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MASTER OF COMMERCE (M.COM.)
EXAMINATION : DECEMBER- 2023
THIRD SEMESTER
Sub: Retail Banking (MCB-312)

Date: 09/12/2023

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. In what way retail banking has absorbed the concepts of retailing? Elucidate
2. What is a Saving Account? What re its features and benefits? Enumerate.
3. What is an Education Loan? What are its eligibility criteria? What security is obtained?
4. What is the 'Retail Banking Services' marketing mix? Describe.

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

1. What are the features of home loan product? Deliberate.
2. What is personal selling in retail banking? What is the selling process?
3. Define Retail Banking. What are its features? What are its merits and demerits?
4. "Customer satisfaction" explains the term with suitable example.
5. State and explain different types of Accounts.

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

1. Customer satisfaction
2. Debit Card Advantages
3. Credit card
4. Home Loan
5. Mobile Banking
6. Appraisal

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

1. What do you mean by Mortgage?
2. What do you mean by Hypothecation?
3. What do you mean by Securitization?
4. What do you mean by Privatization?
5. What do mean by Bank?
6. Name any 2 Primary Functions of Bank.
7. Name any 2 services provided by the bank.

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

(10)

1. In retail banking the amount of Non-Performing loans per customer is
 - a) high
 - b) low
 - c) average
 - d) moderate
2. The bank customers have always traditionally been conscious.
 - a) quality
 - b) brand
 - c) service
 - d) self
3. 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
4. through an effective customer relationship management programme is critical as it is usually more cost-effective and profitable.
 - a) Customer retention
 - b) Customer retrenchment
 - c) Customer orientation
 - d) Customer satisfaction
5. 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
6. 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
7. Market segmentation is an ineffective tool for the retail banker.
 - a) True
 - b) False
 - c) Can't say
 - d) None of the above
8. 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
9. 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
10. Conversation of recovery agents with the borrower will have to be recorded.
 - a) True
 - b) False
 - c) Can't say
 - d) None of the above
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