Dr. Babasaheb Ambedkar Open University
Term End Examination July – 2018

Course	:	**BBAIB**	**Date**	:	**27/7/2018**
Subject Code	:	**BBAIB - 210**	**Time**	:	**11:00am to 02:00pm**
Subject Name	:	**Retail Management & Retail Banking**	**Duration**	:	**03 Hours**
			Max. Marks	:	**70**

Section A

Answer the following (Attempt any three) **(30)**

1. Explain the main theories of consumer behavior?
2. What are the challenges to retail development in Indian
3. Discuss the Measures of Performance evaluation in Retail
4. Describe the theories of retail development in detail
5. What do you mean by Bank account? Explain the various types of deposit account

Section B

Answer the following (Attempt any four) **(20)**

1. Discuss the characteristics of Quality in detail
2. Write a short note on Retail Banking
3. Explain the general principles of lending in detail
4. Write a short note on E-Commerce
5. Explain the money Laundering in detail
6. Write a short note on International Retailing

Section C

Part – A (Multiple Choice Questions) **(10)**

1 _____ as the business activity of selling goods or services to the final consumer

A Retailing B Corporate selling
C Whole selling D None of above

2 All pure goods would be more _____

A Intangible B Tangible
C Inseparable D None of above

3 FDI Stand for _____

A Foreign Direct Income B Foreign Demand Investment
C Foreign Direct Investment D Further Direct Investment

4 Which of the following are the phases of life cycle in retail?

A Innovation B Growth
C Maturity D All of these

5 Which Bank is an act as the Central Bank?

A Reserve Bank B State Bank
C Bank of India D Corporation Bank

6 Which of the following is not include in six ‘C’ principles of lending?

A Capacity B Cash
C Capital D Credit

7 ATM Stand for _____
A All Time Money B Automated Teller Money
C Automated Teller Machine D Always Time Money

8 Which of the Following are the types of Bank customers?
A Minor B Limited Companies
C Trustee D All of these

9 The individual who consumes or uses the service or product is called _____
A User B Buyer
C Initiator D Influencer

10 Which of the following are the retail advances for personal and commercial?
A Secured Loan B Unsecured Loan
C Credit Card D All of these

Part – B (Do as Directed) (10)

1 Maslow's need hierarchy is probably the best known theory of motivation
2 PAN is Stand for Permanent Account Number
3 Services are always in Tangible form
4 A minor is define as any individual above the age to 18 years
5 Retail Banking refers to the dealing of commercial banks with individual customers
6 Term deposit account is the type of Deposit account
7 Secured loan are loans that are not secured by any collateral
8 Retailer may enter in new market only by acquiring the other company which already established in the market
9 Income statement is a record of the revenues earned by an organization and the expenses incurred
10 Upper middle class, Middle class, working class etc. are the categories of Socio-Economic