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

Date: 06/12/2024

Total marks: 100

Time: 02.00pm to 05.00pm

Instruction: All questions are compulsory.

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

1. What is Credit Card? How a bank manages its operations?
2. Define Retail Banking. What are its features? What are its merits and demerits?
3. What is a Saving Account? What are its features and benefits? Enumerate.
4. What is an Education Loan? What are its eligibility criteria? What security is obtained?

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

1. Explain the difference between 'Retail Banking' and 'Wholesale Banking'.
2. What is securitization? Explain its process.
3. What are the features of home loan product? Deliberate.
4. What is personal selling in retail banking? What is the selling process?
5. Write 4p's of Marketing Mix

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

1. Saving account.
2. Real Time Gross Settlement (RTGS)
3. Debit Card
4. Marketing mix of Retail Banking
5. Auto/ Vehicle loan
6. Home Loan
7. NEFT