INDIRA UNIVERSITY, PUNE

SCHOOL OF BUSINESS- MBA

Term End Examination (2025 Pattern) April- May – 2026- Semester – II

Course Name: Marketing of Financial Services **Max. Marks: 50**
Course Code: 25MBA228 **Time: 2:30 Hrs.**

Instructions

- **All questions are compulsory. Kindly read the detailed instructions for each question.**
- **For question 1, 2 carries 5 marks each.**
- **For question 1, attempt any 5 out of 8 questions, question 2, 3,4 attempt any 1 out of 2, and question 5, 6 are compulsory.**

Q1.	**Attempt any 5 questions out of 8** **(5 Marks)** A. Which regulatory body governs the insurance sector in India? a. SEBI b. RBI c. IRDA d. AMFI B. The full form of NAV in mutual funds is: a. Net Asset Value b. National Average Value c. New Asset Venture d. None of the above C. What does CIBIL stand for? a. Credit Information Bureau India Limited b. Central Information Banking India Ltd c. Credit Institute of Banking in India d. Commercial Information Bureau of India D. ___________ principle says that insurance is done only for the coverage of the loss; hence insured should not make any profit from the insurance contract E. Is 0.7 Sharpe ratio good? (yes/No) F. Japan is a bull/bear market. G. ____________insurance is a permanent policy providing lifelong coverage until age 99 or 100, featuring fixed premiums and a guaranteed, tax-free death benefit for beneficiaries. H. Factoring in financial services is a transaction where a business sells its accounts receivable (outstanding invoices) to a third party, known as a _______ at a discount to secure immediate working capital.	CO 1

Q2	**Attempt any 1 question out of 2** **(5 Marks)** **Explain-** **a)** Life Insurance b) IRDA	CO2
Q3.	**Attempt any 1 question out of 2** **(10 Marks)** A. “If a fire breaks out in your factory, you should take reasonable steps to put out the fire. You cannot just stand back and allow the fire to burn down the factory because you know that the insurance company will compensate for it.” **Choose** the principle and assesses this statement? B. If at the close of trading, a MF has \$80,00,000 worth of assets, \$ 2,00,000 of cash, \$5,00,000 of liabilities**, identify** the NAV, along with the justification of what does the higher NAV indicate.	CO 3
Q.4	**Attempt any 1 question out of 2** **(10 Marks)** A. Fresh Cart," a local organic grocery startup, needs five new delivery vans to meet increasing demand. The total cost of the vans is **₹40 Lakhs**. The founder, Sarah, is evaluating two financial options: **Option A:** A 4-year agreement where Fresh Cart pays a monthly fee to use the vans. At the end of the 4 years, the vans are returned to the financing company, and Fresh Cart can upgrade to the latest electric models. **Option B:** A 4-year agreement where Fresh Cart pays an initial down payment and monthly installments. After the final payment, Fresh Cart becomes the legal owner of the vans and plans to use them for another 3 years. **List** the option that represents **Leasing** and which represents **Hire Purchase.** B. **Examine** portfolio performance for two clients: Young professional (high risk tolerance) vs retiree (low risk). Use Sharpe ratio concept and suggest appropriate asset allocation for each.	CO 4
Q5	**All questions are compulsory** **(10 Marks)** **Compare** the effectiveness of agent channel vs digital channel. **Recommend** optimal mix for Life Insurance companies with justification.	CO5
Q.6	**All questions are compulsory** **(10 Marks)** HDFC Life Insurance faces competition from digital-first insurers like Policy bazaar. Traditional agents contribute 65% sales but millennials prefer online quotes. HDFC launched a mobile app with AI Chabot for instant Term plan quotes, integrated UPI payments. App downloads grew 40% but conversion rate is only 15% vs agents' 25%. Competitors use social media influencers and gamified apps. HDFC spends ₹200 crores annually on agent training but digital marketing budget is ₹50 crores. **Create** a digital marketing strategy for HDFC Life to improve app conversion rates. Suggest 3 specific tactics with expected outcomes.	CO6

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