

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)

EXAMINATION: DECEMBER - 2025

THIRD SEMESTER

Sub: Retail Banking (MCB -312/MCB24-305)

Date: 23/12/2025

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 are ABS and MBS? What are their main differences? Enumerate.
2. Discuss the role of technology in retail banks in India today and its future role.
3. Explain the difference between 'Retail Banking' and 'Wholesale Banking'.
4. What are four pillars of bank marketing? Elucidates.

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

1. State the Life Cycle for small and micro business firm
2. What are the main features of a home loan product? Deliberate.
3. How Retail Banking has evolved in India?
4. What is personal selling? What is the selling process?

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

1. Debit Card
2. Customer Analytics
3. Credit Scoring
4. National Electronics Funds Transfers(NEFT)
5. Real Time Gross Settlement (RTGS)
6. Bank assurance