**Marketing of Financial Services**

**June 2022 Examination**

**Q1. Develop a Service Marketing Mix (using 8 Ps) for an Asset Management Company (Mutual Fund) of your choice. (10 Marks)**

**Ans 1.**

**Introduction:**

The marketing mix denotes a company's mixture of movements or techniques for promoting its brand or merchandise in the market. The four Ps of a traditional marketing blend are pricing, manufacturing, promotional, and positioning. However, in the latest marketing mix, additional Ps, including package, placement, personnel, and sometimes even politics, are becoming increasingly crucial mix additives. The advertising mix many additives affect one another. They devise an employer's business approach, which may also lead to sizable success if carried out

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**Q2. One of your clients wants to apply for a Home Loan in the next 12 to 18 months. A few months back, the client had lost his job during the COVID-19 pandemic 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 2.**

**Introduction:**

A credit score, which tiers from 300 to 850, can estimate a person's creditworthiness. A borrower's credit rating will increase their attractiveness to ability lenders. A character's credit records, which contain the number of customers they've opened and their total debt burden, determine their credit rating. Lenders use credit rankings to estimate debtors' danger of repaying a loan on time. For example, someone's credit score rating can also impact the quantity of a preliminary deposit required while renting a condo. Creditors also frequently observe consumers'

**Q3. You are a Financial Planner. Your client Ankur Desai (age 36 years) works with an FMCG company earning Rs. 15 lakhs per annum. His wife, Preeti (age 32 years), is a homemaker. They have one daughter Asha (age 3 years). The couple requires your help to make a few financial decisions. (You can make any assumptions to build up your case further.)**

**a. Ankur wants to buy a Pure Risk life insurance cover of Rs 1.5 crore. He is confused about whether he should buy a ULIP, Endowment, or a Term Plan. Recommend the product best suited for his requirement. (5 Marks)**

**Ans 3a.**

**Introduction:**

Because most effective loss of life is insured, "pure chance life insurance" is classified as pure chance life insurance. Furthermore, there's no issue of maturity or investment. Term coverage is an example of a pure danger safety cowl. Pure threat coverage, which offers economical protection, covers the untimely loss of life of the existence assured. If the existence assured,

**b. Ankur has expressed his desire to retire by the age of 60. Design a retirement plan for him. (5 Marks)**

**Ans 3b.**

**Introduction:**

Its miles feasible to set aside at the grounds of your assets to grow over time and offer a steady income after you retire. As your employment earnings declines, retirement gain plans offer financial protection so you can also continue to stay proudly without compromising your way of