





- 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) 3<sup>rd</sup> 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.

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