

Farming techniques and inputs should be developed to address:

### **Environmental concerns**

Enhancing farmers' incomes

Raising production rate

Raising environmental concerns and farmers income

### LESSON 24

Farming techniques and inputs should be developed to address environmental concerns while also enhancing farmers' incomes.

Which of the following is the significant achievement of the consumer financing?

### **Providing access to purchasing power to the middle class consumer**

Providing access to purchasing power to the Elite class Consumer

Providing access to purchasing power to the lower class consumer

achievement of the consumer financing

### LESSON 09

Factors responsible for the widespread popularity of consumer finance in recent years: Providing access to purchasing power to the middle class consumer has been the most significant achievement of this product class.

A complainant not satisfied with the decision of the Banking Ombudsman, has the right to appeal to the \_\_\_\_\_.

### **Governor SBP**

AVP of the concerned bank

High Court

Supreme court

### LESSON 12

The law provides the right to appeal to parties, the complainant and the bank. A complainant, dissatisfied with the decision of Banking Ombudsman, has the right to appeal to the Governor SBP within 30 days from the date of order of the Ombudsman.

\_\_\_\_\_ could include property for which a family has tenancy rights but no legal title.

### **Undocumented capital**

Personal resources

Community resources

Underutilized assets

### LESSON 22

Undocumented capital could include property for which a family has tenancy rights but no legal title; or unincorporated businesses that aren't funded by a bank or other traditional investors.

Why Banks in Europe and North America are relatively confident in their capabilities for credit risk, market risk, and asset-liability management?

Since they face risk management challenges rapidly

Since they went through dramatic structural changes

**Since they have made significant improvements over the past decade**

#### LESSON 31

Banks in Europe and North America are relatively confident in their capabilities for credit risk, market risk, and asset-liability management (ALM) since they have made significant improvements over the past decade.

For which of the following area(s) Bank regulators in Asia are establishing new standards?

Risk and capital management

Portfolio management techniques

Financial examination

Reporting requirements

(no Idea) LESSON 31

Bank regulators in Asia are establishing new standards for risk and capital management, including financial examination and reporting requirements.

At which of the following stage banks focus on integrating Enterprise Risk Management (ERM) into business processes?

Yellow belt

Green belt

**Brown belt**

Black belt

#### LESSON 32

Business Integration (Brown Belt); Banks at this stage are focused on integrating ERM into business processes.

Consumer financing is designed for which type of services??

**Financial support to enhance living standard**

Financial support for education purposes

Financial Support for wedding expenses

None of the given options

#### LESSON 05

The concept of consumer financing is based on the need for an institutional arrangement that provides consumers with financing support to enhance their consumption and, as a result, improve their standards of living.

Developing customer insight and “institutional memory” includes:

Records of processes executed for the client

Record of client preferences

Record of past interactions through all channels

**All of the given options**

#### LESSON 17

Developing customer insight and “institutional memory” is also critical. This includes records of processes executed for the client, and a record of client preferences and past interactions through all channels.

Which of the following is appointed for acknowledging, addressing, handling and investing all the complaints in a fair and prompt manner?

National Bank of Pakistan is appointed for this purpose

Any Commercial Bank of Pakistan is appointed for this purpose

**A person and the unit/section is appointed for this purpose**

A team nominated by the scheduled banks is appointed for this purpose

## LESSON 12

According to the guidelines, the person and the unit/section appointed for this purpose is responsible for acknowledging, addressing, handling and investigating all the complaints in a fair and prompt manner.

Which of the following customer interface refers to the way the firm “goes to the market”, how it actually reaches the customers?

### **Fulfillment and Support**

Information and Insight

Relationship Dynamics

Pricing Structure

## LESSON 01

Fulfillment and Support: This refers to the way the firm “goes to the market”, how it actually reaches customers ---which channels it uses, what kind of customer support it offers, and what level of service it provides.

While extending financing facilities to the customers, the banks / DFIs should ensure that the \_\_\_\_\_ is commensurate with monthly income and repayment capacity of the borrower.

### **Total installment of the loans**

Principal amount of the loan

Interest on the loan

None of the given options

## LESSON 11

While extending financing facilities to their customers, the banks / DFIs should ensure that the total installment of the loans extended by them is commensurate with monthly income and repayment capacity of the borrower.

People who have little discretionary spending power, they are generally able to support their basic needs and will require intervention only to improve the level and consistency of their existing incomes, belong to which income segment?

Lowest

### **Middle**

Top

Belong to middle and lowest level

## LESSON 21

The middle segment constitutes the largest group, with approximately 1.6 billion people. Although they have little discretionary spending power, they are generally able to support their basic needs and will require intervention only to improve the level and consistency of their existing incomes.

Operating costs and default rates for consumer finance loans in emerging markets are generally low, making these loans extremely\_\_\_\_\_.

Attractive

Expensive

Cheaper

### **Profitable**

## LESSON 19

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What's more, operating costs and default rates for consumer finance loans in emerging markets are generally low, making these loans extremely profitable.