**Marketing of Financial Services**

# December 2021 Examination

**1. One of your clients wants to apply for a Home Loan in the next 12 to 18 months. In 2020 during the pandemic, the client had lost his job and delayed his credit card payments. The client is worried that this may impact his credit score maintained by Credit Bureaus. Suggest a roadmap to your client to improve his credit score. (10 Marks)**

**Ans 1.**

**Introduction:**

In a credit rating, a number between 300 and 850 determines a character's creditworthiness. In general, the higher a borrower's credit score, the more attractive they appear to potential creditors. Credit scores are influenced by an individual's credit history, which consists of the number of open debts and total amount of debt he or she owes. Creditors use credit scores in order to analyze the likelihood that a borrower will repay the loan on time. For instance, while Its Half solved only

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**2. Develop a Public Relations campaign for a Bank of your choice to highlight the “Digital Banking” edge that your Bank offers. (10 Marks)**

**Introduction:**

Did what is known today as the public family members become a formalized field of study in the early 20th century? The definition of public relations has evolved into diverse methods as public relations' features and generation have evolved. As early as the 19th century, the meanings of press and exposure were the most prevalent. More modern functions include actions such as "engagement" and "relationship development." Relationship construction is a strategic

**3. You are a Financial Planner. Your client Ashwin Aswani aged 37 years and works with an IT company earning Rs 15 lakhs per year. His wife, Asha, aged 34 years, is a homemaker. They have one daughter Rimmi aged 5 years. The couple requires your help to make some financial decisions. (You can make any assumptions to build up your case further.)**

**a. Ashwin wants to buy a Pure Risk Life Insurance cover of Rs 1.5 crore. He is confused about whether he should buy a ULIP Term Plan. Recommend the product best suited for his requirement. (5 Marks)**

**Introduction:**

The phrase "pure risk life insurance" refers to the type of policy that provides protection against life in the event of a loss or death. Further, there may be no maturity or investment component. An example of a pure chance protection cover is a period insurance plan. The untimely death of the lifestyles assured is covered by pure risk coverage, which presents cash protection. Existence

**b. Ashwin has expressed his desire to retire by the age of 55. Design a retirement plan for him. (5 Marks)**

**Introduction:**

After retirement it is possible to designate a part of your assets to build over a period of time in order to generate consistent profits. Retirement and pension plans help give you financial security while your professional earnings wane, ensuring that you can continue to live the quality