

**SVKM's NMIMS University
School of Distance Learning**

Management of Retail Banking & Consumer Behaviour

Date: 15.12.2007

Marks: 100

Time: 11.00 to 2.00

Answer any 5 questions

Each question 10 marks

Marks - 50.

1. Discuss in brief different types of fee based services offered by banks under retail banking?
2. Why Fee based services is gaining importance over loan products under retail banking
3. What are the parameters under which educational loan is processed?
4. What are the reasons for boom in retail banking?
5. What are parameters by which a bank processes the credit card application of customers?
6. Write short notes
 - a) Debit cards
 - b) Internet banking
 - c) Auto loans
 - d) Housing loans

Course: Retail banking & Consumer Behavior

Subject: Consumer Behavior

Date:

Marks: 50

Time:

- 1) Question 1 is compulsory and carries 20 marks
- 2) Attempt any 3 questions of the remaining 4. Each question carries 10 marks

All the Best!

- 1) Describe the Buyer Decision Making Model in detail. Give suitable examples wherever possible.
- 2) Write a short note on segmentation and product positioning.
- 3) Write a short note on buyer decision making process
- 4) 'Consumers do not buy products or services; they buy benefits'
Explain this statement citing suitable examples.
- 5) Define buying motives. What are the different types of buying motive that leads to brand choice?