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**MASTER OF COMMERCE (M. COM.)**  
**EXAMINATION: DECEMBER 2022**  
**THIRD SEMESTER**  
**Sub: Retail Banking (MCB - 312)**

**Date:08 /12/2022**

**Total Marks :60**

**Time: 2.00 pm to 4.30 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 an Education Loan? What are its eligibility criteria? What security is obtained? What are the repayment criteria?
2. What is the 'Retail Banking Services' marketing mix? Describe.
3. What are four pillars of bank marketing? Elucidates.
4. Discuss the role of technology in retail banks in India today and its future role.

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

1. What is securitization? Explain its process.
2. What is personal selling? What is the selling process?
3. What are the main features of a home loan product? Deliberate.

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

1. Real Time Gross Settlement (RTGS)
2. Debit Card
3. Marketing mix of Retail Banking
4. Bancassurance

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

1. Retail Banking is the type of banking , where it is banking primarily with the individual
  - a) True
  - b) False
  - c) Sometimes false
  - d) Sometimes true
2. Maslow has \_\_\_\_\_ five needs of individuals in their various stages of life.
  - a) Defined
  - b) Various
  - c) All of these
  - d) None of these
3. This \_\_\_\_\_ is seen by many lenders as high and risky a person to lend to and may or may not be able to afford the loan.
  - a) Ratio
  - b) All of these
  - c) None of these
  - d)Risk
4. In retail banking the amount of Non-Performing loans per customer is \_\_\_\_\_
  - a) high
  - b) low
  - c) average
  - d) moderate
5. The bank customers have always traditionally been \_\_\_\_\_ conscious.
  - a) quality
  - b) brand
  - c) service
  - d) self

6. 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
7. \_\_\_\_\_ through an effective customer relationship management programme is critical as it is usually more cost-effective and profitable. Options: Customer retention / Customer retrenchment / Customer orientation / Customer satisfaction
  - a) Customer retention
  - b) Customer retrenchment
  - c) Customer orientation
  - d) Customer satisfaction
8. KYC means \_\_\_\_\_
  - a) Know Your Customer
  - b) Know Your Company
  - c) Know Your Command
  - d) Know Youth Customer
9. E-Banking is also known as \_\_\_\_\_
  - a) Internet banking
  - b) Company banking
  - c) phone banking
  - d) None of these
10. \_\_\_\_\_ persons are authorized to use the cards.
  - a) Card holder
  - b) Card issuers
  - c) Merchants
  - d) None of these
11. Based on a survey conducted by Forrester, mobile banking will be attractive mainly to the younger, more 'tech-savvy' customer segment.
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above
12. The customer is normally interested more on the features and less on the benefits of the products / service.
  - a) True
  - b) False
  - c) Can't say
  - d) None of the above

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