

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: MAY- 2025
THIRD SEMESTER
Sub: Retail Banking (MCB-312)

Date: 22/05/2025

Total marks: 100

Time: 10.00 am to 1.00 pm

Instruction: All questions are compulsory.

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

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

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

1. In what way retail banking has absorbed the concepts of retailing? Elucidate
2. What is a Saving Account? What are 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.
5. What are the features of home loan product? Deliberate

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

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