**Marketing of Financial Services**

**December 2023 Examination**

**Q.1) Develop a Public Relations campaign for SEBI to educate retail investors about the risks involved in trading in the Futures and Options segment. (10 Marks)**

**Ans 1.**

**Introduction**

The world of finance is vast, intricate, and laden with opportunities and pitfalls alike. One such area that has drawn considerable attention, yet remains shrouded in complexity, is the Futures and Options (F&O) segment. While this segment presents potential for profitable outcomes, it's not without its risks, especially for retail investors. The Securities and Exchange Board of India (SEBI), the guardian of India's capital markets, shoulders a pivotal role in safeguarding the interests of these investors. In a rapidly evolving financial environment where information asymmetry can lead to significant losses, it becomes imperative for SEBI to bridge the knowledge gap. A Public Relations (PR) campaign serves

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**Q.2) Your client Mr. Ashok Pandit has a moderate risk profile. Explain the potential benefits of investing in Mutual Funds that periodically rebalance their portfolio between equity and debt. (10 Marks)**

**Ans 2.**

**Introduction**

In the vast financial universe, where diverse investment options coexist, it becomes crucial to tailor one's investment strategy based on individual risk tolerance and financial goals. For Mr. Ashok Pandit, characterized by a moderate risk profile, striking the right balance between risk and return is essential. Herein, mutual funds that periodically rebalance their portfolios between equity and debt emerge as a promising avenue. At the intersection of growth potential and capital preservation, these funds harness the dynamism of equities and the stability of debt instruments. They offer the allure of market-linked returns while keeping

**Q.3) As a Financial Planner, you have been approached by Anuj, a 35-year-old marketing executive earning an annual income of Rs. 15 lakhs. His wife, Neha, is 32 years old and currently a homemaker. They have a 4-year-old daughter named Riya. Anuj and Neha seek your expertise in making important financial decisions. Feel free to make any necessary assumptions to develop your recommendations.**

**a) Anuj and Neha, seek your assistance to plan for their daughter Riya's higher education expenses. They want to ensure they are financially prepared for her future educational needs. What advice or strategies would you recommend to help them save and invest wisely for Riya's higher education? (5 Marks)**

**Ans 3a.**

**Introduction**

The education landscape is rapidly evolving, and with it, the associated costs are on an upward trajectory. For parents like Anuj and Neha, the aspiration to provide the best for their daughter Riya's higher education necessitates a well-thought-out financial strategy. Given the time horizon they have before Riya steps into her higher education phase, a balanced approach, amalgamating both safe and growth-oriented investment options, will be pivotal.

**b) Anuj aims to retire by the age of 60. Design a comprehensive retirement plan for him. (5 Marks)**

**Ans 3b.**

**Introduction**

Retirement, often viewed as the golden phase of life, requires meticulous planning to ensure financial independence and comfort. For Anuj, with a horizon of 25 years before he hits the age of 60, it is imperative to construct a retirement plan that offers both security and growth. The key is to balance the current lifestyle and future aspirations while accounting for the inevitable increase in living expenses due to inflation and other unforeseen circumstances.