

**B.Sc. FASHION MERCHANDISING AND
RETAIL MANAGEMENT (BSCFMRM)**

Term-End Examination

December, 2016

00245

BFW-033 : RETAIL BANKING

Time : 3 hours

Maximum Marks : 70

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

1. Discuss the techniques used for financial analysis of banks. Explain the specific ratios used for analysing the financial performance of banks. 10
2. How important is Internet banking for financial management ? Give suitable examples. 10
3. Describe RBI's methods of credit control. 10
4. Explain the sources of funds in banks and their uses. 10
5. Describe the role of Reserve Bank of India (RBI) in reference to Indian (Developing) economy. 10
6. What is e-banking ? Explain the concepts of ATMs. 5+5

7. Describe the Banking Ombudsman Scheme.
Explain the importance of this scheme. 6+4
8. Write short notes on any *two* of the following : $2 \times 5 = 10$
- (a) Simple Loan
 - (b) Fixed Payment Loan
 - (c) Electronic Fund Transfer
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