

# Master of Commerce Examination: November 2014

## Semester: IV (REPEATER) (Distance Education)

Day & Date	Semester	Subject Name	Time	Code
Monday 03/11/2014	Semester – IV (Repeater)	Retail Banking	03. 00 PM to 06.00 PM	400001

**Note:** Attempt any FIVE questions.

---

- Q1.** What do you mean by retail banking? Explain the evolution and history of retail banking. **20**
- Q2.** Explain various loan products offered by a retail bank. **20**
- Q3.** Give a brief on services offered by banks on Forex accounts. **20**
- Q4.** What do you mean by NRI? Define the NRI in terms of Income Tax Act. **20**
- Q5.** "Introduction of ATM has given facility to bank customers for banking beyond the banking hours." Explain. **20**
- Q6.** Explain the concept of Internet Banking. **20**
- Q7. Write short notes (any two)** **20**
- a. Payment Services offered by retail banking
  - b. DEMAT Account
  - c. Inter-banking settlement for multiple account customers
  - d. Credit card v/s Debit card

