


Name:			
Enrolment No:			
UPES End Semester Examination, May 2024			
Course: Innovation & Marketing in Banking Program: BCom-LLB Course Code: CLNL1043		Semester: 2 Time : 03 hrs. Max. Marks: 100	
Instructions:			
SECTION A (5Qx2M=10Marks)			
S. No.		Marks	CO
Q	Statement of question		
1	The First step in process of developing new-product must be A. Idea generation B. Idea Screening C. Concept Development and Testing D. Business Analysis	2	CO1
2	Describe levels of Banking services.	2	CO1
3	Define concept of Innovation in Banking.	2	CO1
4	Why do marketer's use market segmentation? A. Very costly to target all groups B. Must find the group of consumers who you have a clear competitive advantage C. None of the above D. Both A and B	2	CO1
5	Define Market and Marketing	2	CO1
SECTION B (4Qx5M= 20 Marks)			
	Statement of question		
6	Explain Low-Cost Banking.	4	CO2
7	Differentiate between Sales and Marketing	4	CO2
8	Describe Structure of Banking Services.	4	CO2
9	Explain the Objectives of Marketing.	4	CO2

SECTION-C (2Qx10M=20 Marks)			
	Statement of question		
10	"How do banks and financial services firms adapt their offerings to meet the diverse preferences of customers? Provide specific examples illustrating how these institutions tailor their products, services, and customer experiences to accommodate varying needs and preferences in the financial market."	10	CO3
11	Illustrate the flexibility and utility of credit facilities offered by banks. Offer scenarios such as a young entrepreneur securing a business loan to launch a start-up or a family using a mortgage to purchase their dream home.	10	CO3
SECTION-D (2Qx25M=50 Marks)			
	Statement of question		
12	<p>Launching New Insurance Scheme :</p> <p>A Bank wants to develop Insurance scheme. The Insurance scheme will serve investment as well as coverage to the clients. The Bank has to compete against established Insurance service providers.</p> <p>You are the head of the new Marketing department and the president of the company wants that the launch be successful. Explain the factors of Marketing Mix you should be considering before suggesting to the top management for the successful launch of the product.</p>	25	CO4
13	<p>"You've been tasked with explaining the modern banking landscape to a group of newcomers. Provide real-life scenarios to showcase the following aspects:</p> <p>How does the Internet Banking System empower customers in managing their finances? Share examples of individuals effortlessly transferring funds between accounts or setting up automatic bill payments from the comfort of their homes.</p>	25	CO4