

B.Com. (CBCS) DEGREE EXAMINATION,
APRIL 2024.

Fourth Semester

Banking and Finance – Skill Based Subject

MARKETING OF BANKING SERVICES

(For those who joined in July 2021 – 2022)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer.

1. Bank market is same as _____
 - (a) Transaction marketing
 - (b) Service marketing
 - (c) Retail marketing
 - (d) Indoor marketing

2. _____ is not accepted as being part of the extended marketing mix for services
 - (a) Promotion (b) Place
 - (c) Product (d) Practice
3. _____ refers to subdividing a larger market into smaller submarkets
 - (a) Market division
 - (b) Market separation
 - (c) Market segmentation
 - (d) Market separation
4. _____ is the process by which a bank provides funds to a borrower
 - (a) Mortgage (b) Lending
 - (c) Collateral (d) Lien
5. The rate of interest of deposit is increased by RBI at times of
 - (a) Lower inflation
 - (b) Higher inflation
 - (c) Pressure of commercial banks
 - (d) All of the above

6. _____ is an interest rate at which leading commercial banks lend funds to the most credit worthy borrowers
 - (a) Low lending rate
 - (b) Prime lending rate
 - (c) Fixed lending rate
 - (d) Flexible lending rate
7. Mail order marketing is one of the well - established methods of _____
 - (a) Modern marketing
 - (b) Direct marketing
 - (c) Tele marketing
 - (d) Database marketing
8. _____ is the most Widely used and most visible of promotional tools in marketing
 - (a) Publicity (b) Public relation
 - (c) Advertising (d) Propaganda
9. Which of the following components is not included in the internal marketing programme?
 - (a) Creating a service oriented culture
 - (b) Aanalysis the business environment
 - (c) Developing a recruitment and training scheme
 - (d) Informing and communicating with employees

10. _____ is one of the marketing mix elements in service marketing
 - (a) Physical evidence
 - (b) Personal evidence
 - (c) Physical status
 - (d) Physical factors

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) Explain the significance of banking.

Or

 (b) List the different types of users of the banking services.
12. (a) Write short notes on "Market segmentation".

Or

 (b) State the importance of deposit mobilization.
13. (a) What is price and its importance in banking?

Or

 (b) What is PLR in banking?

14. (a) Describe the essential elements of advertising.

Or

(b) Identify the objectives of sales promotion.

15. (a) Discuss the components of internal marketing.

Or

(b) Explain the significance of physical evidence.

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) State the different components of promotion mix that helps in promoting the banking business.

Or

(b) Explain the various objectives of marketing of banking services.

17. (a) Describe the criteria for market segmentation.

Or

(b) Discuss the approaches for improve customer services of the bank.

Page 5 Code No. : 32153 E

18. (a) What factors should be considered while choosing a suitable place for setting up a new branch of bank?

Or

(b) Examine the various factors affecting prime lending rate.

19. (a) Explain the various types of advertising.

Or

(b) State the different tools of public relations.

20. (a) Write the various types of internal marketing.

Or

(b) What are the classification of physical evidence?

Page 6 Code No. : 32153 E