

Name:

Enrolment No:



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2018

Course: B. Tech. CSE + BFSI

Semester: III

Programme: BFSI Products & Processes-I

Time: 03 hrs.

Code : CSBI-2001

Max. Marks: 100

Instructions: Details & Explanation in Answers must relate to Marks Awarded to that question.

SECTION A (Max. words limit 100 Words)

S. No.		Marks	CO
Q 1	Before Activating a Customer what are the two verification Points? Why Banking is called Industry?	2+2	CO1
Q 2	Mention differences between Retail Lending & Corporate Lending.	4	CO2
Q 3	Why Deposits can be non-maturity accounts, but Loans cannot be non-maturity account for a bank?	4	CO3
Q 4	What is the difference between Loan & Advances in term of Banking?	4	CO4
Q 5	What is Fund Transfer & its importance in Banking Products?	2+2	CO5

SECTION B (Max. words limit 300 Words)

Q 6	What is Retail Banking? Mention features of Retail Banking, Importance of Retail Banking and Challenges of Retail Banking in Bullet points.	2.5x4	CO1
Q 7	What is KYC Process & list documents collected at KYC? What is EMI & how it is calculated?	5+5	CO2
Q 8	What is NPA, Explain SARFAESI Act process for sale of Assets by Bank?	5+5	CO3
Q 9	Discuss Principles of Lending in Retail Loan & Corporate Loan. Or Discuss Corporate Loan Policy & Types of Lending in Corporate Advances.	5+5	CO4

SECTION-C (Max. words limit 500 Words)

Q 10	Compare Syndication & Consortium. What is working Capital? Discuss Commercial Papers & how they are different from Syndication & Consortium of Loans? Or Explain in Banking terms (a) Margin (b) Bancassurance (c) Mutual Funds (d) Bill Payment & Depository Services.	5+5+ 5+5	CO1, CO5
Q 11	Elaborate your final understanding about the whole Banking Products & Processes in terms of (a) Why you must know all Banking Products & Processes in detail, where as you are going to become CS professional? (b) Why each Banking Products & Services have certain Processes to be follow and regularly managed by RBI? (c) As a Software Professional having in-depth knowledge about Banking Industry domain, what additional opportunities, you can avail in your professional carrier. (d) In future, what new banking Products & Processes you visualize and due to that, what new challenges & opportunities are associated with new horizon of Banking.	5+5+ 5+5	CO2, CO3, CO4, CO5.

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SECTION A

S. No.		Marks	CO
Q 1	Write the relation between Interest, Asset & Liability in terms of Banking?	4	CO1
Q 2	What is KYC Process? Why KYC is mandatory for Bank Accounts after certain duration for existing accounts also?	2+2	CO2
Q 3	What is an ESCROW account? Generally when an ESCROW accounts open & for whom?	2+2	CO3
Q 4	What is the difference between RTGS, NEFT & IMPS?	4	CO4
Q 5	What is EMI? Relate EMI & Recurring Deposit interest calculation.	2+2	CO5

SECTION B

Q 6	Write different types of Channels & Transactions with examples in Banking.	5+5	CO1
Q 7	What is NPA, Explain SARFAESI Act process for sale of Assets?	5+5	CO2
Q 8	Explain Retail Assets & their types in brief. What are the principles of Retail lending	5+5	CO3
Q 9	Write five major Products of Banks with examples.	2x5	CO4

SECTION-C

Q 10	What is Corporate Banking? “Even though a lot of risk associated with Corporate Banking, every bank like to have Corporate customer” Justify the statement. Compare the difference between Syndication & Consortium and Guidelines of RBI about Consortium?	5+5 +10	CO3, CO4, CO5.
Q 11	Explain Types of Home Loans. Explain Home Loan sanction Process with Diagram. Define Loan against FD, Gold, Shares & Insurance Policies. Or What is Margin Money? Explain Hypothecation in Home, Auto & Shares Loans. Explain Methods of Eligibility, Evaluation, Repayment & Recovery Aspects of Retail Loans	5+5 +10	CO1, CO2, CO5.