**Retail banking**

**June 2022 examination**

# Q1. Retail Banking is sustainable and over the years, it has grown exponentially. What are the reasons for its growth? What changes you perceive in coming years? (10 Marks)

# Ans 1.

## Introduction

In the current years, the manner of retail banking has grown incredibly, and there are many reasons behind it. Retail banking is also famous inside the call of client banking. That is a process of banking that provides offerings of finances to purchasers, in my opinion, and now not to the enterprise purchasers. They assist aid the character customers to preserve their monitory troubles like getting credit score and saving their cash within the bank. There are specific funding budgets and business banks and people credit unions. These banks help aid the Its Half solved only

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# Q2. Banks are exposed to different types of risk. Recently banks in Afghanistan faced crisis due to volatile political and economic turbulence. This resulted in banking services remaining suspended for a month causing great inconvenience not only to general trade & services but also to common men whose deposit were frozen in the banks and withdrawals were rationed/controlled. What are different types of risks banks are exposed? How to mitigate these risks? (10 Marks)

# Ans 2.

## Introduction

Currently, the banks face numerous dangers associated with their life and average overall performance. Further, they may be stricken by other political interruptions and monetary burdens. For example, banks in Afghanistan have recently faced troubles related to their political and financial surroundings. The country's general inhabitants have also suffered from the problem as they also had saved their cash within the bank. Banks are presently facing diverse problems related to credit, liquidity operation, and associated with their business. They may be

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**Q3. Branchless Banking is one-step towards Financial Inclusion Policy of Government of India.**

**a. What is the vision of government in this regard? (5 Marks)**

# Ans 3a.

## Introduction

The method of branchless banking allows supporting the public to get admission to the services of banks in those rural regions that are unbanked, outside of conventional branches of banks. This additionally allows facilities just like banks in rural areas. Diverse retailers in this area fill

**b. Enumerate different technologies used in the banking sector to achieve the aim of bringing more people under banking ambit? (5 Marks)**

**Ans 3b.**

**Introduction**

Banks can adopt new and modified technology to make their manner extra attractive and practical to the customers. They should adopt new and novel strategies for adopting digital technology in their operations. As an example, the banks should adopt a separate consumer care