

**MASTERS OF BUSINESS ADMINISTRATION
(BANKING AND FINANCE) (MBABFEV)**

00800

Term-End Examination

December, 2013

MCN-029 : RETAIL BANKING

Time : 3 hours

Maximum Marks : 100

Note : Answer any five questions. All questions carry equal marks.

1. Narrate the importance of retail banking to Indian economy. Give examples of two public and private sector each. 20
2. Explain various types of retail banking products and services with their respective merits and limitations. 20
3. How has the marketing scenario of banks changed today ? Support your answer with suitable example. 20
4. Explain the options for handling difficult customers and problem people. Give examples to support your answer. 20
5. What are some of the complaints concerning deficiency of services and complaints concerning loans and advances to which the Banking Ombudsman's authority extends ? 20

6. What are various plastic money products ? **20**
Explain the importance of plastic money products.
What are its advantages and limitations ?
7. Write short notes on the following : **4x5=20**
- (a) NBFCs
 - (b) Credit Management
 - (c) IT in retail banking
 - (d) Sales and distribution management
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