposit and a recurring deposit.	AP	2
10	How can you formulate a Customer Relationship Management (CRM) strategy in a bank?	AP	3
11	State the challenges of technological advancement in retail banking.	AP	4

**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)  Identify the most suitable retail banking liability product for a specific customer need.	AP	2, 3

Qn No.	Question	CL	CO
	OR B)  Use examples to explain the collection procedures in personal loans.		
13	A)  Illustrate the significance of retail banking in the Indian financial system.  OR B)  Apply cyber security principles to protect digital banking operations from data breaches	AP	1, 4
14	A)  Categorise the types of institutional linkage established by banks for educational loan schemes  OR B)  Analyze the impact of regulatory compliance requirements on banking operations, especially when dealing with technological advancements.	AN	3, 4
15	A)  Describe any four retail banking products.  OR B)  Compare home loans and vehicle loans with respect to purpose, security, and repayment structure.	AN	1, 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)  Analyze various marketing strategies used by banking industries  OR B)  Analyse the evolution and growth of retail banking in India post-liberalization.	AN	3, 5
17	A)  Classify banks on the basis of functional level.  OR B)	EV	1, 1

Qn No.	Question	CL	CO
	Critically examine the benefits and limitations of retail banking.		
18	<p>A) Evaluate the provisions of SARFAESI ACT.</p> <p>OR</p> <p>B) Evaluate the effectiveness of different strategic approaches used by retail banks to address challenges such as customer retention, technological risks, and competition from fintech firms. Support your evaluation with suitable examples.</p>	EV	4, 4
19	<p>A) Create a model strategy for marketing of retail banking products..</p> <p>OR</p> <p>B) Propose an innovative customer relationship management plan to strengthen retail loan sales</p>	CR	3, 3