

BFSI SECTOR SKILL COUNCIL OF INDIA

Sample Questionnaire

Microfinance Executive (BSC/Q2401)

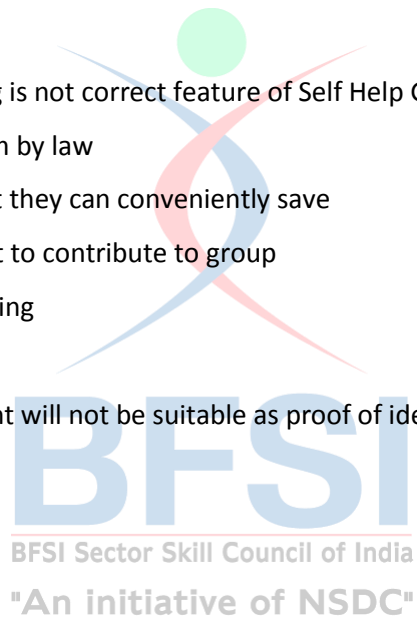
- 1 Which of the following is not a general term for loans to Joint Liability Group?
 - a. Rural women eligible
 - b. Semi urban women eligible
 - c. Available for any age group
 - d. Age group of 18 to 59 years

- 2 Which of the following is not correct feature of Self Help Group?
 - a. Mandatory to form by law
 - b. Save amount what they can conveniently save
 - c. Mutual agreement to contribute to group
 - d. Does internal lending

- 3 Which of the document will not be suitable as proof of identity under KYC regulations?
 - a. Aadhaar Card
 - b. Pan card
 - c. Passport
 - d. Electricity Bill

- 4 Which of the document will not be suitable as proof of address under KYC regulations?
 - a. Aadhaar Card
 - b. Pan card
 - c. Passport
 - d. Electricity Bill

- 5 If you do not provide the required documents for KYC, the bank may not be able to open your account.
 - a. True



- b. False
- 6 KYC needs to be performed _____
- a. Only once at the time of account opening
 - b. At the time of account opening and further at regular intervals
 - c. Only at the time of account closing
 - d. At the time of making any transaction from the account
- 7 What is OVD under the Know Your Customer (KYC) Guidelines?
- a. Outstation Vendor Details
 - b. Open Verified Docket
 - c. Officially Valid Documents
 - d. Other Verifiable Document
- 8 Which of the following is not considered as Officially Valid Documents for KYC requirements?
- a. Passport
 - b. Driving Licence
 - c. PAN Card
 - d. Railway pass identity card
- 9 For proof of address Utility Bill of any date can be submitted as valid document for KYC norms
- a. True
 - b. False
- 10 Application form filled for Micro Finance Loan should _____
- a. Be Legible
 - b. Be Error Free
 - c. Contain accurate information
 - d. All of the above
- 11 Which of the field in application form is not required to be filled by the applicant?



- a. Personal Details
 - b. Loan Approval Details
 - c. Amount of Loan required
 - d. List of document submitted
- 12 It is important to carefully read, understand and write required information field by field while filling the application forms
- a. True
 - b. False
- 13 Which of the following cannot be a reason for loan form rejection?
- a. Prior unpaid dues
 - b. Address in the negative zone
 - c. Age criteria for loan ineligible
 - d. Gender of the borrower
- 14 Common reasons for rejection of the application form includes _____
- a. Incomplete information
 - b. Signature mismatch
 - c. Non verification of temporary address
 - d. All of the above
- 15 Which of the following is not a reason for rejection of loan required for personal purposes?
- a. Unstable employment
 - b. Insufficient Income
 - c. Submission of all required documents
 - d. Out of age limit

