

BFSI SECTOR SKILL COUNCIL OF INDIA

Sample Questionnaire

Business Correspondence & Business Facilitator (BSC/Q0301)

- 1 Savings account and withdrawal account are two types of accounts a bank opens
 - a. True
 - b. False

- 2 Which organisation charges highest rate on the loan taken?
 - a. Money Lender
 - b. BANK
 - c. NBFC
 - d. MFI

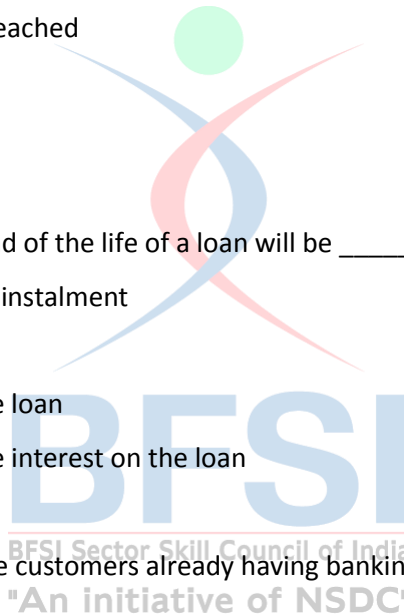
- 3 Which product normally gives highest return?
 - a. Saving Account
 - b. Current account
 - c. Credit account
 - d. Bank Fixed deposits

- 4 Which of the following informations does the account opening form capture?
 - a. Name & address
 - b. Employment Information
 - c. Contact Information
 - d. All Of the Above

- 5 ____ has been defined as any measure undertaken by a financial institution to collect and verify information and positively establish the identity of a customer.
 - a. Community Development Department
 - b. Corporate Development Department
 - c. Customer Due diligence
 - d. Customer Description Documents



- 6 _____ is a valid form of proof of identity of a customer.
- Passport
 - School leaving certificate
 - Electricity Bill
 - Telephone Bill
- 7 Which of the following is not part of selling small loan products by a BC?
- Explain to the prospective customer the terms and conditions of the products
 - Guarantee the prospective customer that the loan will be sanctioned
 - Explain to the prospective customer application procedure and documents required
 - Explain to the prospective customer the expected timelines for sanction.
- 8 Public and Private Sector banks have made huge initiatives towards IT Enabled Financial Inclusion using BC / BF Model for reaching the unreached
- True
 - False
- 9 The principal balance at the end of the life of a loan will be _____.
- Equal to the amount of an instalment
 - Zero
 - Equal to the amount of the loan
 - Equal to the amount of the interest on the loan
- 10 Selling multiple products to the customers already having banking relationship with the bank is called as _____.
- Product selling
 - Cross selling
 - Misselling
 - Multi selling
- 11 Banks are not allowed to open no frills accounts.
- False
 - True
- 12 Minimum amount of fund transfer is ₹ 2 lacs in case of



- a. RTGS
- b. NEFT
- c. Both
- d. None of these

13 Examples of weak password or passcodes are

- a. Birth Date
- b. Your Name with kids/ spouse birth date
- c. Spouse Name with anniversary date
- d. All of the above

14 Internet banking can be used for all transactions other than

- a. Cash Transaction
- b. Cheque Transaction
- c. Demand Draft
- d. All of the above

15 _____ is the delivery of Financial Services by the formal financial system at an affordable cost to low income - groups.

- a. Financial marketing
- b. Financial credit
- c. Financial Factoring
- d. Financial Inclusion

