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# 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: BBA (RM)

Time: 2 Hours  
Max. Marks: 60

23BRESE3C-Customer Relationship and selling skills for Banking, Financial Services and Insurance

## Course Outcome:

- CO1: Comprehend the role and functions of the Banking and Insurance system in India.  
CO2: Apply the knowledge about the key banking and insurance regulatory norms and measures for effective customer service.  
CO3: Critically analyse and integrate various financial and fintech products/ services features with procedures to acquire and retain customers.  
CO4: Design selling and crossing plans for Micro Investments, Banking and Insurance Products.  
CO5: Educate the customers on various services and ethically suggest products and services.

### Part-A

Choose the correct the answer

(6X1=6)  
CO1:K1

1. The primary goal of CRM is \_\_\_\_\_  
a. Maximizing profits  
b. Improving customer satisfaction and relationships  
c. Reducing operational costs  
d. Increasing market share  
2. Any occasion on which brand or product is encountered by end customers is called \_\_\_\_\_  
a. Customer touch point  
b. Company touch point.  
c. Retailers touch  
d. Relationship touch point  
3. Life insurance means \_\_\_\_\_  
a. Insurance of human  
b. Insurance of life of human and Cattle  
c. Insurance of Life of Machines  
d. All of the above  
4. Insurance works on the principle of \_\_\_\_\_  
a. Sharing of losses  
b. Probabilities  
c. large numbers  
d. All of these  
5. When banks sell insurance products, it is called \_\_\_\_\_  
a. Lead banking  
b. Banc assurance.  
c. Credit Rationing  
d. None of these  
6. The IRDA was set up in \_\_\_\_\_  
a. 1999  
b. 1991  
c. 2000  
d. 2

### Part B

Answer ALL questions

(3 x 6 = 18)  
CO1:K2

7. (a) List out the components of customer relationship management?  
(Or)  
7.(b) Explain in brief the reasons for adopting customer relationship management strategies.  
8. (a) Write a short note on the customer relationship management business cycle.  
(Or)  
8.(b) Distinguish between Life insurance and Non-life insurance  
9. (a) Explain the principles of insurance in brief  
(Or)  
9.(b) Elaborate the features of life insurance.

### Part C

Answer ALL questions

(3 x 12 = 36)

10. (a) Explain the advantages and disadvantages of customer relationship management  
(Or)  
10. (b). What is SFA? Why is it necessary in CRM?  
11. (a) Discuss the role customer relationship management in banking and insurance sector  
(Or)  
11.(b). Elaborate the process for opening account in bank  
12. (a) Describe the advantages of investing in mutual funds .  
(Or)  
12.(b) Explain the purpose of traditional and non- traditional life insurance products.