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

Date: 27/05/2022

Total Marks :60

Time: 10.00 am to 12.30 pm

Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 Answer the following questions. (Attempt any two) (32)

1. What is the 'Retail Banking Services' marketing mix? Describe.
2. What is a Savings Account? What are its features and benefits? Enumerate.
3. What is an Education Loan? What is its eligibility criteria? What security is obtained? What are the repayment criteria?
4. What do you mean by home loan? What are the main features of a home loan product?

Q.2 Answer the following. (Attempt any one) (08)

1. What is bank assurance? How it has evolved in India?
2. What is a Debit Card? How does a bank manages its operations?
3. In what way retail banking has absorbed the concepts of retailing? Elucidate.

Q.3 Write short notes. (Attempt any two) (10)

1. Debit card
2. Current Account
3. Educational loan
4. National Electronic Funds Transfer (NEFT)

Q.4 Select the Correct Alternatives (Attempt Any Ten) (10)

1. Customer can withdraw cash any time any place with the help of _____.
a) ATM
b) RTGS
c) NEFT
d) None of these.
2. Term deposits are also called as _____.
a) Recurring account
b) Saving account
c) Fixed deposit account
d) Current Account
3. E-banking is also known as _____.
a) Internet banking
b) phone banking
c) company banking
d) None of these.
4. Neither the bank nor its affiliate shall be liable for any unauthorized cash withdrawal transaction at POS terminal.
a) True
b) False
c) All of the above
d) None of the above

5. The “Marketing Concept” is a philosophy or a frame of mind.
 - a) True
 - b) False
 - c) all of the above
 - d) None of the above
6. Mutual Funds assist the process of financial deepening and intermediation.
 - a) True
 - b) False
 - c) all of the above
 - d) None of the above
7. Retail banking is a type of banking with the _____.
 - a) Firm
 - b) Individual
 - c) Country
 - d) None of these.
8. Retail banks have opened _____ counters for the convenience of the customers.
 - a) internal
 - b) extension
 - c) blank
 - d) existing
9. Only current account holders get this facility from banks _____.
 - a) Overdraft
 - b) saving
 - c) interest
 - d) None of these.
10. In retail banking the amount of Non-Performing loans per customer is
 - a) high
 - b) low
 - c) average
 - d) moderate
11. The bank customers have always traditionally been conscious.
 - a) quality
 - b) brand
 - c) service
 - d) self
12. The appraisal of the property to be mortgaged would take place on location of the
 - a) lender’s property
 - b) borrower’s property
 - c) guarantor’s property
 - d) none of the above
