**Marketing of Financial Services**

**December 2022 Examination**

**1. Explain the concept of Online Marketing of financial services. How is it changing the way financial services are sold in India? (10 Marks)**

**ANS 1.**

**Introduction**

Digital financial service advertising and marketing could be a substantial source of development for a financial institution, but only when it is resolved and performed. Without a practical option, more funds will be invested in obtaining leads straight instead of cultivating and transforming them into lifetime clients and proponents. The importance of success is to review inner riches management marketing methods and resources and identify what disparities must be filled up to create the expected ROI. Providers of financial services wanting to advertise their services effectively should go across a complicated business landscape riddled with compliance and

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**2. 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 and delayed his car loan repayments. The client is worried that this may impact his credit score maintained by Credit Bureaus. Suggest a roadmap for your client to improve his credit score. (10 Marks)**

**ANS 2.**

**Introduction**

One of the critical criteria of your fiscal stability is your credit score. It informs lending institutions on how reasonably you use loans in a glimpse. The higher your credit score, the simpler it will be to be supported for private home mortgages or credit lines. A better credit score can additionally aid you in getting the very best possible loaning prices when borrowing. You can attempt many easy and quick products to enhance your credit score. Although it can take a few months for your credit score to boost, you can resume work more in the direction of a decent

**3. You are a Financial Planner. Your clients Ameet ( aged 33 years) and Supriya (aged 31 years) have a daughter Rima (aged 3 years) require your help to make a few financial decisions. (You can make any assumptions to further build up your case.)**

**a. Ameet wants to buy a Life Insurance cover within a limited budget. He is confused about whether he should buy a ULIP or a Term Plan. Recommend the product best suited for him giving valid reasons. (5 Marks)**

**ANS 3a.**

**Introduction**

Term insurance, as the title implies, is a life insurance policy that safeguards the Insurer for a specific amount of time. Therefore, the appointees must pay the total sum of the Policyholder's early demise during the payment duration. If they receive a comeback of welcome bonus offers, policyholders may be obliged to a settlement bundle at class contingent. Variables, including

**b. Ameet and Supriya want to invest in their daughter Rima's higher education for the long term (over 15 to 17 years). They want to know whether they should make lump sum equity mutual fund investments or invest in SIPs of Equity MFs. (5 Marks)**

**ANS 3b .**

**Introduction**

A Structured Investment Plan (SIP) is a fund supervisor investment's equity fund. SIP investing has many benefits. Shareholders can allot a collection amount of money on a continuous timetable. On top of that, one can start with a single SIP capitalist and proceed with trusted