

**MANAGEMENT PROGRAMME  
(Banking and Finance)**

**Term-End Examination  
December, 2011**

**MS-423 : MARKETING OF FINANCIAL  
SERVICES**

*Time : 3 hours*

*Maximum Marks : 100  
(Weightage 70%)*

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*Note : Attempt any five questions. All questions carry equal marks.*

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1. Describe the essential characteristics of financial services and explain how the differences between products and services affect the financial services ?
2. Define customer value and customer satisfaction ? Discuss the service triangle model as suggested by Karl Albrecht in detail.
3. What are the services provided by merchant bankers ? Discuss the role played and activities undertaken by issue managers in providing these services.

4. (a) Explain the advantages that mutual funds have over other forms of investment as well as those that are unique to them ?  
(b) What services of outside agencies are hired by Asset Management companies to manage affairs of mutual funds ?
  5. Explain in brief the vablenian social - sociological model and discuss at length the marketing applications of the veblenian model.
  6. 'Marketing strategy can bridge the Gap between problems and constraints on one hand and scope and opportunities on the other, Explain ? Discuss the marketing strategies that mutual funds should adopt in order to be successful.
  7. What is 'Internet Banking' ? Explain how internet banking can be used as a strategic marketing tool by the banks ?
  8. Write short notes on *any four* of the following :
    - (a) Code of conduct for stock brokers
    - (b) Referral markets
    - (c) Hybrid Pension Plans
    - (d) Call center
    - (e) Cross - selling of services
    - (f) Channels of Distribution for Banks.
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