



Roll No: -----

**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**

**End Semester Examination, December, 2017**

**Program Name: CSE+BFSI**

**Semester – III**

**Course Name : BFSI Products & Processes-I**

**Max. Marks : 100**

**Course Code : CSIB-236**

**Duration: 3 Hrs.**

**No. of page/s:2**

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- Note: 1. Answers of below questions must be relevant to Subject only.  
2. Details & Explanation in Answers must relate to Marks awarded to that question.**

**SECTION A**

**(All Questions Are Compulsory)**

**5x4=20 Marks**

1. Write the relation between Interest, Asset & Liability in terms of Banking? Who is a bank Customer? (2+2)
2. List different types of Retail Banking Liability Products? Justify why Bank ask for KYC documents, even when you are depositing money? (2+2)
3. What is Corporate Banking? “Even though a lot of risk is associated with Corporate Banking, every bank like to have Corporate Customer” Justify why? (2+2)
4. What is the difference between Loan & Advances? What is NPA? (2+2)
5. Explain what is Working Capital for a Corporate? Why it is required for?

**SECTION B**

**(All Questions Are Compulsory)**

**4x10=40 Marks**

6. (a). What is safe Custody? How is it different from Safe Deposit Locker? (5)  
(b). What is the similarity & difference between RTGS, NEFT & UPI? (5)
7. What are the different types of Fund Transfer in Banks? What is Bancassurance, Mutual Fund, Bill Payment & Depository Services? (2+8)
8. Compare the Corporate & Retail Lending? Explain Banking Term NPA, Term Loan, & CRR? (4+6)
9. Discuss the Corporate Loan Policy? Write two major classifications of Advances in Corporate Lending? (5+5)

**SECTION C**

**(All Questions Are Compulsory)**

**2x20=40 Marks**

10. As a Banking technical expert, explain:
- a. What are challenges & risks of Banks, when they use technology instead of Physical Branch personal interaction during operations & processes? (5)
  - b. Why a Banking Technical expert must know drill down processes of every product? (5)
  - c. What are different major classification of Channels for Banking? (5)
  - d. Why Government Controls Banking System & still Banks called Business Organization? (5)
11. (a). Explain Types of Home Loan? Explain Home Loan Sanction Process with diagram? (5+5)
- (b). Explain Loan against FD, Gold, Shares & Insurance Policies? Explain Method of Eligibility, Evaluation, Repayment & Recovery aspects of these Loans? (10)

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**SECTION A****(All Questions Are Compulsory)****5x4=20 Marks**

1. Why Government Controls Banking System & still Banks called Business Organization?  
(2+2)
2. What is Retail Banking? Give examples of Retail Liability & Retail Asset Products?  
(2+2)
3. List some of financial needs for which Corporate seek Banking Liability Products?
4. Highlight the types of Home Loans with Banks?
5. Though a lot of risk is involved in Corporate lending, though enlighten the factors Bank like to have Corporate Customer & their accounts?

**SECTION B****(All Questions Are Compulsory)****4x10=40 Marks**

6. Write the Artifacts or Constituents & their role in Banking Industry? (5+5)
7. Differentiate between Banking Services and Banking Products with example? (5+5)
8. Explain Loan against FD, Gold, Shares & Insurance Policies? Explain Method of Eligibility, Evaluation, Repayment & Recovery aspects of these Loans? (2.5x4)
9. Explain Types of Home Loan? Explain Home Loan Sanction Process with diagram?  
(5+5)

**SECTION C**

**(All Questions Are Compulsory)**

**2x20=40 Marks**

10. As a Banking Professional explain the different terminology to a Customer:
- a. NEFT, RTGS & UPI? (5)
  - b. Gold Loan, FD Loan, Share Loan & Insurance Policy Loan? (5)
  - c. Physical, Semi Physical, Digital & Plastic Channels? (5)
  - d. Core Banking & Other Banking Products? (5)
11. (a) What is Working Capital? Why required for Corporates? (10)
- (b) Explain EMI, NPA, CRR & Term Loans in Banking Terminology? (10)

