



- 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) Answer the following questions in more than **two** sentences **each** : **[3]**
- 1) What is NRE and NRO account ?
2) How does net or Internet Banking helps a customer ?
3) What is HUF account ?
- C) Answer the following questions in more than **four** sentences **each** : **[4]**
- 1) Write a note on various loan product provided by a bank.
2) What is the difference between minors and senior citizen’s account ?
2. A) Choose the correct alternatives from those given below each statement and rewrite the complete statement : **3**
- 1) 3rd step of grievance redressal system is called
i) Acknowledgement and tracking
ii) Input and acceptance
iii) Forwarding
iv) Notification
- 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) Final audit
iii) 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) Seconds of the meeting iv) Minutes of the meeting



- 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.

Information

Senders information : Name : Mr. Kavir Dessai Address : Ponda Goa
Bank Name : HDFC Bank, Ponda Branch Account No. : 123456789101123
IFCS CODE : XXXXXXXX123 Amount : 100000 Cheque No. : 345675
PH No. : 3333333333

Receivers information : Name : Mr. Abdul Shaik Address : Mumbai
Bank Name : Dena Bank, Parel Branch Account No. : 12333456786754
IFCS 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.
