

041206T4BFN

BANKING AND FINANCE LEVEL 6

BUS/OS/BF/CR/06/6

Offer Customer Service

March/April 2026



**TVET CURRICULUM DEVELOPMENT, ASSESSMENT AND CERTIFICATION
COUNCIL (TVET CDACC)**

WRITTEN ASSESSMENT

TIME: 2 HOURS

INSTRUCTIONS TO CANDIDATE

1. This paper consists of **TWO** sections: **A** and **B**.
2. Answer **ALL** questions in section A.
3. Answer question **ELEVEN** (11) and any other **TWO** (2) questions in section B.
4. Marks for each question are indicated in the brackets.
5. Candidates are provided with a separate answer booklet
6. Do not write on the question paper.

This paper consists of FOUR (4) printed pages

**Candidates should check the question paper to ascertain that all
pages are printed as indicated and that no questions are missing.**

SECTION A (40 MARKS)

Answer ALL the questions in this section.

1. A customer wants to choose a suitable service from a bank's range of products. State FOUR ways of identifying bank products by a customer. (4 Marks)
2. ATM cards are payment cards that are instilled with chips containing unique card numbers and are used to perform transaction at the ATM machines. Name FOUR advantages of using ATM cards as payments cards. (4 Marks)
3. Define the following terms. (4 Marks)
 - i. Internal query.
 - ii. Dispatch book.
 - iii. Analyze.
 - iv. Standard deviation.
4. Once the complaint is recorded in banks, it can be given to the management for decision making and implementation. Identify FOUR advantages of recording customers' complaints in banks. (4 Marks)
5. Loans section is another workplace in the bank which deals with the client loans. State FOUR types of information the client may deserves to know in relation to loans. (4 Marks)
6. Marketing is a workplace function responsible for promoting a bank's products and services to customers. Identify FOUR customer needs that may be addressed in relation to marketing. (4 Marks)
7. Management in an organization is divided into three levels: top-level, middle-level, and lower-level management. State FOUR functions performed at top level managements. (4 Marks)
8. Data collected by a bank must be properly analyzed in order to obtain meaningful information for planning and decision-making. List FOUR techniques applied by banks for data to be properly analyzed. (4 Marks)
9. Serving customers as per their needs is very critical to a financial institution. Identify FOUR advantages of serving customers as per their needs by a financial institution. (4 Marks)
10. Data visualization is very important to the banking sector by data analysts. List FOUR data visualization tools used by data analysts under hierarchical data. (4 Marks)

SECTION B (60 MARKS)***Answer question ELEVEN (11) and Any other TWO (2) Questions in this Section***

11. Fanaka Commercial Bank operates a busy branch in a growing urban area. The branch provides daily tellering services to customers, including cash withdrawals, deposits and cheque processing. Each teller is responsible for accurately handling transactions and ensuring that the cash balance at the end of the day matches the system records. On a typical business day, teller reports to work at 8.00 am and receives an opening cash balance of ksh.250,000. This amount is recorded in the teller's system and manual cash register. Throughout the day, teller A serves various customers. Some customers make cash deposits, others withdraw cash using withdrawal slips, while several customers present cheques for deposit or withdrawal. One customer presents a cheque withdrawal request for ksh.35,000. Teller A verifies the customers identity, confirms the account balance, checks the cheques date, signature, and endorsement. The teller ensures the cheque is not postdated or stale. After authorization, the teller pays out the cash and records the transaction in the system. Another customer deposits a cheque worth ksh.72,000. The teller checks that the cheque is properly filled, endorsed, and stamped. Teller A continues processing transactions while maintaining proper documentation and customer receipts. Accuracy is important because any error can cause discrepancies in the end of day procedures. Effective tellering services at Fanaka Commercial Bank help ensure customer trust, accurate financial records and smooth daily operations. In light of the above statement:

- a) Describe FIVE steps involved in facilitating a cheque withdrawal as a tellering service by Fanaka Commercial Bank. (10 Marks)
- b) Explain THREE advantages of end of day balancing for a bank teller of Fanaka commercial bank. (6 Marks)
- c) Explain TWO qualities of a good teller to be employed by Fanaka commercial bank. (4 Marks)

12. Services offered at different work stations are understood as per organizational structure. Organization structure is a method employed by organization in order to identify the various levels of activities. In financial institutions, various services and functions performed at the various levels and the person's responsible at each level. Clients are likely to get information on services offered through internal queries. In light of the above statement:

a) Explain FIVE benefits of understanding services offered by financial institutions. (10 Marks)

b) Explain FIVE advantages of internal queries by financial institutions. (10 Marks)

13. Bank customers have different personalities. Thus, they may present their complaints in different ways. For instance, some of the customers may be bitter, others calm etc.

a) Discuss FIVE types of customers according to different personalities in banks. (10 Marks)

b) Explain FIVE benefits of understanding customers' personalities when handling complaints by banks employees. (10 Marks)

14. Customer complaints can serve to improve the relationship between the customer and the management if at all the underlined issues are attended to adequately. Several factors can lead to the existence of complaints among customers. Therefore, handling customer complaints is pivotal to a firm's growth and life in the banking sector.

a) Discuss FIVE benefits of handling customer complaints in the banking sector. (10 Marks)

b) Explain FIVE causes of complaints among customers in the banking sector. (10 Marks)