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Bengaluru

Mid Term Examinations - October 2026

Date: 07/10/2026 **Time:** 09:30 AM - 11:00 AM

Course Code: BFI3023 **Course Name:** Retail Banking & Wealth Management

Semester: Fifth Semester **Max. Marks:** 50 **Weightage:** 50%

CO - Levels	CO1	CO2
Marks	92	88

PART A: Answer Following Questions. 10 M

Q.N.	Questions	M	CO	BT
1	List the main reason why banks prefer maintaining a high CASA ratio.	2	CO1	BT2
2	Name the three main organizational models used in retail banking.	2	CO1	BT1
3	Give the meaning of Retail Banking? Mention any two delivery channels through which these services are provided to customers.	2	CO1	BT2
4	How is Customer Satisfaction (CSAT) mathematically measured in banking service delivery?	2	CO2	BT3
5	Mention four entities that cannot open a Current Account with commercial banks.	2	CO2	BT1

PART B : Answer Any 1 Following Questions. 10 M

Q.N.	Questions	M	CO	BT
6	Discuss the key tactical and operational strategies a bank branch manager can implement to achieve sustained branch profitability. Explain how each measure directly impacts the branch's financial performance.	10	CO1	BT4
7	Outline and explain the five phases of the New Product Development (NPD) process in retail banking. Illustrate each phase using a realistic digital banking product scenario.	10	CO2	BT3

PART C: Answer Any 1 Following Questions. 10 M

Q.N.	Questions	M	CO	BT
8	Describe the five core dimensions of service quality in retail banking.	10	CO2	BT2
9	Discuss, how can traditional financial metrics be used to evaluate the profitability of a bank?	10	CO1	BT1

PART D: Answer Any 1 Following Questions. 10 M

Q.N.	Questions	M	CO	BT
10	Discuss, how does Retail Banking differ from Corporate Banking across major operational dimensions?	10	CO1	BT4
11	Elucidate how can Maslow’s Hierarchy of Needs be applied to understand customer needs in retail banking?	10	CO2	BT3

PART E: Answer Any 1 Following Questions. 10 M

PTO (Please Turn Over)

Q.N.	Questions	M	CO	BT
12	Explain how do internal and market constraints influence retail banking innovation, and what innovations address these challenges?	10	CO2	BT4
13	Explain the strategic areas banks should focus on to improve operational and branch efficiency.	10	CO1	BT4