

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86
(For candidates admitted from the academic year 2023 – 2024)

B.VOC. DEGREE EXAMINATION, APRIL 2024
BANKING, FINANCIAL SERVICES AND INSURANCE
SECOND SEMESTER

COURSE : MAJOR CORE
PAPER : RETAIL, CORPORATE, SMALL AND MEDIUM ENTERPRISES BANKING
SUBJECT CODE : 23VB/VM/RC26
TIME : 3 HOURS **MAX. MARKS: 100**

SECTION A (5 x 2 =10)			
Q. No.	Answer all questions not exceeding 50 words	CO	KL
1	What is retail banking?	1	1
2	What is Time Deposit?	1	1
3	Expand the term MSME.	1	1
4	What do you mean by Term Loans?	1	1
5	What is debt management?	1	1
SECTION B (4 x 5 = 20)			
Q. No.	Answer any 4 questions not exceeding 150 words	CO	KL
6	Explain the functions of retail banking.	2	2
7	What are the barriers to the development of Indian banking sector?	2	2
8	What is base for classifying enterprises into Micro, Small & Medium?	2	2
9	Outline the origin of corporate banking.	2	2
10	What is factoring? Explain its process.	2	2
11	Explain the various off-shore banking services.	2	2
SECTION C (4 x 10 =40)			
Q. No.	Answer the following questions not exceeding 500 words	CO	KL
12 a.	Explain the requirements of customers for building retail banking products.	3	3
	(Or)	3	3
12 b.	Explain the significance of computerization in banks.		
13 a.	Differentiate between banking & non – banking companies.	3	3
	(Or)		
13 b.	List down the problems associated with MSME.	3	3
14 a.	State the difference between retail and corporate banking.	4	4
	(Or)		
14 b.	Explain the various steps in recovery of MSME finance.	4	4
15 a.	Briefly explain the benefits of retail banking in detail.	4	4
	(Or)		
15b.	Explain the corporate governance norms for NBFC.	4	4

Q. No.	SECTION D (2 x 15 = 30) Answer any 2 questions not exceeding 1000 words	CO	KL
16	Describe the importance of retail banking in the development of Indian economy.	5	5
17	Explain in detail the various types of finances available to MSME's.	5	5
18	Explain the various products and services of corporate banking.	5	5
