

This question paper contains 4 printed pages.

71E

Banking Financial Services & Insurance (BFSI)

(English version)

Time : 2 hours]

[Maximum Marks : 30

PART - A

NOTE : Answer **all** the questions in **Part - A**.

- I. Choose the correct answer from given multiple choices. 5×1=5**
- 1. HDFC Bank is a sector Bank.**
 - (A) Public
 - (B) Private
 - (C) Foreign
 - (D) Co-operative

 - 2. There are clauses in Memorandum of Association.**
 - (A) Five
 - (B) Four
 - (C) Six
 - (D) Eleven

 - 3. Full KYC exercise will be required to be done atleast every years for high risk individuals and entities.**
 - (A) Two
 - (B) Ten
 - (C) Eight
 - (D) Five

4. is located as soon as you enter the bank.

- (A) Cashier cabin
- (B) Branch manager cabin
- (C) Help desk
- (D) Safe room

5. E-mail is a type of communication.

- (A) Oral
- (B) Written
- (C) Upward
- (D) Downward

II. Match the following :

5×1=5

- | | |
|---------------------|-------------------------------------|
| 1. ATM | (a) Cheque Truncation System. |
| 2. Dormant account | (b) Insurance. |
| 3. Letter of credit | (c) 24 months. |
| 4. MICR code | (d) Non-fund based credit facility. |
| 5. IRDA | (e) PIN. |

III. TRUE or FALSE :

5×1=5

- 1. Firms, trusts, HUF etc., falls in Non - individual category.
- 2. Money has a Time value because it can be invested to make more money.
- 3. Probate is an order of official liquidator.
- 4. PAN is a valid proof of address.
- 5. The customer profile is a confidential document.

PART - B

I. Answer the following questions in one sentence. 5×1=5

1. Write any two Demand deposits.
2. What is the basic document for creation and functioning of a trust ?
3. Write about Cheque book.
4. Expand : EMI, LTV.
5. Write any three official valid documents for proof of Identity.

II. Answer ANY TWO questions : (Short answers). 2×1=2

1. What is the difference between Business correspondent and Business facilitator ?
2. How credit facilities are categorized ?
3. Who is the natural guardian of a minor step son ?
4. Write about Government company.

III. Answer ANY TWO questions : (Brief answers). 2×2=4

1. Write about Former or Survivor (F or S) mode of operation in joint accounts.
2. What are the main ways to complain ?
3. What is Time value of Money ?
4. What are the clauses in Memorandum of Association ?

[4]

IV. Answer ANY ONE question : (Long answer).

1×4=4

1. List out the recent measures taken by Banks to improve customer services.
 2. Mr. A invests Rs. 7,000 at simple interest of 20% for a period of four years. What amount will he get after four years ?
 3. What are the principles of Active listening ?
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