

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM.)**  
**EXAMINATION : MAY - 2023**  
**THIRD SEMESTER**  
**Sub: Retail Banking (MCB-312)**

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**Date: 31/05/2023**

**Total marks: 100**

**Time: 02.00m to 05.00 pm**

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**Instruction: All questions are compulsory.**

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

1. What is the 'Retail Banking Services' marketing mix? Describe.
2. What are the four pillars of Bank Marketing? Explain.
3. What is Credit Card? How a bank manages its operations?
4. Define Retail Banking .What are its features? What are its merits and demerits?

**Q2 Answer the following questions. (Attempt any three) (30)**

1. What is personal Selling in Retail Banking? What is the selling process?
2. Describe the different types of loans provided by Retail Banks to its customers.
3. What is Securitization? Explain its process.
4. What are the features of Home Loan Product? Deliberate.
5. What is a current account? What are its benefits?

**Q3 Write short notes. (Attempt any four) (20)**

1. Auto/ Vehicle loan
2. Marketing mix of Retail Banking
3. Securitization
4. RTGS
5. Debit card.
6. Saving account.

**Q4A. Answer in one Sentence (Any 5) (10)**

1. Write full form of RTGS
2. Define Credit Card
3. Define Debit Card
4. Define Education Loan
5. Define Home Loan

6. Define Savings Account
7. Define E-Planning

**Q4B. Select the correct Alternatives (Attempt any Ten)**

**(10)**

1. Bank provides \_\_\_\_\_ Loan to purchase the vehicle
  - a) Home Loan
  - b) Auto Loan
  - c) Educational Loan
  - d) None of these
2. The \_\_\_\_\_ Concept is a philosophy or a frame of mind.
  - a) Marketing
  - b) Saving
  - c) Planning
  - d) None of these
3. E Planning is also known as \_\_\_\_\_
  - a) Internal banking
  - b) Phone Banking
  - c) Company Banking
  - d) None of these
4. KYC means \_\_\_\_\_.
  - a) Know Your Customer
  - b) Know Your Command
  - c) Know Your Company
  - d) None of these.
5. 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
6. .... 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
7. In wholesale / corporate banking the amount of Non-Performing loans per customer is .....
  - a) High
  - b) Low
  - c) Average
  - d) Moderate
8. Banks offer loans for .....
  - a) Marriage Expenses
  - b) Medical expenses, Educational expenses
  - c) Purchase of consumer durables
  - d) All of the above
9. A plastic card that provides the cardholder electronic access to his or her bank accounts at a financial institution is called as.....
  - a) Debit card
  - b) Bank card
  - c) ATM card
  - d) All of the above
10. \_\_\_\_\_ is an effective tool for the retail banker.

- a) Management  
b) Market segmentation  
c) Technology  
d) None of these.
11. Retail banking is a type of banking with the \_\_\_\_\_.
- a) Firm  
b) Individual  
c) Country  
d) None of these.
12. Only current account holders get this facility from banks\_\_\_\_\_.
- a) Overdraft  
b) saving  
c) interest  
d).None of these.
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