

**STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 600086**  
(For candidates admitted during the academic year 2023-2024 and thereafter)

**B.VOC. DEGREE EXAMINATION, APRIL 2026**  
**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**

<b>SECTION A</b>				
<b>Q. No.</b>	<b>Answer all the questions not exceeding 50 words:</b>	<b>(5 x 2 = 10)</b>	<b>CO</b>	<b>KL</b>
1.	What is corporate banking?		1	K1
2.	List out the features of retail banking.		1	K1
3.	Write a note on retail banking operations.		1	K1
4.	Show the importance of institutional deposits.		1	K1
5.	Write a note on SME finance.		1	K1
<b>SECTION B</b>				
<b>Q. No.</b>	<b>Answer any four questions not exceeding 150 words:</b>	<b>(4 x 5 = 20)</b>	<b>CO</b>	<b>KL</b>
6.	Summarize on the importance of retail banking in Indian economy.		2	K2
7.	Discuss the importance of retail deposits.		2	K2
8.	Paraphrase on the evolution of corporate banking.		2	K2
9.	Describe the nature of retail banking.		2	K2
10.	Classify the various sources of SME finance.		2	K2
11.	Distinguish between cash management and debt management.		2	K2
<b>SECTION C</b>				
<b>Q. No.</b>	<b>Answer the following questions not exceeding 500 words:</b>	<b>(4 x 10 = 40)</b>	<b>CO</b>	<b>KL</b>
12.	a) Interpret on the challenges in retail and corporate banking. <b>(OR)</b> b) Articulate on the various methods of recovery of finance.		3	K3
13.	a) Show the importance of corporate banking in India. <b>(OR)</b> b) Interpret on the reasons for the growth of retail banking sector.		3	K3
14.	a) Outline on corporate governance norms for NBFC. <b>(OR)</b> b) Explain the products offered by retail banks.		4	K4
15.	a) Distinguish corporate banking and retail banking. <b>(OR)</b> b) Illustrate on causes for default of loans from industrial sector.		4	K4
<b>SECTION D</b>				
<b>Q. No.</b>	<b>Answer any two questions not exceeding 1000 words:</b>	<b>(2 x 15 = 30)</b>	<b>CO</b>	<b>KL</b>
16.	Explain the impact of technological changes in corporate banks.		5	K5
17.	Elucidate on the services provided by corporate banking sector.		5	K5
18.	Elaborate on the dimensions on retail banking.		5	K5

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