

**B.Sc. FASHION MERCHANDISING AND  
RETAIL MANAGEMENT (BSCFMRM)****Term-End Examination****December, 2015****BFW-033 : RETAIL BANKING***Time : 3 hours**Maximum Marks : 70*

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**Note :** Attempt any **seven** questions. All questions carry equal marks.

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1. What are the major sectoral reforms in the banking sector since 1991 ? 10
2. Classify the money in detail. 10
3. Explain plastic money and its types. 10
4. Define 'Ombudsman' scheme. How is it useful in solving disputes ? 10
5. Explain electronic retail payment systems, user acceptability and payment problems. 10
6. What do you understand by inflation ? Explain the steps taken by RBI to solve the problem of inflation. 10

7. How is Project Finance helpful in capital gain in a business organisation ? 10
8. Write short notes on the following : 5+5=10
- (a) Universal Banking
  - (b) Monetary Policy of RBI
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