Dr. Babasaheb Ambedkar Open University
Term End Examination July – 2019

Course	:	**PGDF**	**Date**	:	**20-Jul-19**
Subject Code	:	**PGDF-104**	**Time**	:	**03:00pm to 06:00pm**
Subject Name	:	**Management for Financial Services**	**Duration**	:	**03 Hours**
			Max. Marks	:	**70**

Section A

Answer the following (Attempt any three) **(30)**

1. How will you describe meaning and characteristics of different financial services?
2. Justify that financial system's significance and its types in brief.
3. Distinguish Services and Products Physical Goods with the prime focus on banking services.
4. Write a short note on money market instruments in your words.
5. Factoring service caters to the requirements of the Indian Industries in the changed business environment : Justify

Section B

Answer the following (Attempt any four) **(20)**

1. What are the challenges before India's financial sector in current time? How will you solve them?
2. Elaborate Marketing mix for financial services.
3. Which kind of strategy will you apply for financial services?
4. Describe need and motives of consumer behavior in proper detail.
5. Discuss Product Life Cycle and Product Strategies in case of banking companies.
6. How will you describe Market Segmentation and Mix of Financial Services?

Section C

Part – A (Multiple Choice Questions) **(10)**

1 Functioning of financial system depends on

A range of financial services B efficiency
C effectiveness D all of above

2 The financial sector will not cover:

A Stock market B Mutual funds
C Loan against FD D Non-banking finance

3 Which is not part of banking technology?

A Cheque book B Debit card
C Mobile banking D All of the above

4 Which among the following is considered as high risk account?

A Current account B Savings account
C Mortgage account D RD account

5 Organizations study past consumer behaviours to determine:

A Current sales B Previous sales

C Future sales D All of the above

6 A consumer's family helps in shaping individual:

A Attitudes B Behaviours

C Both a and b D Neither a nor b

7 Equity Shareholders are also called as _____ of the company.

A Preference shares B Residual owners

C Cumulative preference shares D Redeemable preference shares

8 The securities that are traded on stock exchange will include shares that are issued by:

A Companies B colleges

C School D All of the above

9 Merchant banking relates to activity concerning:

A Corporate finance B Advice on complex financings

C Advice on acquisition D All of the above

10 Which is not part of Quantitative marketing research?

A Surveys B Questionnaires

C Conversation D Quize

Part – B (Do as Directed) **(10)**

State Whether the Following Statement are True or False

1 Capital Gain is the difference between an asset's purchase price and its sale price, when the difference is positive.

2 Closed-Ended investment company which manages mutual fund offering fixed number of shares for sale.

3 Intangible is something that is experienced and that can be touched or preserved physically.

4 The behaviour of the consumer or decision maker in the market place of products and services.

5 Capital market - It is a market for debt or equity, where business enterprises and government raises long-term funds.

6 Money market is a market where liquid and long-term borrowing and lending takes place.

7 Mutual fund is a trust that combines savings of investors who share a common goal.

8 Financial service is a term that shows services provided by finance industry.

9 Financial system regulators are independent bodies that regulate money at railway companies.

10 Fund-based services where funds are given by financial service provider to its clients.