

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM.)**  
**EXAMINATION : MAY - 2016**  
**THIRD SEMESTER**  
**Sub: Retail Banking (MCB -312)**

**Date: 30/05/2016**

**Marks: 60**

**Time: 2.00 pm to 4.30 pm**

**Instructions:**

- 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 is a Saving Account? What are its features and benefits?
3. What is a Credit Card? How a bank manages its operations? Discuss.
4. What are four pillars of bank marketing? Describe.

**Q.2 Answer the following. (Attempt any one) (08)**

1. What is Securitization? Explain the process.
2. What is a Debit Card? How a bank manages its operations?
3. What are the main features of a Home Loan product?

**Q.3 Write short notes. (Attempt any two) (10)**

1. Current Account
2. National Electronic Funds Transfer (NEFT)
3. Educational loan
4. Personal loan

**Q.4 Select the Correct Alternatives. (Attempt Any Ten) (10)**

1. Retail banking is a type of banking with the \_\_\_\_\_.
  - a) Firm
  - b) Individual
  - c) Country
  - d) None of these.
2. Retail banks have opened \_\_\_\_\_ counters for the convenience of the customers.
  - a) internal
  - b) extension
  - c) blank
  - d) existing
3. Only current account holders get this facility from banks \_\_\_\_\_.
  - a) Overdraft
  - b) saving
  - c) interest
  - d) None of these.
4. The \_\_\_\_\_ product from bank supports students for pursuing higher education.
  - a) Home loan
  - b) Personal loan
  - c) Educational loan
  - d) Gold loan
5. RTGS stands for \_\_\_\_\_.
  - a) Real Time Gross Settlement
  - b) Right Time Gross Settlement
  - c) Rank Time Gross Settlement
  - d) None of these

6. \_\_\_\_\_ has changed the banking sector from grass root level.
- a) Management
  - b) Customers
  - c) Technology
  - d) None of these.
7. Customer can withdraw cash any time any place with the help of \_\_\_\_\_.
- a) ATM
  - b) RTGS
  - c) NEFT
  - d) None of these.
8. POS means \_\_\_\_\_.
- a) point of start
  - b) point of sale
  - c) point of section
  - d) point of scale.
9. \_\_\_\_\_ is a term deposit account.
- a) saving
  - b) fixed
  - c) current
  - d) None of these.
10. A \_\_\_\_\_ is a instrument which customers buy for effective transfer of money.
- a) Demand Draft
  - b) Cheque
  - c) Receipt
  - d) Over draft
11. \_\_\_\_\_ are meant mainly to meet the business needs of customers.
- a) Recurring account
  - b) Saving account
  - c) Fixed deposit account
  - d) Current Account
12. Market Segmentation is an effective tool for the \_\_\_\_\_ banker.
- a) Retail
  - b) Wholesale
  - c) Corporate
  - d) None of these.

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