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1505M183

Candidate's Seat No : _____

P.G.D.I.F.A. (Sem.-II) Examination
Paper VI : Marketing of Financial Services

Time : 3 Hours]

May-2017

[Max. Marks : 70

Q.1

- A) What is the importance of branding in financial services? (6)
B) Explain gender based segmentation in retail banking services. (6)

OR

Q.1

- A) What are the risk perceptions related to financial services? (6)
B) How does culture influence customer of a financial service? (6)

Q.2

- a) Explain various types of mutual fund schemes with examples. (6)
b) Differentiate between leasing & hire purchase. (6)

OR

Q.2

- a) Explain Credit Rating, its benefits to investors, company and other stakeholders (6)
b) "Reverse mortgage is a facility introduced to extend financial assistance to senior citizens" - Discuss. (6)

- Q.3. A) Write short notes on: a) moment of truth, b) line of interaction. (6)
B) Draft a distribution strategy for a mutual fund company. (6)

OR

Q.3

- A) Attitude and knowledge of front line employee is very crucial in financial service? Explain in detail. (6)
B) Explain the multichannel strategy of a retail bank. What are the special traits expected from employees who have to sell a mutual fund? (6)

Q.4

- A) Suggest a promotion mix for an insurance product to cover the risk of losing important travel documents. (6)
B) What is advertising? How does it help the promotion of financial products? (6)

OR

Q.4

- A) What is product life cycle? Explain the relevance of the concept in financial services. (6)
B) Explain customer relationship management. (6)

Q.5

- a). What types of verbal communication skill are required in financial service industry? (6)
b) Describe the various components of communication in detail (6)

OR

Q.5

- a) Explain the importance and challenges of communication in financial industry (6)
b) What types of non-verbal communication skill are required in financial service industry? (6)

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M183-2

Q.6. Multiple Choice Questions:

(10)

1. NBFCs role in India is?
 - a) To accept demand deposit
 - b) To open current/ saving account
 - c) To issue cheque/ demand draft
 - d) To deliver credit to borrower

2. Forfaiting is not one of the means of financing used by exporters.
 - a) True
 - b) False

3. Which one of the following is not a non-verbal communication skill?
 - a) Facial Expressions
 - b) Posture
 - c) Eye contact
 - d) Questioning skill

4. The characteristics of service marketing are
 - a) Intangibility and variability
 - b) Perishability and inseparability
 - c) Customization and standardization
 - d) a & b above

5. Branding of financial services can be in the form of
 - a). Corporate branding
 - b). Umbrella branding
 - c). Single product branding
 - d) All or any of the above
