



MBA (Fintech) II Semester Regular Examinations June 2019

**MARKETING OF FINANCIAL SERVICES**

(For students admitted in 2018 only)

Time: 3 hours

Max. Marks: 60

All questions carry equal marks

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**SECTION – A**

(Answer the following: 05 X 10 = 50 Marks)

- 1 (a) Explain the expanded marketing mix for services.  
(b) How is financial services marketing different from goods marketing?  
**OR**
- 2 Describe each of the four stages of the product life cycle and each stage give an example.
- 3 Explain the consumer decision making process.  
**OR**
- 4 "Consumer arrives at judgments/preferences towards the various brands through an attribute evaluation procedure". Explain with your answer.
- 5 Explain the steps involved in new product development.  
**OR**
- 6 Enumerate some of the factors that need to be considered while selecting a brand name.
- 7 Explain the unique characteristics of financial services marketing.  
**OR**
- 8 Positioning refers to the process of creating an image for organization's product in the minds of the target customers. State and map the financial services product of your choice.
- 9 "Sales promotion is not an expenditure; it is an investment which can pay rich dividends". Discuss with examples.  
**OR**
- 10 Create a promotion objectives, message design, message delivery and promotion budget for a promotion programme of financial services of your choice.

**SECTION – B**

(Compulsory question, 01 X 10 = 10 Marks)

**11 Case Study:**

As a leader in sustainable finance in India, Yes Bank reached the milestone of mainstreaming sustainability within its core business principles with a vision of evolving as the 'Best quality bank of the world in India by 2020'. The sustainable corporate performance of the bank focused on the triple bottom-line ethos, wherein the three interlinked measurement elements-people, planet, and profit – were interwoven with its business strategy. According to Yes Bank, its sustainable finance initiatives not only assisted it in creating value for stakeholders but also had a long-term positive impact on the community as a whole. The sustainable finance guidelines of the bank enabled it to integrate social, economic and environmental policies into its business framework and this attracted investments from Foreign institutional investors (FII) and Foreign Portfolio investors (FPI) for building a clean and green India.

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The bank's active presence in areas like development banking, micro finance, financial inclusion, agriculture and investment in sustainable ventures created an enabling environment for the most disadvantaged stakeholders in society to aspire for a sustainable future and also enabled the bank to come up with some innovative products and services. As a sustainability leader for India, the bank's sustainable finance approach distinguished it from its rivals and helped it emerge as a leading bank in the country despite its being a late entrant into the market. However, the bank admitted difficulties in communicating its sustainable objectives to its stakeholders.

**Questions:**

- (a) How would the bank communicate its sustainability initiatives to stakeholders?
- (b) Design a detailed marketing strategy for the bank.

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