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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: 100

Time: 02.00 pm to 05.00pm

Instruction: All questions are compulsory.

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

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

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

1. In what way retail banking has absorbed the concepts of retailing? Elucidate.
2. What is personal Selling in Retail Banking? What is the selling process?
3. Describe the different types of loans provided by Retail Banks to its customers
4. What is a Debit Card? How a bank manages its operations? Discuss.
5. What are the features of Home Loan Product? Deliberate.

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

1. Marketing mix of Retail Banking
2. Securitization
3. RTGS
4. Bancassurance.
5. Saving Account
6. Current Account

Q.4A. Answer in one Sentence (Attempt any five) (10)

1. Write names of 4p's of Marketing Mix
2. Define Credit Card
3. Write Full Form NEFT
4. Define Retail Banking
5. Define Debit Card
6. Write Full Form RTGS
7. Full form of SBI

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

1. KYC means _____.
 - a) Know Your Customer
 - b) Know Your Command
 - c) Know Your Company
 - d) None of these.
2. 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

3. _____ 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
4. 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
5. E-Banking is also known as _____
- a) Internet banking
 - b) Company banking
 - c) phone banking
 - d) None of these
6. _____ persons are authorized to use the cards
- a) Card holder
 - b) Card issuers
 - c) Merchants
 - d) None of these
7. In wholesale / corporate banking the amount of Non-Performing loans per customer is _____
- a) High
 - b) Low
 - c) Average
 - d) Moderate
8. _____ is an effective tool for the retail banker.
- a)Management
 - b)Market segmentation
 - c)Technology
 - d)None of these
9. _____ score change over time.
- a)Credit
 - b)
 - c)Debit
 - d) None of these
10. Customer can withdraw cash any time any place with the help of _____ .
- a)ATM
 - b)RTGS
 - c)NEFT
 - d) None of these
11. _____ are the authorized to use the card.
- a)Card Holder
 - b)Card issuer
 - c)Merchant
 - d) None of these
12. The _____ Concept is a philosophy or a frame of mind.
- a) Marketing
 - b) Saving
 - c) Planning
 - d) None of these