6. (a) Examine the ethical issues involved in online marketing of financial services. (9)

   (b) Explain the structure of mutual funds and discuss the various sales and distribution channels used for marketing mutual fund products. (9)

[This question paper contains 4 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 1409 **L**

Unique Paper Code : 2923072013

Name of the Paper : Marketing of Financial Services

Name of the Course : **Bachelor of Business Administration BBA (FIA)**

Semester : VI

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. Attempt any **5** out of the given **six** questions.

1. Using HDFC Bank/ICICI Bank or any other bank with which you are familiar, examine the following :

   (a) Identify the customer segments that are most suitable for the bank selected by you.

(b) Explain how the bank has positioned itself in the retail banking market in comparison with its competitors.

(c) Suggest measures the bank may adopt to improve customer acquisition and expand its market share. (18)

2. (a) What do you understand by services marketing? Discuss the distinctive characteristics of financial services. (9)

(b) Explain the extended marketing mix for financial services with suitable examples. (9)

3. (a) A customer faced repeated transaction failures while using UPI and mobile banking services of a bank. Explain how service failure affects customer perception. (9)

(b) Discuss the strategies that financial service providers can adopt for effective service recovery and customer retention. (9)

4. (a) Explain the meaning and importance of market segmentation, targeting and positioning in marketing of financial services. (9)

(b) An insurance company wants to sell retirement plans to middle-income households. Suggest an appropriate marketing strategy for this segment. (9)

5. (a) What are the major types of insurance available in India? Explain the role of insurance in financial planning and risk management. (9)

(b) Discuss the concept of bancassurance. How can banks act as an effective distribution channel for insurance products? (9)