

Name:	 UPES UNIVERSITY WITH A PURPOSE
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, May 2019

Course: B. Tech. CSE + BFSI	Semester: VIII
Program: Risk Management & Compliance	Time 03 hrs.
Course Code: CSIB326	Max. Marks: 100

Instructions: Answer detail must relate to marks awarded to that question.

SECTION A

S. No.		Marks	CO
Q 1	Elaborate term Risk in BFSI Industry.	4	CO1
Q 2	Explain Specialized Lending.	4	CO2
Q 3	Enlighten Net Cash Flow. Also define the Cash Outflows.	2+2	CO3
Q 4	Define Verification & Validation. Differentiate between ORMF & ORMS.	2+2	CO4
Q 5	Mention the types of Audit.	4	CO5

SECTION B

Q 6	Reason why Risk Mitigation required. Briefly mention 4 Strategies of Risk Management.	10	CO1
Q 7	Define Credit functioning of a Bank. List all 7 Credit Function dimensions.	5+5	CO2
Q 8	Outline LCR and mention its component. Describe 3 levels of HQLA.	5+5	CO3
Q 9	List and briefly explain 7 Key elements of Basel 3. OR Discuss the Principles of Audit.	10	CO4

SECTION-C

Q 10	(a). In Credit Risk, elaborate the terminologies of PD, LGD, EAD, EL & UL. (b). Discuss 5 risk monitoring tools at Market Risk Framework. (c). Analyze Operational Risk & three approaches to handle prescribed in Basel? (d). Illustrate the drives for IT in Risk Management.	5x4	CO1, CO2, CO3, CO5.
Q 11	As a CSE+BFSI Expert, discuss in detail with examples & logical analysis, (a). How BFSI Industry needs today Risk Management & Compliance expert & vital for BFSI industry in future? (b). For getting Risk Management & Compliances expertise, which additional skillset and certification required? (c). Now Risk Management & Compliances domain is Global, so how Indian regulators for BFSI are facing new challenges to mitigate Risk & Compliance issues? OR As a Risk Management & Compliance expert in a renowned BFSI company like HDFC group having products for Banking, Insurance & Financial Services; Restructure Framework to mitigate Credit Risk, Market Risk, Operational Risk &	5+5+ 10	CO3, CO4, CO5.

Regulatory compliances?		
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SECTION A

S. No.		Marks	CO
Q 1	Clarify Risk Management required in BFSI Industry?	4	CO1
Q 2	State Earning Risk and Capital Risk?	4	CO2
Q 3	Define Market Risk, mention two standards prescribed by Basel 3.	2+2	CO3
Q 4	Discuss Threshold with its features.	2+2	CO4
Q 5	Describe the characteristics of Audit with definition of Audit.	4	CO5

SECTION B

Q 6	Outline Risk Mitigation, Point out and illustrate the steps of Risk mitigation process.	10	CO1
Q 7	Discuss the 4 Criteria to consider Regular Retail Portfolio. What are the two types of Haircuts in Credit Risk Framework?	5+5	CO2
Q 8	Elaborate NSFR and its role in Market Risk Framework.	5+5	CO3
Q 9	List the components of Gross Loss. Illustrate the Inclusions & Exclusions. OR Discuss the regulatory mechanism for risk control in financial markets in detail.	10	CO4

SECTION-C

Q 10	Critically analyze the similarities and differences in Credit Risk, Market Risk & Operational Risk for each pillar of BFSI.	7+7+6	CO1, CO2, CO3.
Q 11	Assuming you as BFSI Risk Management expert, you have to manage one Banking Company, list down the mitigation steps, to safe your Bank from any type of Risk & do necessary steps for compliance & regulatory framework. OR As a Risk Management expert, you have to manage one Insurance Operation Portfolio, list down the mitigation steps, to safe your Insurance company from any type of Risk & also propose to do necessary steps for compliance & regulatory framework.	20	CO3, CO4, CO5.