

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM.)**  
**EXAMINATION :MAY 20234**  
**THIRD SEMESTER**  
**Sub: Retail Banking (MCB-312)**

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**Date: 24/05/2024**

**Total marks: 100**

**Time: 02.00pm to 05.00pm**

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**Instruction: All questions are compulsory.**

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

1. What is a Debit Card? How a bank manages its operations? Discuss.
2. What are the features of Home Loan Product? Elaborate.
3. What is personal Selling in Retail Banking? What is the selling process?
4. Explain the difference between 'Retail Banking' and 'Wholesale Banking'.

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

1. What is an Education Loan? What are its eligibility criteria?
2. Define Retail Banking. What are its features?
3. Explain the delivery channels adopted by the retail banks in India?
4. Explain Marketing mix of Retail Banking.
5. Explain the different types of cards .

**Q.3 Write short notes. (Attempt any five) (40)**

1. Debit card
  2. Use of Credit card .
  3. The repayment criteria of education loan
  4. Merits of Retail banking
  5. Mutual Funds
  6. Housing Loan
  7. RBI
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