



# 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 an 'A++' Grade by NAAC CGPA 3.65/4, Category I by UGC

Coimbatore - 641 043, Tamil Nadu, India

**Continuous Internal Assessment Test I –August 2025**

**Semester V**

**Class: III UG**

**Major: B.Com**

**Time: 2 hours**

**Max. Marks: 60**

**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

**6x1=6**

#### Choose the correct answer

- Which of the following is not a common method for sourcing new customers? **CO1k2**  
a) Referrals from existing clients.      b) Cold calling potential customers.  
c) Attending industry trade shows.      d) Requiring all new employees to make a specific number of sales calls.
- What is the primary benefit of using social media for customer sourcing? **CO1k2**  
a) It allows for direct sales transactions.  
b) It enables targeted advertising and engagement with potential customers.  
c) It eliminates the need for a sales team.  
d) It guarantees a high conversion rate for leads.
- A "lead" in the context of customer sourcing refers to: **CO2k2**  
a) A closed sale.      b) A potential customer who has shown some interest in your product or service.  
c) A salesperson's salary.      d) A company's marketing budget.
- What is the purpose of a "cover letter" in an application? **CO2k2**  
a) To outline the company's financial statements.  
b) To provide a brief summary of the applicant's qualifications and interest in the specific position.  
c) To list all previous employers.  
d) To describe the applicant's personal hobbies.
- Which of the following is the limitation of personal selling? **CO3k2**  
a. act as feedback      b. creates lasting impression  
c. difficulty in getting right kind of customers      d. minimum waste
- A sales person who has a customer relationship, selling products is said to be involved in: **CO3k2**  
a. direct selling      b. customer value selling      c. cross selling      d. link selling

### Part B

**3x6=18**

#### Answer all the questions

**Answer each question within 400 words or two pages**

- a. How are customers segmented based on demographic feature? **CO1k2**  
(or)
- b. What are the approaches to contact the customers of microfinance? **CO1k2**
- a. What are the eligibilities to become a customer of a microfinance institution? **CO2k2**  
(or)
- b. What are the documents need to be submitted in the process of application to MFIs? **CO2k2**
- a. Who are lead customers? How can they be identifies? **CO3k2**  
(or)
- b. What are the importance of effective communication? **CO3k2**

### Part C

**3x12=36**

#### Answer all the questions.

**Answer each question within 800 words or four pages:**

- a. Describe the strategies and benefits of cross-selling. **CO1k2**  
(or)
- b. Explain the process of establishing communication with the customers of microfinance. **CO1k2**
- a. Narrate the procedure for loan application process. **CO2k2**  
(or)
- b. Illustrate with an example the loan application process with a bank or microfinance institution. **CO2k2**