

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM.)**  
**EXAMINATION : MAY - 2022**  
**THIRD SEMESTER**  
**Sub: Retail Banking (MCB-312)**

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**Date: 27/05/2022**

**Total marks: 100**

**Time: 10.00 am to 01.00 pm**

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**Instruction: All questions are compulsory.**

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**Q. 1. Answer the following questions. (Attempt any three) (30)**

1. Define Retail Banking .What are its features? What are its merits and demerits?
2. What is an Education Loan? What are its eligibility criteria? What security is obtained?
3. What is securitization? Explain its process.
4. Explain the difference between 'Retail Baking' and 'Wholesale Banking'.
5. What are the features of Home Loan Product? Deliberate.

**Q. 2. Answer the following questions. (Attempt any three) (30)**

1. Describe the different types of loans provided by Retail Banks to its customers.
2. What do you mean by home loan? What are the main features of Home Loan product?
3. In what way retail banking has absorbed the concepts of retailing? Elucidate.
4. What is personal Selling in Retail Banking? What is the selling process?
5. What is a current account? What are its benefits?

**Q. 3. Write short notes. (Attempt any four) (20)**

1. Marketing mix of Retail Banking
2. Securitization
3. RTGS
4. Bancassurance.
5. Current account
6. Auto/ Vehicle loan

**Q.4.A. Answer in one Sentence (Any 5) (10)**

1. Write names of 4p's of Marketing Mix
2. Define Current Account
3. Define Savings Account
4. Define Retail Banking
5. Define Term Deposit
6. Write Full Form RTGS
7. Write Full Form NEFT

**Q.4.B. Select the correct Alternatives (Attempt any Ten) (10)**

1. Retail Banking is a type of banking with the -----
  - a)Firm
  - b)Individual
  - c)Country
  - d) None of these
2. ----- means BDE.
  - a)Business Development Executive
  - b) Brand Development Executive
  - c) Board Development Executive
  - d) )None of these
3. Term deposit are also called as
  - a) Recurring Deposit
  - b) Current Deposit
  - c) Saving Deposit
  - d) )None of these

4. \_\_\_\_\_ is an effective tool for the retail banker.
  - a) Management
  - b) Market segmentation
  - c) Technology
  - d) None of these.
5. Neither the bank nor its affiliate shall be liable for any unauthorized cash withdrawal transaction at POS terminal.
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above
6. Only current account holders get this facility from banks\_\_\_\_\_.
  - a) Overdraft
  - b) saving
  - c) interest
  - d).None of these.
7. The value of the real estate that the appraiser decides forms the basis of amount that the borrower can loan up to
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above
8. The marketing mix includes everything the retail banking firm can do to influence the demand for its product.
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above
9. .... is the process of pooling and packaging financial assets, usually relatively illiquid, into liquid marketable securities.  
Options: Mortgage / Hypothecation / Securitization / Privatization
  - a) Mortgage
  - b) Hypothecation
  - c) Securitization
  - d) Privatization
10. Retail banking is the type of banking where it is banking primarily with the individual.
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above
11. \_\_\_\_\_ score change over time.
  - a) Credit
  - b) Debit
  - c) Balance
  - d) None of these.
12. Customer can withdraw cash any time any place with the help of \_\_\_\_\_.
  - a) ATM
  - b) RTGS
  - c) NEFT
  - d) None of these.

