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 ?

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 ?
