

**MANAGEMENT PROGRAMME
(Banking and Finance)**

Term-End Examination

December, 2013

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

Time : 3 hours

Maximum Marks : 100

(Weightage 70%)

Note : Attempt any five questions.

All questions carry equal marks.

1. Discuss the meaning and characteristics of services. How do services differ from products ?
2. Explain the steps involved in the process of product development. What are the stages involved in the delivery of a product in banking industry ?
3. Define securitisation and describe its salient features and the process involved in it. Explain the legal framework that governs securitisation in India.
4. Why do investors prefer pension plan ? Describe the different types of pension plans that are available. How is the performance of a pension fund measured ?

5. Discuss the major technologies that can be used by banks to become networked bank. What strategy is adopted by banks to optimise its presence and profitability across all its channels to compete as a networked bank ?
 6. Explain the following :
 - (a) Internal communication strategies of banks.
 - (b) Portfolio management.
 7. How are investors benefited by investing in mutual funds ? Explain the working mechanism of an Asset Management Company (AMC). Distinguish between open - ended schemes and close-ended schemes of mutual funds.
 8.
 - (a) Discuss the role and significance of self - regulatory organisations in financial services sector.
 - (b) Explain the opportunities that globalisation provides for financial service provides.
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