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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 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 : BBA RM

Time: 3 Hours
Max. Marks: 100

23BRESE3C Customer Relationship and Selling Skills for Banking, Financial Services and Insurance

Course Outcomes:

- 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

10 x 1 = 10

Choose the correct answer

1. The CRM cycle, begins with the process of _____ CO1 K1
 - a. Retaining customers
 - b. Identifying high-value prospects
 - c. Providing Support
 - d. Analysing customer interaction
2. _____ use sophisticated mathematical and statistical techniques CO2 K1
 - a. Data mining
 - b. Data Survey
 - c. CRM
 - d. Calculate
3. _____ Segmentation is a crucial process in marketing that involves dividing a broad target market into smaller, more manageable groups of consumers who have similar needs, characteristics, or behaviors. CO2 K2
 - a. Market
 - b. Bank
 - c. Company
 - d. Trade
4. A _____ is an investment vehicle that pools money from many investors to purchase a diversified portfolio of securities like stocks, bonds, and other assets. CO2 K2
 - a. Insurance
 - b. Mutual fund
 - c. Bank
 - d. Shares
5. _____ is a contract between an individual or business with an insurance company to help provide financial protection and mitigate the risks associated with certain situations or events. CO3 K3
 - a. Risk
 - b. Trade
 - c. Insurance
 - d. Investment
6. Insurance Regulatory and Development Authority Act was passed in the year _____ CO3 K3
 - a. 1956
 - b. 2005
 - c. 1999
 - d. 2008
7. The first mutual fund in India, Unit Trust of India (UTI), was established in _____ CO4 K4
 - a. 1963
 - b. 1999
 - c. 2006
 - d. 2009
8. A _____ is a payment to a company's shareholders out of its earnings after tax. CO4 K4
 - a. Shares
 - b. dividend
 - c. Tax
 - d. Income
9. Expand TRAI _____ CO5 K5
 - a. Trading Regulatory Authority of India
 - b. Telecom Regulatory Authority of Income
 - c. Telecom Regulatory Account of India
 - d. Telecom Regulatory Authority of India
10. Banking Regulation Act was passed in the year _____ CO5 K5
 - a. 1949
 - b. 1956
 - c. 1999
 - d. 2006

Part B

5 x 6 = 30

Answer ALL questions

Each Answer should not exceed 400 words or two pages

- 11.a. Explain the components of CRM. CO1 K1
(or)
- 11.b. List out the process of Customer Relationship Management. CO1 K1
- 12.a. Describe the Current Account Opening Procedure? CO2 K2
(or)
- 12.b. State the kinds of mutual funds with example. CO2 K2
- 13.a. List out the advantage of lead prioritizing. CO3 K3
(or)
- 13.b. Explain the Key Factors Affecting Insurance Premiums. CO3 K3
- 14.a. How to Invest in Mutual Funds explain the procedure. CO4 K4
(or)
- 14.b. State the formula for calculating Dividend with illustration. CO4 K4
- 15.a. What are the Roles and Responsibilities of a Banking Ombudsman? CO5 K5
(or)
- 15.b. Write the key stages of consumer buying process. CO5 K5

Part C

5 x 12 = 60

Answer ALL questions

Each Answer should not exceed 800 words or four pages

- 16.a. Elaborate the benefits of CRM with example. CO1 K1
(or)
- 16.b. Enumerate the Elements of CRM with appropriate evidence. CO1 K1
- 17.a. Explain the process of establishing communication with illustration. CO2 K3
(or)
- 17.b. Summarize the Bases of market segmentation and elaborate. CO2 K3
- 18.a. Describe the steps involved in insurance application processing elaborately. CO4 K2
(or)
- 18.b. Explain the steps in calculation of insurance premium with example. CO4 K2
- 19.a. Enumerate the various factors influencing mutual fund with evidence. CO3 K3
(or)
- 19.b. Describe the merits and demerits of mutual funds. CO3 K3
- 20.a. Describe the various Functions of RBI and its guidelines. CO3 K3
(or)
- 20.b. Explain the factors affecting voicing of consumer grievances with example. CO3 K3
