



B.Com Honours

Semester V

Calicut University

SERVICES MARKETING IN BANKING AND INSURANCE

Course Code: COM5EJ304 • Module 3 Notes

Module III: Marketing of Financial Services & Financial Products

Covers marketing strategies for financial intermediaries, Bancassurance distribution channels, mutual fund schemes, Portfolio Management Services (PMS), and Factoring services.

Unit 11: Introduction to Marketing Framework for Financial Services

Tailoring traditional marketing concepts to non-banking financial intermediaries, wealth management firms, and NBFC asset products.

Unit 12: Bancassurance & Mutual Fund Marketing Strategies

1. **Bancassurance:** Strategic partnership between banks and insurance companies leveraging bank branch network to distribute insurance products (fee income for bank + wider reach for insurer).
2. **Mutual Fund Marketing:** Positioning equity, debt, liquid, and index schemes via Systematic Investment Plans (SIPs) and investor education campaigns ("Mutual Funds Sahi Hai").

Unit 13: Market Segmentation of Mutual Funds & PMS Marketing

Segmenting investors by risk tolerance (Conservative, Moderate, Aggressive) and investment horizon. Portfolio Management Services (PMS) targeting High Net-worth Individuals (HNWIs) with customized discretionary portfolio mandates.

Unit 14: Factoring Services Marketing & Commercial Debt Factoring

Marketing short-term working capital relief to MSMEs. Promoting Recourse vs Non-Recourse factoring, sales ledger administration, and immediate cash advance against unpaid invoices.

Practical Case Framework (Bancassurance Synergy Distribution Channel Matrix): Analyze strategic benefits of Bancassurance model for Banks, Insurers, and Customers.

Bancassurance Strategic Synergy Stakeholder Matrix:

Bancassurance Stakeholder	Strategic Benefits & Value Proposition
Commercial Bank	Generates non-interest fee income; Increases customer retention & product per customer ratio
Insurance Company	Gains immediate access to bank's large established branch customer base; Reduces customer acquisition cost
Bank Customer	Enjoys 1-Stop financial shopping convenience under a trusted banking brand umbrella

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