**Retail Banking**

**September 2023 Examination**

**Q1. An effective lending life cycle results in sustained revenue generation, healthy loan portfolio and reduction in NPA level. Discuss the different stages of loan origination. Also discuss the essentials of good credit. (10 marks)**

**Ans:**

**Introduction:**

An effective lending life cycle is crucial for financial institutions to ensure sustained revenue generation, a healthy loan portfolio, and decreased non-performing assets (NPAs). The loan origination manner is pivotal in this cycle, setting the foundation for the entire lending system. It involves various ranges that should be carefully executed to minimize dangers and maximize profitability. Maintaining a good credit score excellent is likewise essential for lenders to mitigate potential losses and maintain a healthful mortgage portfolio. In this dialogue, we can discover the different tiers of loan origination and delve into the necessities of good credit.

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**Q2. Banks while granting loans insist on security. The reasons are obvious like reducing risk as security helps the bank in time of loan recovery. What is the difference between Primary security and Collateral security, what would be the features of collateral security? In case of a car loan, what is primary security and collateral security (specify any four different types of collateral security). (10 marks)**

**Ans:**

**Introduction:**

In banking and lending, security performs a vital function in mitigating risk and ensuring the compensation of loans. Financial institutions like banks often require borrowers to protect while granting loans. The two primary forms of safety banks utilize are direct and collateral security. While both sorts serve the cause of reducing risk, they range in their nature and the level of safety they offer. This essay aims to explore the differences between primary security and collateral security, delve into the features of collateral security, and discuss the specific types of collateral security involved in a car loan.

**Q3. Technology is the driving factor to increase efficiency and smooth functioning of banks.**

**a) Explain Authentication factor and explain any three authentication factors. (5 marks)**

**Ans:**

**Introduction:**

In today's digital age, generation performs a pivotal role in enhancing the efficiency and capability of banks. Ensuring secure access to financial systems is paramount with the increasing prevalence of online transactions and digital banking offerings. Authentication factors are vital in establishing the identity of people searching for access to touchy financial information. This

**b) What is cloud banking – its advantages and disadvantages. (5 marks)**

**Ans:**

**Introduction:**

In today's virtual age, the era is pivotal in transforming diverse industries, and banking is no exception. Cloud computing has emerged as a powerful tool allowing banks to enhance efficiency and streamline their operations. Cloud banking utilizes computing offerings to save, manage, and process banking data and applications.