

*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 :  
7½+7½=15

(i) Internet Banking

(ii) SARFAESI Act