

Name:	
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, May 2022

Course: BCA – BFSI	Semester: IV
Program: Universal Banking Base	Time: 03 hrs.
Course Code: CSBC2020	Max. Marks: 100

SECTION A (5Qx4M=20Marks)

S. No.	Question	Marks	CO
Q 1	“BFSI industry means economy of country” then why we study separated them into Banking, Insurance & Financial Services?	4	CO1
Q 2	Mention reasons of different regulator’s existence in BFSI ecosystems.	4	CO1
Q 3	Why BFSI industry is called country’s Finance & economy barometer?	4	CO2
Q 4	What is the difference between Deposits & Loan in term of Interest? Why both products are must for healthy Banking?	2+2	CO2
Q 5	How BFSI three pillar’s interplay creates help as well as problem to customers?	2+2	CO3

SECTION B (4Qx10M= 40 Marks)

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	Why KYC is required in all three pillars/segments of finance industry, what documents they required in KYC? What is EMI & how it is calculated?	3+3+4	CO1
Q 8	Mention the reasons, for which everyone should take Insurance, mention principles of Insurance and compare Life & General insurance.	3+3+4	CO2
Q 9	Discuss Depositories ecosystem and their functions in Financial services. Or Discuss Investment Bank, and their main functions in Financial services.	5+5	CO3

SECTION C (2Qx20M=40 Marks)

Q 10	(a)Discuss Syndication & compare Consortium & Multiple banking. (b) What is working Capital? (c) What is ULIP & NAV (d) Third Party Insurance (TPI) and Third Party Administrator (TPA) Or Explain in Banking terms (a) Margin (b) Bancassurance (c) Mutual Funds (d) Bill discounting & rent discounting	5+5+ 5+5	CO1, CO2.
Q 11	Elaborate your final understanding about the whole BFSI Products & Processes in terms of (a) Why you must know all BFSI Products & Processes in detail, where as you are going to become CS software professional? (b) Why each BFSI Products & Services have certain Processes to be follow and regularly managed by regulators? (c) As a Software Professional having in-depth knowledge about BFSI 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 BFSI.	5+5+ 5+5	CO3.