**Retail Banking**

# **April 2022 Examination**

# **Q1. Retail Banking is an important arm of banking for building and growing its assets side. What does this mean and what are Banks doing towards growing its assets side? Name any 4 asset side products that Banks provide and explain their characteristics in terms of product nature, its classification & cost benefits for Banks (10 Marks)**

# **Ans 1.**

# **Introduction**

Retail banking is a phrase used within the banking zone to explain financial offerings to people instead of organizations. Individuals may also use retail banking to manipulate their price range, achieve credit, and hold their cash safe. Checking and savings accounts, mortgages, credit score playing cards, and certificates of deposit all fall under this broad class (CDs). For maximum clients, local branch banking offerings are the handiest option for meeting all their banking desires at one location. Monetary representatives provide customer assistance and financial

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**Q2. As Retail Banking provides various types of products and services to its customers, multiple types of ‘Banker–Customer’ relationships emerge. Name any 4 types of Banker-Customer relationship and explain the fundamentals of the nature of the applicable legal relationship (10 Marks)**

# **Ans 2.**

# **Introduction**

Banking is a relationship founded on consideration. The bank-customer hyperlink can take a ramification of forms. In different phrases, you need to connect to them to have a customer account. A contractual connection exists between an account holder and an economic institution. Depending on the nature of the transaction, a banker's reference to a purchaser can be extraordinary. A contract has been signed, and the partnership's precise phrases and occasions.

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**Q3. “Dynamic Bank Limited” is a well-established new generation bank started in India 35 years ago. As of today, it has over 800 branches across the country with over 25 branches in each of the metro cities (Mumbai, Delhi, Kolkatta and Chennai). It has about 10,000 full time staff across its branches and administrative offices. In the last 5 years, its personnel costs, occupancy costs and operational costs have been rising and consequently its profits were also declining.**

**a. Analyze the existing situation and identify potential areas that need to be addressed to bring the bank to growth and profitability (5 Marks)**

**b. Identify steps and measures that can potentially be deployed to shift product and service delivery to low cost operating models to enhance bank’s profitability (5 Marks)**

# **Ans 3.a.**

# **Introduction**

There's a great deal of tension in the monetary area right now. Most large financial institutions have the sources and benefits to experiment with new business techniques. And they've got a strong preference to prevail. Uncertainty concerning the pleasant way to build on critical traits to

**Ans 3.b.**

**Introduction**

To increase performance, many companies have plenty of one-of-a-kind activities coinciding. Smaller devices can also benefit from this, but the total effect is frequently disappointing and tough to preserve. Hand-offs between teams can lack tangible benefits to customers and shorter