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Subodh Management Institute

MBA III Semester

M-312

**Marketing of Financial
Services**

Sample Questions

Part A: Short answer question (up to 25 words)

Part B: Analytical/ problem Solving questions

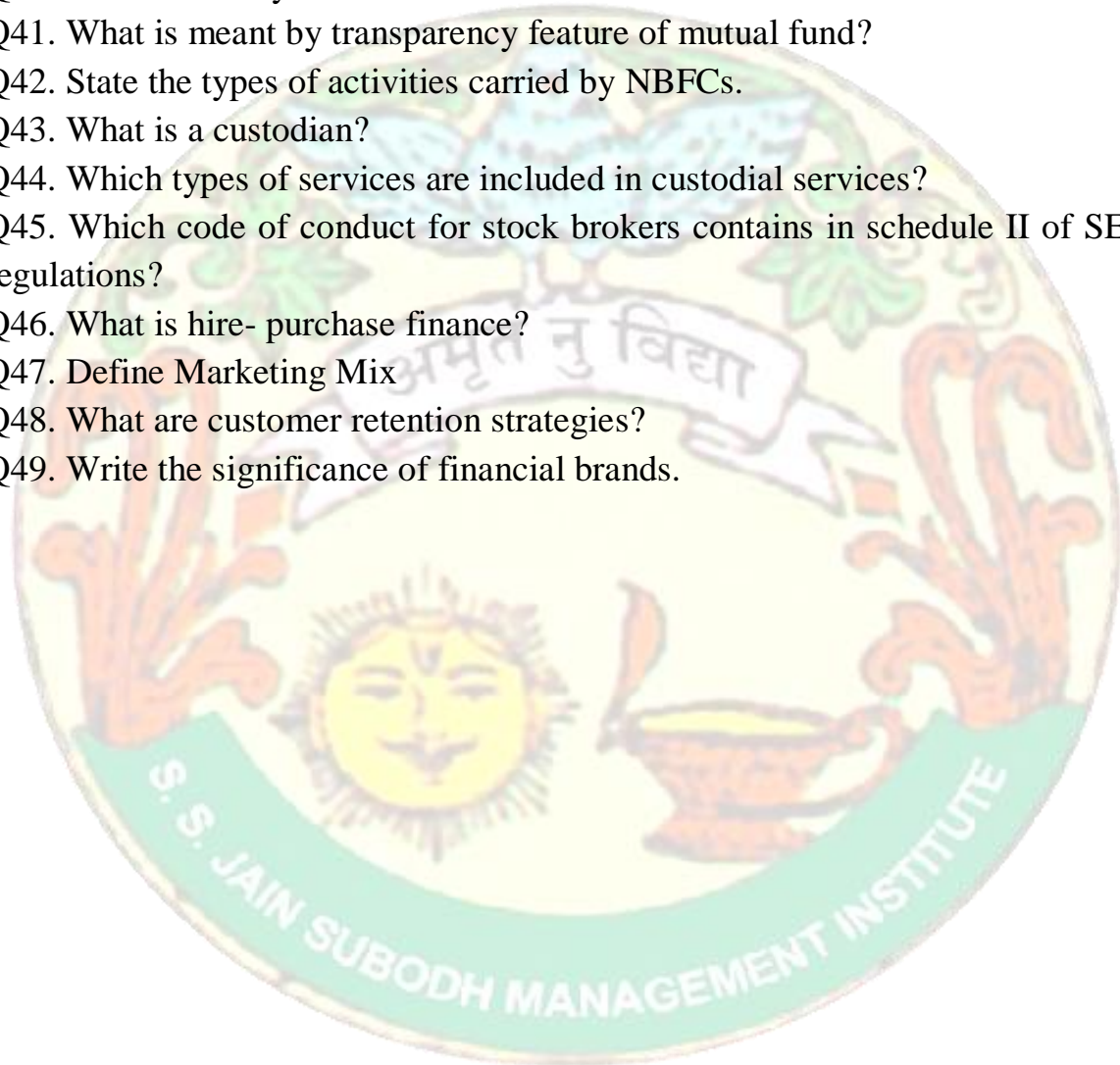
**Part C: Descriptive/ Analytical/ Problem Solving/
Case questions.**

PART A

Sample Short Answer type Questions:

- Q1. Explain 'cross border lease' with the help of example.
- Q2. What is NAV of a mutual fund scheme- Discuss with suitable examples.
- Q3. Define mutual fund and state its advantages.
- Q4. Describe the factors considered important for pricing of financial services.
- Q5. Explain various factoring services and their advantages.
- Q6. Difference between Commercial banks and Merchant banks.
- Q7. Name the agencies regulating financial services in India.
- Q8. What are the advantages of financial institutions?
- Q9. What are the services rendered by a factor to a client.
- Q10. What is Net Lease?
- Q11. Mention Fund Based Activities.
- Q12. What is a VISA Card?
- Q13. What is revolving credit?
- Q14. Name any Two Depositories
- Q15. Define Credit Rating?
- Q16. How does credit card differ from a debit card in use?
- Q17. What do you mean by Financial Intermediation?
- Q18. What is Repo Rate?
- Q19. Define Bank Rate.
- Q20. State any two functions of factoring.
- Q21. Write the objectives of credit rating.
- Q22. Mention some advertising flash line seen in the home page of a factoring firm.
- Q23. What does credit rating agencies offer? Name the leading credit rating agencies in India.
- Q24. What is a merchant banker?
- Q25. State the role of "The Mergers and Acquisitions" advisory.
- Q26. Define Factoring.
- Q27. Write the benefits of factoring.
- Q28. What are the commonly rated instruments in credit rating?
- Q29. What is the use of "past financial performance" in credit rating?
- Q30. State some important indicators of financial performance.
- Q31. State the functions of a merchant banker.
- Q32. List five miscellaneous functions of merchant banker.

- Q33. Mention two feature of full factoring.
- Q34. Define Lease.
- Q35. What is a mutual fund?
- Q36. What are the different classifications of mutual fund?
- Q37. How mutual fund is beneficial in taxation?
- Q38. Briefly describe the diversification of mutual fund.
- Q39. Why is it believed that mutual funds are cost effective? Give reasons.
- Q40. How flexibility exists in mutual fund investment?
- Q41. What is meant by transparency feature of mutual fund?
- Q42. State the types of activities carried by NBFCs.
- Q43. What is a custodian?
- Q44. Which types of services are included in custodial services?
- Q45. Which code of conduct for stock brokers contains in schedule II of SEBI regulations?
- Q46. What is hire- purchase finance?
- Q47. Define Marketing Mix
- Q48. What are customer retention strategies?
- Q49. Write the significance of financial brands.



PART B

Sample Long answer type Questions:

- Q1. “The financial system provides the intermediation between savers and investors and promotes faster economic development.” Examine the statement and explain the functions, importance and components of the financial system.
- Q2. Discuss in detail the ‘pre-issue’ activities undertaken by a merchant banker.
- Q3. What is credit rating? What key factors are considered in rating process? Discuss the limitations of credit rating.
- Q4. Define leasing. What are its features? Explain the advantages and limitations of leasing. Discuss the status of leasing in India.
- Q5. Discuss the role of financial services in the Growth of Indian Economy.
- Q6. ‘Systematic Risk cannot be controlled but unsystematic risk can be reduced’. Explain this statement.
- Q7. Write short notes on the following :
- (a) Net Asset Value (NAV)
 - (b) Money Market Mutual Funds
 - (c) Role of mutual funds in stock market
- Q8. Difference between Venture capital and seed capital.
- Q9. Explain the process of determining NAV
- Q10. Explain the Mutual Fund Operation Mechanism
- Q11. Difference between Lease and hire purchase
- Q12. Explain Financial Innovations
- Q13. Explain different Types of mutual fund schemes
- Q14. Explain Fund based and non fund Based Financial Services
- Q15. Explain the functions of CSDL.
- Q16. What is Mutual Fund? Explain different types of mutual Funds.
- Q17. Discuss the role of financial services in the economic development of a Country.
- Q18. What is Mutual Fund? Critically evaluate mutual fund as an investment avenue for Individual investors.
- Q19. How is factoring different from bill discounting? Also, explain Different methods of factoring.
- Q20. Explain different types of mutual fund schemes which are floated in India, What are the merits and demerits of each one of them?
- Q21. What is meant by Securitization? Explain the process of it.

Q22. What are 'financial services'? Explain the main characteristics of financial services. How financial products and services differ from each other?

Q23. What are the general objectives behind pricing of products and services by Banks? Discuss the various approaches adopted by banks for pricing their products.

Q24. Explain the process of new product development. What role does brand play in Bank Marketing?

Q25. How is 'Debenture Trustee' defined by SEBI? What are its obligations and responsibilities? Discuss the major characteristics of Merchant Banking Services.

Q26. Explain the benefits of Life Insurance and discuss the factors which influence marketing strategies in the insurance sector.

Q27. Discuss the various aspects that are involved in the marketing mix of financial services.

Q28. Write short notes on:

- (a) Credit Rating
- (b) Zero Coupon Bonds
- (c) Global Depository Receipts

Q29. Explain the characteristics of financial services.

Q30. List major players of financial system. Discuss the role played by regulators, commercial bank, financial institution, NBFC.

Q31. What are the various functions of financial system? Explain any five of them.

Q32. Briefly explain the following:

- a. Treasury Bills
- b. Dated Government Securities
- c. Certificate of Deposits
- d. Commercial Papers

Q33. Summarise the positive roles of SEBI in the secondary market development in India.

Q34. Discuss the functions of a merchant banker.

Q35. What are various obligations of a merchant banker? Explain any five of them.

Q36. Summarize the benefits of forfaiting.

Q37. Elaborate any four forms of factoring.

Q38. What are the rating methodologies? Explain the following:

- a. Industry analysis

- b. Management quality
- c. Financial flexibility

Q39. What is credit rating? What are the features of credit rating.

Q40. Explain the types of lease.

Q41. Discuss different mutual fund scheme as classified under investment objectives.

Q42. Discuss the different schemes of mutual funds.

Q43. Mention the benefits received by the investor in a mutual fund. Explain any five of them.

Q44. Summarise different benefits covered under life insurance scheme.

Q45. Write an essay on “general insurance”.

Q46. Explain the salient features of NBFCs.

Q47. Discuss any five types of NBFCs activities.

Q48. What is stock broking? Discuss the guidelines by SEBI.

Q49. Discuss the fair practices code given by RBI in case of NBFCs as a guideline for corporate governance.

Q50. What comprises the obligations and responsibilities of custodial services?

Q51. Give an overview of the Indian Financial system and the recent developments in merchant banking in India.

Q52. What are the functions of merchant banking and explain its legal and regulatory frameworks.

Q53. What is the role of merchant banking in appraisal of projects?

Q54. How are IPOs priced and managed? Give a detailed account.

Q55. How are mutual funds rated?

Q56. Write a detailed note on the basics of leasing and hire purchasing.

Q57. What are the tax implications in leasing? Explain with your own example.

Q58. What are the recent developments in factoring and forfeiting?

Q59. Critically analyse the Promotional strategies adopted by the Private sector Banking and Insurance companies in India.

Q60. In what way marketing concept is relevant to banker?

Q61. What are the dynamics of personal promotional efforts for bankers?

Q62. How far is ‘Customer Relations Management’ applicable to bank marketing?

Q63. ‘In the formulation of marketing mix, the pricing decisions are found critical’ – comment on the statement.

Q64. Explain the factors to be considered in selecting a location for a bank branch.

- Q65. Identify and explain the important components of promotion mix for bank marketing.
- Q66. Focus on the future of rural bank marketing in the context of globalisation.
- Q67. What is the relevance of Marketing in Banking?
- Q68. Explain the different phases of a marketing plan for a bank.
- Q69. What is the role of price in bank marketing?
- Q70. What is the place of marketing in Indian rural bank branches?
- Q71. Explain the essentials of a good promotional mix for a bank.
- Q72. Explain the future of telemarketing for promoting the banking business.
- Q73. Are you in favour of establishing marketing department in Banks? Justify.
- Q74. Briefly explain the marketing strategies adopted by Private Sector Banks in marketing of their products.
- Q75. Briefly describe the importance of Customer Relationship Management in banks.
- Q76. Explain the Opportunities and Challenges for banks in Marketing.
- Q77. What is the responsibility of a merchant banker in under subscription?
- Q78. What are the salient features of Gross Border factoring?



PART C

Case :

Q1. The term Bank has been applied broadly over the years to include a diverse set of financial service institutions, which offer different financial service packages. Identify as many of the different kinds of banks as you can. How do the banks you have identified compare to the largest banking group of all – the commercial banks? Why do you think so many different financial firms have been called banks? How might this confusion in terminology affect financial service customers?

Q2. What advantages can you see to banks affiliating with insurance companies? How might such an affiliation benefit a bank? Or An Insurer? Can you identify any possible disadvantages to such an affiliation? Can you cite any real-world examples of bank-insurer affiliations? How well do they appear to have worked out in practice?

Q3. Explain the difference between consolidation and convergence. Are these trends in banking and financial services related? Do they influence each other? How?

