

<b>Name:</b>	 <b>UPES</b> UNIVERSITY WITH A PURPOSE
<b>Enrolment No:</b>	

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

<b>Course: B. Tech. CSE+BFSI</b>	<b>Semester: II</b>
<b>Program: BFSI Products &amp; Processes-I</b>	<b>Time 03 hrs.</b>
<b>Course Code: CSBI1002</b>	<b>Max. Marks: 100</b>

**Instructions: Answer detail must relate to Marks awarded to question.**

**SECTION A**

S. No.	Question	Marks	CO
Q 1	Who is a Bank Customer? When is a customer notified in an account process?	2+2	CO1
Q 2	Mention differences between Retail Lending & Corporate Lending.	4	CO2
Q 3	List the 4 Principles of Corporate Lending.	4	CO3
Q 4	State the simple formula for calculating EMI for a Flat rate Loan & definition of EMI.	2+2	CO4
Q 5	Why Fund transfer services becomes most vital in today banking system?	4	CO4

**SECTION B**

Q 6	Differentiate Syndication & Consortium, What are Mortgage Loans & their types?	5+5	CO1
Q 7	Discuss (a). Working Capital (b). Bancassurance (c). Commercial Papers (CP) (d). Bill Discounting.	2.5x4	CO2
Q 8	Compare RTGS, NEFT & IMPS, and Mention the Channels used for Fund transfer in Banks.	5+5	CO4
Q 9	What is Depository Services & Banks' role in the same? Describe Margin Management happens in Share Loans & Loans against FD by Bank, Is Banks do Mutual Fund business also?  Or What is Non-Performing Asset (NPA), and SARFAESI Act process for Sale of Asset? Enlighten the reason, why bank today involve more in other products than Core Banking Products?	5+5	CO3

**SECTION-C**

Q 10	(a) Bank is a Business Organization, who has to earn from their loan & deposit interest difference ecosystem to survive, then how Payments Banks, who are not allowed to give any form of Loan, able to survive? (b) Bank is a Business Organization, who has to earn their Bread & Butter by their Products & Services, then why during the Retail Loan Origination, Purpose of Loan is the most considerable principle instead of profit margin or security, enlighten the reasons with examples. (c) Corporates Loan are risky compared to Retail Loan, though each banks wish to have Corporate Accounts, enlighten the reasons with examples. (d) Analyze Credit & Debit Card with their 2 Similarity & 2 Difference.	5x4	CO1, CO2, CO3, CO4.
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<p>Q 11</p>	<p>“To become a Computer Science Engineer, you opted BFSI as your domain to get specialization along with CSE, this semester you learned about Bank, Banking Business Concept, Banking Products &amp; Processes, Channels to deliver these products to customer and future of Banking Business”</p> <p>Using above statement as reference, Discuss below question in details with logical analysis :</p> <p>What do you feel about future of Bank, Banking Channels, Automation of Banking Products &amp; Services, Future competitors of Banking System, Your Role as CSE+BFSI expert, Future opportunities &amp; challenges and your framework to do optimization in system and do benefit for Banking and your carrier? Same time if your junior, who is completing 12<sup>th</sup> Class this year, ask you about your Domain Specialization BFSI, How will you describe him?</p> <p style="text-align: center;">Or</p> <p>Changes are vital in every Industry, Today Banking in India completed 100+ Years, but why Banking industry facing toughest time today? How these challenges can turn into new opportunities as CSE+BFSI expert to you? What you imagine for future banks in 2025 &amp; for that what additional skillset you may require in future. Same time if your junior, who is completing 12<sup>th</sup> Class this year, ask you about your Domain Specialization BFSI, How will you describe him?</p>	<p style="text-align: center;">20</p>	<p style="text-align: center;"><b>CO1, CO2, CO3, CO4.</b></p>
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**SECTION A**

S. No.	Question	Marks	CO
Q 1	List out the Service Channels of a Bank.	4	CO1
Q 2	Analyze Credit & Debit Card with their 2 Similarity & 2 Difference.	2+2	CO2
Q 3	Differentiate Private & Public Banks? What is the purpose of Banking?	2+2	CO3
Q 4	Mention all 9 Principles of Retail Lending?	4	CO4
Q 5	What is Personal Loan & its repayment and recovery steps to mitigate risk	4	CO4

**SECTION B**

Q 6	What is Retail Banking & its features? Mention Bank Products & services offered in Retail Banking to Customers?	5+5	CO1
Q 7	Evaluate Corporate Banking & its features? Mention Banks Products & Services offered in Corporate Banking to Customers.	5+5	CO2
Q 8	Explain in Banking Term (a). Margin (b). Bill Payment (c). Depository Services (d). Bancassurance	2.5x4	CO3
Q 9	What is NPA, Explain SARAFASAI Act for sale of Assets and recovery steps to mitigate credit risk?  Or List with examples other Core Banking Products & Services offered by Banks to provide turn-key financial solutions to their Customers?	10	CO4

**SECTION-C**

Q 10	Explain, discuss & analyze in detail: (a). Why RBI formed by Indian Government? What are the main functions of RBI? (b). What is Basic difference between Saving and Capital? If both belongs to Money, then why Government does everything to protect your Saving, but not much concern in your investment in Capital Market? (c). Explain why every Account must be closed/exit legally in Banks? Mention the risk associated with Inoperative/Non-functional accounts and Analyze the scenario with reference to Udaipur Syndicate Bank Scam? (d). How use of technologies adding more products in Banking Basket? Why Banks today need more Automation & Computerization with Global Compliances?	4x5	CO1, CO2, CO3, CO4.
Q 11	Compare Syndication & Consortium in Corporate Banking. What is Working	20	CO1,

	<p>Capital? Discuss Commercial Papers &amp; How they are different from Syndication &amp; Consortium of Loans? What is Bill Discounting &amp; Rent Discounting?</p> <p style="text-align: center;">Or</p> <p>Discuss in detail about types of Home Loan. Explain Home Loan Sanction Process. Explain Loan against FD, GOLD, Shares &amp; Insurance Policies. What are Personal Loans &amp; how they are different from Loan against FD, GOLD, Shares &amp; Insurance Policies? Explain different types of Mortgage Loans.</p>		<p><b>CO2, CO3, CO4.</b></p>
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