

Total number of printed pages-3

3 SEM MCOM (CBCS) RB 412

2024

(December)

COMMERCE

Paper : 30412

(Retail Banking)

Full Marks : 60

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. (a) Briefly explain the advantages of Retail Banking in the present economic scenario of the country. 15

Or

- (b) Elucidate differences between Retail Banking and Corporate Banking with examples.

Contd.

2. (a) "Requirements of the customers in Retail Banking can be related with the need hierarchy theory by Maslow." Explain the statement with appropriate examples. 15

Or

- (b) (i) "The concept of augmented product keeps on changing over the years." Explain. 7

- (ii) Explain *two* core retail banking products. 8

3. (a) Explain the relationship between 7 P's of Marketing Mix in Retail Banking with appropriate examples. 15

Or

- (b) Briefly explain the significance of CRM in the present competition scenario of Retail Banking Sector.

4. (a) Explain the procedures adopted by Banks for recovery of loans. 15

Or

(b) Write short notes on the following :

$$7\frac{1}{2} + 7\frac{1}{2} = 15$$

(i) Internet Banking

(ii) SARFAESI Act

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1. (a) "Retail Banking is focused towards mass market segment covering large population of individuals." Elucidate the statement in the light of the advantages of retail banking. 15

Or

- (b) Briefly explain the constraints in the retail banking operation with appropriate examples.

Contd.

2. (a) Briefly explain the product development process of retail banking products and the constraints in the development of new products. 8+7=15

Or

- (b) (i) State the differences between core product and augmented product with examples. 7½
- (ii) Explain the benefits of Credit Scoring for credit grantor and borrowers. 7½

3. (a) "Marketing mix in retail banking refers to the different ingredients to make customer happy and satisfied." Elucidate the statement with examples for each of the ingredient of the marketing mix in the retail banking.

15

Or

- (b) Briefly explain various types of Delivery Channels in retail banking sources with their relative advantages and disadvantages.

- (a) Write a note on Mutual Fund and Insurance Business and its significance in retail banking. 15

Or

- (b) Write short notes on the following :
(any two) $7\frac{1}{2} + 7\frac{1}{2} = 15$

- (i) Demat services
 - (ii) SARFAESI Act
 - (iii) Difference between Genuine and Wilful defaults
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3 SEM MCOM (CBCS) RB 412

2022

(December)

COMMERCE

Paper : 30412

(Retail Banking)

Full Marks : 60

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. (a) "Pure Retail Banking is generally conceived to be the provision of mass market banking services to private individuals." Elucidate the statement in the light of the concept and significance of Retail Banking. 15

Contd.

Or

- (b) "Retail Banking is a mass market banking model whereas corporate banking caters to a relatively smaller segment of business." Justify the statement with appropriate examples.
2. (a) Briefly explain the Maslow's need hierarchy theory in relation to the customer requirements in the Retail Banking with suitable examples. 15

Or

- (b) (i) Briefly explain the attributes included in the credit scoring model for ascertaining the credit worthiness of a borrower. 9
- (ii) State the differences between Debit Card and Credit Card. 6
3. (a) Discuss the importance of Customer Relationship Management in the present scenario of stiff competition in the Retail Banking business. 15

Or

- (b) Explain the service standards for Retail Banking and state the significance of these standards for the satisfaction and protection of the customers in Retail Banking. $8+7=15$

4. (a) Write a note on the new developments in the online banking and also state its contribution towards the growth of Retail Banking business. $7\frac{1}{2}+7\frac{1}{2}=15$

Or

- (b) Write short notes on the following : $7\frac{1}{2}+7\frac{1}{2}=15$

- (i) SARFAESI Act
 - (ii) Recovery Agents
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total number of printed pages-3

3 SEM PG (CBCS) RB 412

2021

(held in February/March, 2022)

COMMERCE

Paper : 30412

(Retail Banking)

Full Marks : 60

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. (a) "Retail banking is banking service that is geared primarily towards individual customer." Elucidate this statement with appropriate examples. 15

Or

- (b) Briefly explain the factors responsible for the growth of retail banking in India. 15

Contd.

2. (a) Briefly explain the customer requirements in retail banking in the light of different segments of customers. 15

Or

- (b) (i) Differentiate between the core products and augmented products in retail banking. 7

- (ii) Explain the benefits of credit scoring in retail banking business. 8

3. (a) Elucidate the fundamental ingredients of an effective marketing mix in retail banking. 15

Or

- (b) Briefly explain the significance of internet banking in the growth of retail banking business in India. 15

4. (a) (i) Briefly explain the code of conduct for recovery agents as prescribed by RBI. 9

- (ii) Distinguish between genuine defaults and wilful defaults with examples. 6

Or

(b) Write short notes on the following :
 $7\frac{1}{2} + 7\frac{1}{2} = 15$

(i) SARFAESI Act

(ii) DRT

M.Com 3rd Semester Examination 2020 (held in June 2021)

Course Title: Retail Banking

Course Number: 30412

Nature of the Course: DSEC

Full Marks: 30

Time: One and Half Hour

Mode of Examination: Online (Open Book Examination)

Instruction to the candidate: For answering Question no 1 word limit is 150 each and for Question no 2 word limit is 300

Questions:

1. Answer any four (4) of the following :

(4x5=20)

- a. Briefly explain the constraints in Retail Banking.
- b. Illustrate any two Asset Products of Commercial Bank in India.
- c. Mention any five advantages of Credit Card.
- d. Briefly explain the benefits of Customer Relationship Management in Retail Banking.
- e. Write a brief note on the Service Standards for Retail Banking.

2. Answer any one (1) of the following:

- a. "Technology is the foundation on which the success of the Retail Banking is based". Justify the statement with suitable examples. **(10)**
- b. "Recovery process is a scientific tool for maintaining the quality of retail assets." Explain the statement in the light of the loan recovery process adopted by banks. **(10)**