

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: DECEMBER- 2024
THIRD SEMESTER
Sub: Retail Banking (MCB 312)

Date: 06/12/2024

Total marks: 60

Time: 2.00pm to 4.30pm

Instruction: 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q.1 Answer the following questions. (Attempt any two) (32)

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

Q.2 Answer the following questions. (Attempt any two) (16)

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. What is securitization? Explain its process.
4. What is current account? What are its benefits?

Q.3 Write short notes. (Attempt any three) (12)

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