

SVKM's NMIMS
School of Distance Learning

Programme: PGDBFM/ADBFM

Academic Year: 2011-2012	Semester I/III
Subject: Management Of Retail Banking & Consumer Behaviour	Marks: 70
	Time: 3.00 p.m to 6.00 p.m
Date: 2.1.2012	Course old

Instructions: Candidates Should read carefully the instructions printed on the question paper and on the cover of the Answer Book, which is provided for their use.

NOTE:

- (1) Total No. of questions FOUR
- (2) Figure in brackets indicates full marks
- (3) Answer to each new question to be started on a fresh page

Q. 1 Attempt any 2 (TWO) out of 3 (Short notes) (Marks: 2X5= 10)

- a. Wealth Management
- b. Relationship Banking
- c. Different types of buying motive

Q.2 Write short notes on any 2 out of 5 (Marks: 2X5= 10)

- a. The factors contributing to excellent customer service
- b. Concept of social class and its influence on buying behavior
- c. Importance of Internal Marketing.
- d. Exponential Marketing
- e. Customer satisfaction as a publicity tool

Q.3 Attempt any 3 (THREE) out of 5 (Marks: 3X10=30)

- a. Discuss the various stages in decision making process
- b. Discuss the influence of external environment on consumer behavior
- c. Marketing strategy for various products are not the same. Explain with Examples.
- d. Consumer behavior often triggers out of 'need' than 'want'. Explain the concept with reference to Maslow's need hierarchy theory.
- e. Discuss about various Retail Liabilities products offered by a bank in India.

Q.4 Case Study (Marks – 20)

A customer have availed Personal Loan and want to convert that Personal Loan into Credit Card Installment. Your Bank is offering scheme to convert such Personal Loan into Credit Card Installment. Discuss the implications from the Bank's point of view, customer's point of view and RBI regulations to avoid excessive charge to customer in view of the earlier Sub-prime Crisis experience of American banks in 2008?