

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

EXAMINATION: MAY - 2026

THIRD SEMESTER

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

Date: 20/05/2026

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. Define Retail Banking. What are its features? What are its merits and demerits?
2. What are the four pillars of Bank Marketing? Explain
3. What is Credit Card? How a bank manages its operations
4. Explain the difference between 'Retail Baking' and 'Wholesale Banking'.

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

(16)

1. What are the main features of a home loan product? Elaborate.
2. What is personal Selling in Retail Banking? What is the selling process?
3. What is current account? What are its benefits?
4. What is securitization? Explain its process.

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

(12)

1. Credit Scoring
2. Real Time Gross Settlement (RTGS)
3. Debit Card
4. Marketing mix of Retail Banking
5. Bancassurance
6. Customer Analytics