

2018 VI 23 0930 Seat No. :

Time: 1½ Hours

BANKING FINANCIAL SERVICES AND INSURANCE (NSQF)

Subject Code

S 0 8 4

Total No. of Questions: 3 (Printed Pages: 3) Maximum Marks: 30

INSTRUCTIONS: i) Answer each question on fresh page.

- ii) Write the question number and sub-question number clearly.
- iii) All questions are compulsory.
- iv) Figures to the right indicate full marks.
- A) Choose the correct alternatives from those given below each statement and rewrite the complete statement.
 - Saving a small amount every month in a bank account is called what type of deposit

i) Demand deposit

ii) Recurring deposit

iii) Demat account

- iv) Fixed deposit
- Loan taken by a customer without giving any property as security is called

i) Home loan

ii) Construction loan

iii) Business Ioan

- iv) Personal loan
- 3) The common seal of a company is called

i) Logo

ii) Emblem

iii) Symbol

- iv) Signature of a company
- 4) A Hindu Undivided Family wants to open a joint account which account will be the most useful account for them

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i) HUF account

ii) Loan account

iii) Demat account

iv) Individual account

[3]



		5)	Complete the following.	
			"Know customer" using the appropriate option from given below.	
			i) Your ii) His iii) Her iv) What	
		6)	Which document contains rules of the company ? i) Memorandum of Association ii) Minutes of the Company Meeting iii) Articles of Association iv) Resolution	
	B)	1) 2)	nswer the following questions in more than two sentences each : What is NRE and NRO account? How does net or Internet Banking helps a customer? What is HUF account?	[3]
	C)	1)	what is the difference between minors and senior citizen's account?	[4]
2.	A)	an	noose the correct alternatives from those given below each statement and rewrite the complete statement: 3rd step of grievance redressal system is called i) Acknowledgement and tracking ii) Input and acceptance iii) Forwarding iv) Notification	3
		2)	Level 2 of help desk usually has product knowledge which is in nature. i) Basic ii) Experts iii) Specialised iv) Detailed	
		3)	Grapevine is form of communication. i) Informal ii) Formal communication iii) Brail iv) Official communication	
		4)	The way in which customer service audit is done at a bank is called i) Telephone audit ii) Financial audit iv) Window shopping	
		5)	Which level of help desk has basic knowledge of the product? i) 3 level ii) 4 level iii) 2 level iv) 1 level	
		6)	The report which helps to know about what had happened in the last meeting is	
			i) CIBIL report ii) Auditor's report iii) Auditor's report	
			iii) Seconds of the meeting iv) Minutes of the meeting	

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	B)	Answer the following questions in more than two sentences each :	[3]	
		1) Documents required to open a savings account.		
		2) Explain about risk levels of the customers and its requirements.		
		3) Operating instructions which can be used for a bank account.		
	C)	Answer the following questions in more than four sentences each :	[4]	
		1) Write a note on customer complain and suggestions.		
		2) Give points on how to give good customer service.		
3.	A)	Answer the following questions in more than two sentences each :	[3]	
		1) Explain any two types operating instructions for a bank account.		
		2) Why do we need to maintain cleanliness in a bank?		
		3) What are the norms for asset safety in a bank?		
	B)	Answer the following questions in more than four sentences each :	[4]	
		1) In a bank how cash, sensitive stationary and security document is kept safe.		
		2) Fill the NEFT form given with the question paper based on the given information below and attach it to the answer paper.		
In	for	mation		
Senders information : Name : Mr. Kavir Dessai Address : Ponda Goa				
Ва	ank	Name : HDFC Bank, Ponda Branch Account No. : 123456789101123		
IF	CS	CODE: XXXXXXXXX123 Amount: 100000 Cheque No.: 345675		
Pŀ	ΗN	o. : 333333333		
Re	ece	ivers information : Name : Mr. Abdul Shaik Address : Mumbai		
Ва	ank	Name : Dena Bank, Parel Branch Account No. : 12333456786754		
IF	CS	CODE: XXXXXXXX456		
	C)	Answer the following question in more than six sentences each :	[3]	
		Explain the reason why staff meeting is important in an bank.		

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