Programme: DBFM/PGDBFM

Semester: II
Course: New
Marks: 70
Time: 11.00 a.m. to 2.00 p.m.

Instructions:
1. Answer to each new question to be started on a fresh page.
2. Figures in bracket indicate full marks.

Q.1) Attempt any 2 out of 4
(Marks: 2x5=10)

a) Last month Economic times carried a report by the rating agency ICRA that more of banks and NBFs will venture into the consumer durable financing space to improve their portfolio diversity and business yields. In view of this report make a plan for consumer durable loans offering.

b) As a B2B firm, you will be applying for term loan for expansion. Prepare a note/plan to be presented to your top management on Appraisal of Term loan and its technical – economic-financial feasibility.

c) To ensuring a healthy portfolio for public sector banks they have taken various steps to bring policies and procedures in line with changing scenario to see efficient management and dispersal of credit. In view of this explain the procedures for overdrafts, demand loans and term loans.

d) What is cross selling and develop a plan for cross selling the banking products and services?

Q.2) Write Short Notes on any 2 out of 5
(Marks: 2x5=10)

a) Market Segmentation

b) Niche marketing

c) Market Targeting

d) Market Positioning

e) Formulation of Marketing Mix

Q.3) Attempt any 3 out of 5
(Marks: 3x10=30)

a) The Consumer Protection Councils are established at the national, state and district level to increase consumer awareness and the objective of the Central Council is to promote and protect the rights of the consumers. In view of this discuss the Consumer Protection Act 2002.

b) For a government sector bank elucidate the approaches of Internet marketing.

c) LIC has appointed you to market Life Insurance. What steps will you take for the same. Elucidate?

d) As a professional fund manager explain mutual funds to your potential customer.
e) List some mutual funds in the present market and draw a market segmentation plan for mutual funds of one company.

Q.4) Attempt both the questions (Marks: 2X10=20)

a) What are the factors affecting the choice of channel for a General Insurance Firm?

b) Plan communication Mix elements for a car manufacturing firm.

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