



Sambath

Avinashilingam Institute for Home Science and Higher Education for Women
Deemed to be University Estd. u/s 3 of UGC Act 1956, Category A by MHRD (now MoE)
Re-accredited with A++ Grade by NAAC. CGPA 3.65/4, Category I by UGC
Coimbatore - 641 043, Tamil Nadu, India

Bachelor's Degree Examination – November 2025
V Semester

Class : III UG
Major : B.Com.

Time: 3 Hours
Max. Marks: 100

23BCOSE3A Sourcing Customers, Application Process and Cross Selling of Products

Course Outcomes :

- CO1:** Identify different ways to communicate with customers.
CO2: Able to outline application process and filling application form.
CO3: Able to Construct a communication process flow and plan.
CO4: Identify the channels for cross-selling of different products to microfinance customers.
CO5: Learn latest developments of Microfinance Institutions.

Part A

10 X 1 = 10

Choose the Correct Answer

- Which marketing strategy divides a target market into groups based on shared characteristics such as age, gender, income, education, occupation, and family status ? CO1K1
 - Demographic Segmentation
 - Geographic Segmentation
 - Psychographic Segmentation
 - Behavioural Segmentation
- A computer salesperson might suggest accessories like a mouse, laptop case, or webcam to someone buying a computer is an example of CO1K1
 - Personal Selling
 - Cross-selling
 - Point of Purchase
 - Window Display
- Which refers to the mandatory process financial institutions use to verify the identity of their customers ? CO2K1
 - Soft skills
 - Frauds in microfinance
 - KYC
 - E – Commerce
- The _____ effectively allows the recruiter to collect the candidate's necessary information, including the consent to process their data. CO2K1
 - Bio data
 - Know Your Customer
 - Microfinance
 - Application Form
- Which includes a number of services, such as savings accounts, checking accounts, fund transfers, microinsurance, and microcredit ? CO3K1
 - Microfinance
 - Microeconomics
 - Microcustomers
 - Micropolicy
- What is the final stage of a phone conversation where the caller summarizes the discussion, confirms the next steps, and ends the interaction with a professional closing statement ? CO3K1
 - Protocol
 - Closure of Call
 - Call centre
 - Caller tune
- A ___ is like a large shared investment pool where many people contribute money. CO4K1
 - Equity Share
 - Preference Share
 - Mutual Fund
 - Sweat Share
- It is a contract where you pay insurer money (premiums), and in return, they promise to pay a lump sum amount to a beneficiary after you die. CO4K1
 - General Insurance
 - Fire Insurance
 - Marine Insurance
 - Life Insurance
- _____ in microfinance are deceptive activities, often by employees or clients, to illicitly gain money or assets from microfinance institutions or borrowers. CO5K2
 - Frauds
 - Misunderstandings
 - Illegal
 - Criminal
- A _____ in microfinance (MFI) is a voluntary framework of ethical principles and practices that MFIs adhere to, ensuring client protection, transparency, and CO5K2

Part B

5 X 6 = 30

Answer All Questions

Each Answer should not exceed 400 words or two pages

11. a. What are the Common Demographic Factors ?
(or)
11. b. Why Demographic Segmentation is important ?
12. a. What is KYC? What are the documents required for KYC ?
(or)
12. b. How to Fill out an Application Form ?
13. a. Describe the Objections handling techniques.
(or)
13. b. Give some tips for using call-closing statements.
14. a. List out the differences between Cross-selling and upselling with examples.
(or)
14. b. Illustrate effective cross – selling strategies in Life Insurance.
15. a. Elucidate types of Microfinance Frauds.
(or)
15. b. Explain the fundamental key pillars of Code of Conduct of Microfinance Institutions.
- CO1K1
CO1K1
CO2K2
CO2K2
CO3K3
CO3K3
CO4K4
CO4K4
CO5K4
CO5K4

Part C

5 X 12 = 60

Answer All Questions

Each answer should not exceed 800 words or four pages

16. a. What are the steps in establishing Effective Communication Process?
(or)
16. b. What are Cross – Selling Opportunities? What are the ways to sell cross-products?
17. a. List out the steps in the Process of Account Opening.
(or)
17. b. Describe the critical areas of application form with example.
18. a. Enumerate the types of "Effective Selling Strategies".
(or)
18. b. Explain the steps in the Communication Process forgetting appointment
19. a. Discuss the Challenges in Cross – Selling of Mutual Funds.
(or)
19. b. Write the most important communication channels for Cross – Selling.
20. a. Analyse and Express RBI's Regulatory Framework of Microfinance.
(or)
20. b. Briefly discuss about Recent Developments in the Microfinance Sector.
- CO1K1
CO1K1
CO2K2
CO2K2
CO3K3
CO3K3
CO4K4
CO4K4
CO5K4
CO5K4