

TILAK MAHARASHTRA VIDYAPEETH, PUNE

MASTER OF COMMERCE (M. COM.)

EXAMINATION: DECEMBER 2023

THIRD SEMESTER

Sub: Retail Banking (MCB - 312)

Date: 09/12/2023

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. Define Retail Banking .What are its features? What are its merits? What are the main issues with retail banking?
2. What are the approval processes of retail loan? How a loan is originated? Explain.
3. What is Credit Card? How a bank manages its operations?
4. Explain the difference between ‘Retail Banking’ and ‘Wholesale Banking’.

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

1. What is a Debit Card? How a bank manages its operations? Discuss.
2. What are the features of Home Loan Product? Deliberate.
3. What is Personal Selling in Retail Banking? What is the selling process?

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

1. Marketing mix of Retail Banking
2. Securitization
3. RTGS
4. Bancassurance.

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

1. Lender and mitigating factors determine this number.
 - a) Determine
 - b)) None of these
 - c) All of these
 - d)Guidelines
2. Self-service applications are taken in a variety of ways, and the state of this business has evolved over time.
 - a) All of these
 - b) State
 - c) Variety
 - d)) None of these
3. Market segmentation is an ineffective tool for the retail banker.
 - a) True
 - b) False
 - c) Can't say
 - d) None of the above
4. 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
5. 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

6. 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
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 independent banking-industry watch dog to ensure that the consumer of banking services get that they are promised by the banks.
 - a) Deposit Insurance and Credit guarantee Corporation of India
 - b) Reserve Bank of India
 - c) Banking Codes and Standards Board of India
 - d) Insurance Regulatory and Development Authority
11. Customers can withdraw cash any time any place with the help of _____
 - a) ATM
 - b) NEFT
 - c) RTGS
 - d) None of these
12. Only current account holders get this facility from banks _____
 - a) Overdraft
 - b) savings
 - c) interest
 - d) None of these
