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2025

GOA BOARD QUESTION PAPERS

2024
Question Papers

Prepare yourself for upcoming Goa Board Exams

2024 IV 13 **0930** **Seat No.** | | | | | |

Time : 1½ Hours

BANKING, FINANCIAL SERVICE & INSURANCE (NSQF)

Subject Code

S	1	0	9	6

Total No. of Questions : 4 **(Printed Pages : 8)** **Maximum Marks : 40**

***INSTRUCTIONS* :** (*i*) Answer each question on a fresh page.

(*ii*) Write the number of questions and sub-questions clearly.

(*iii*) *All* questions are compulsory.

(*iv*) Figures to the right indicate full marks.

1. (A) Select and write the most appropriate alternative given below each statement and rewrite complete statement : 3

(1) By what method we can know whether the receiver understood or got the message ..... .

- Transmitting
- Feedback
- Message
- Listening

(2) The ability and capacity to recognize oneself is known as ..... .

- Self-motivation
- Self-control
- Self-awareness
- Self-regulation

(3) ICT stands for ..... .

- Information and Communication Technology
- Information and Communicate Technology
- Informative and Common Technology
- Information and Communication Transfer

(4) An individual who creates a new business and bears calculated risks is ..... .

- Entrepreneur
- Employee
- Manager
- None of the above

(5) Sustainable development includes ..... .

- Recycling and reuse of waste materials
- Reducing excessive use of resources
- Using more environment friendly materials
- All of the above

(6) If the borrower fails to make the payment on the due date the bank will ..... .

- Pay interest to consumer
- Charge late payment fees
- Use unfair practices
- Legal action

(B) Answer the following questions : 4

(1) What is the process in loan collection ?

(2) What are the unfair and corrupt practices in banking ?

(C) Attempt the following questions : 3

(*i*) What is post-sale services ?

(*ii*) What is communication ?

(*iii*) What is customer service escalation ?

2. (A) (1) Compare the co-ordination in first pair and complete the second pair : 1

(*i*) Hardware : Monitor, Software ..... .

(*ii*) Non-verbal : Facial expression, Verbal ..... .

(2) Give single term for the following questions : 1

(*i*) The person beginning the communication.

(*ii*) Development that meets the needs of the present without compromising the ability of future generations.

(3) Match the following items in column 'A' with correct items in column 'B' and write the correct pair : 1

	Column 'A'		**Column 'B'**
(*i*)	Ctrl + P	(*a*)	Weakness
(*ii*)	What we do well	(*b*)	Print
		(*c*)	Strength
		(*d*)	Paste

(B) Answer the following questions : 4

(*a*) Explain any *two* different types of services given by the microfinance executive to customer.

(*b*) How to develop healthly team environment ?

(C) Answer the following questions in *one* line : 3

(*i*) What is doubtful overdue ?

(*ii*) What do you mean by defaulter ?

(*iii*) What is listening skill ?

3. (A) Select and write the most appropriate alternative given below each statement and rewrite complete statement : 3

(1) What is the aim of entrepreneurship ?

- Earn a profit
- Solve customer's need innovatively
- Both of the above
- None of the above

(2) Which of the following is not an element of a communication cycle ?

- Message
- Channel
- Encoding
- Work

(3) The part of the computer which we can see and touch ..... .

- Software
- Hardware
- File
- Folder

(4) What are the types of biometric verification ?

- Finger prints
- Iris
- Facial
- All of the above

(5) While dealing with customers employees should consider ..... .

- To ignore the customer
- To keep smile on face
- Not to make eye contact
- To behave rudely

(6) The use of respectful, supportive and caring words with consideration ..... .

- Language sensitivity
- Gender sensitivity
- Cultural sensitivity
- Social sensitivity

(B) Answer the following questions : 4

(1) What are the practices considered as harsh ?

(2) How to avoid using company's fund for personal use ?

(C) Attempt the following questions : 3

(1) What is team work ?

(2) What do you mean by self-motivation ?

(3) What is the role of entrepreneur in economic development ?

4. (A) (1) State whether the statements are True (T) or False (F) : 1

(*i*) Banking integrity refers to the ethical and honest behaviour of banks and their employees.

(*ii*) Group decision making is a process where one individual solve a problem or make a decision.

(2) Give single term for the following : 1

(*i*) A person who takes the loan from the bank.

(*ii*) Individuals contributing efforts for a shared goal.

(3) Match the following items in column 'A' with correct items in column 'B' and write the correct pair : 1



Column 'A'		**Column 'B'**	
(*i*)	EMI	(*a*)	Refund
(*ii*)	Superior	(*b*)	Lower authority
		(*c*)	Installment
		(*d*)	Higher authority

(B) Answer the following questions : 4

(*i*) How microfinance executive assist with recovery of loan amount ?

(*ii*) How to train staff to gain customer loyalty and satisfaction ?

(C) Answer the following questions in *one* line each : 3

(1) Mention any *two* solutions to sustainable development.

(2) What do you mean by sign off on the drop ?

(3) State any *two* importance of communication at workplace.



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