

BCSBI (A1001)

Is it mandatory under the BCSBI guidelines for banks to maintain transparency in their dealings with customers ?

A. Yes

"Customers need to be treated with utmost care so that they are not forced to resort to complaints" Whether it is a part of BCSBI ?

A. YES

Whether the statement that the bank will not reveal information or data relating to customer accounts, whether provided by him or otherwise, to anyone, including other companies / entities in our group is correct?

A. Yes

Under normal circumstances, the bank will not close customer's account without giving him at least 30 days' notice indicating the reasons for such closure. Whether this statement is correct ?

A. Yes

To inform the customer when he opens account, the circumstances under which his account will be classified as inoperative / dormant. And also inform at least three months before his account is classified as inoperative / dormant and the consequences thereof at the last recorded address and / or e-mail. Whether it's the bank duty to inform the customer under BCSBI ?

A. Yes

The bank has to display the Banking Ombudsman Scheme on its website. A copy will be made available on request at a nominal charge and the same will be displayed at the branch the name and contact details of the Banking Ombudsman under whose jurisdiction the branch falls. Under BCSBI whether the said statement is correct ?

A. Yes

Which is the central objective of the Codes?

- A. Promote good banking practices
- B. Foster confidence in the banking system
- C. Increase awareness of customers and to enhance customer protection
- D. Set up minimum standards
- E. **All of the above.**

BCSBI set up on whose recommendations?

- A. BCSBI was set up by RBI in 2003, in terms of the Tarapore Committee recommendations.

Which is not an important right of the customer covered under the BCSBI Code?

- A. Right to fair treatment
- B. Right to transparency, fair and honest dealing
- C. Right to suitability of services
- D. Right to privacy
- E. **Right to protect personal grievances**

Whether the Code replaces or supersede regulatory or supervisory instructions of the Reserve Bank of India (RBI) ?

- B. The Code does not replace or supersede regulatory or supervisory instructions of the Reserve Bank of India (RBI)

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Christian Drosten



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