

## IMBA in FS (NEP) Sem.-4 Examination

DSC-C-FS-241T

## Marketing of Financial Products

Time : 2-00 Hours]

May-2025

[Max. Marks : 50

**Instructions:**

- **Figures to the right indicate Full Marks.**
- **Do not write anything on the question paper.**

- Q.1 You are a marketing officer at a leading bank that is launching a new savings scheme aimed at young professionals. How would you identify the specific banking needs of this target group and design a mix of products and services to meet those needs? Explain how you would position and promote these offerings to ensure maximum customer engagement and adoption. 10

**OR**

Explain the 7Ps of marketing and discuss their relevance in the marketing of financial products and services. How can financial institutions strategically apply each element of the marketing mix to attract, serve, and retain customers in a competitive financial market? Support your answer with real-life examples from banks, insurance companies, or other financial service providers.

- Q.2 What are the different types of loans offered by financial institutions, and how do they cater to various financial needs? 10

**OR**

Discuss the role of pricing and promotion strategies in the marketing of banking services. Describe various pricing approaches used for banking products and services, and how promotional strategies can be tailored to build trust and attract different customer segments. Support your answer with examples from retail or digital banking.

- Q.3 You are a financial advisor tasked with designing a comprehensive insurance portfolio for a young, recently married couple living in an urban area. Explain how you would balance life insurance and general insurance products in your recommendation. Justify your choices based on their life stage, risk exposure, and financial goals. Considering the challenges of marketing pension funds, what marketing strategies would you implement to effectively position the pension fund and encourage early investment? 10

**OR**

Discuss the growth and development of mutual funds in India. Highlight the key marketing strategies employed by Asset Management Companies (AMCs) to increase investor participation, especially among retail investors. Support your answer with relevant examples and recent trends.

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Q.4 As the branch manager of a leading commercial bank, you are tasked with increasing revenue through bancassurance. Design a strategy to effectively integrate insurance products into your banking services. Explain how you would train staff, target the right customer segments, and ensure regulatory compliance while maximizing customer value. 10

OR

Imagine you are a banking consultant helping a mid-sized retail bank improve customer convenience and operational efficiency. How would you integrate and optimize the use of multiple delivery channels such as ATMs, Electronic Funds Transfer (EFT), Cash Management Services (CMS), and Point of Sale (POS) systems? Provide a practical plan highlighting the benefits and challenges of each channel.

Q.5 **One Liner Questions (10 out of 12)**  
**One Mark for each Question**

10

1. Customer Retention
2. Brand Loyalty
3. Bank app
4. Insurance
5. Pension Fund
6. Public Relations
7. Publicity
8. Image Building
9. Personal Selling
10. Brochure
11. Debit cards
12. Credit Cards