

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: IV
Program: BFSI Products & Processes-II	Time 03 hrs.
Course Code: CSBI2002	Max. Marks: 100

Instructions: Answer details must relate to marks awarded to questions.

SECTION A

Answer must be in Short and in Bullet Points.

S. No.	Question	Marks	CO
Q 1	State functions & role of IRDAI?	4	CO1
Q 2	Relate Mortality & Actuary Science with Life Insurance. Mention two major risks associated with Life.	2+2	CO2
Q 3	Define CEDENT & CEDED in Re-Insurance term, Why Reinsurance required?	2+2	CO3
Q 4	What is Depository & clarify Depository Participant (DP)?	2+2	CO4
Q 5	Compare Equity & Debt?	4	CO5

SECTION B

Answer must be Medium sized and bound with 300 Words

Q 6	What is the purpose and basic six principles of Insurance? How Insurance Companies are not only for benefit of Society, but also for Government?	5+5	CO1
Q 7	With reference to ULIP, Investment Bank, Depositories & Bancassurance etc., prove the interplay of three pillars of Economy. When one pillar do interplay with another pillar of BFSI, how any compliance issue becomes difficult to handle by Regulators?	8+2	CO2
Q 8	Discuss the importance or Functions of Stock Exchange. What is an IPO & eligibility criteria to list an IPO?	10	CO3
Q 9	Elaborate the Investment Bank Purpose & its function, Mention how is Investment Bank Organized and difference between Brokers & Dealers? Or What is Syndication of Loan, why Syndication required, what is purpose of Syndicated Debt & Role of Intermediaries in Syndication? What is Consortium Finance & why guidelines of RBI in Consortium Finance is mandatory compliance?	5+5	CO4

SECTION-C

Answer details must be to the point & no limit of words

Q 10	(a). Analyze why Insurance Business still not considered as Global Business, same like Banking Business & why Group Insurance premium is cheaper than Individual Insurance premium? (b). What is NAV & how a Unit Value is calculated, Compare Units of Mutual Funds & Shares? (c). What is Currency Trading, Mention products of Currency Market? (d). What are Derivatives, their importance and benefits of Futures and Options?	4x5	CO1, CO2, CO5.
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<p>Q 11</p>	<p>“In last three semester, you studied Fundamentals of BFSI, Products & Processes of all three pillars i.e. Banking, Insurance & Financial Institutions & Services.</p> <p style="text-align: right;">Different types of</p> <p>Products available currently & with the help of different new types of Channels, Processes & delivery methods getting optimization every day. Analytics, Artificial Intelligence & Machine Learning lessening the Manual Interference and Intelligence day by day.</p> <p>BFSI was fundamentally evolved to keep money in rotation, whosoever was smart, were able to rotate his money smartly and get higher returns with higher risk, Now this Smartness can be hired by Technology & Tools.</p> <p>Technology & Tools not only increasing speed of Money Rotation, but also connecting the whole World by simple click, anywhere anytime.”</p> <p>Keeping above reference in mind, answer in detail with logical analysis any one of below question:</p> <p>(a) What will be the role of CSE+BFSI domain expert after 2 years, What future cutting edge technologies, you foresee will be used in BFSI in coming time? Draft major changes in Banking, Insurance & Financial Services, which can involve & engage your expertise to do benefit of BFSI and get benefit in your carrier</p> <p style="text-align: center;">Or</p> <p>(b) Every change brings new risk & challenges, what new Risk & Challenges you predict in future of BFSI due to Technology domination? These Risk will require new Risk Management & Compliances, What will be your stake in that task and how you will find yourself at better position compare to other Domains of CSE? Elaborate the new enigma T, which you can adopt in your coming two years of CSE to be relative & ready to employ professional along with BFSI.</p>	<p style="text-align: center;">20</p>	<p style="text-align: center;">CO3, CO4, CO5.</p>
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SECTION A
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S. No.	Question	Marks	CO
Q 1	List the basic Six Principles of Insurance with definition of Insurance	4	CO1
Q 2	Define Term No Claim Bonus (NCB) & Insured Declared Value (IDV) in Motor Vehicle Insurance.	2+2	CO2
Q 3	What do you understand about ULIP & Mutual/Unit Fund in Indian context?	4	CO3
Q 4	List the importance or functions of Stock Exchange.	4	CO4
Q 5	Describe Derivatives & importance of F & O Market?	2+2	CO5

SECTION B
Answer must be Medium sized and bound with 300 Words

Q 6	Enlighten the statement, that “Insurance is most promising emerging business in India” with reasons, facts & figures. Justify how Technology & Automation erupting the traditional Insurance business?	5+5	CO1
Q 7	What is Market & its importance? Define Stock, Commodity, Currency & Derivative Markets? Why Market is called Country’s economic Barometer?	4+4+2	CO2
Q 8	Compare and define (a). Preferred & Common Shares (b). Primary Market & Secondary Market (c). Online Market Trade & Offline Market Trade (d). Depository & Custodial services	2.5x4	CO3
Q 9	Differentiate Syndication & Consortium, What are RBI guidelines for Consortium Finance? Analyze the Vijay Malaya Kingfisher Airlines Consortium finance case as a failure of Risk Analysis & Compliance. <p style="text-align: center;">Or</p> Define & differentiate Debt & Equity? Discuss IL & FS default case study, how Risk associated during large Debt amount?	5+5	CO4

SECTION-C
Answer details must be to the point & no limit of words

Q 10	(a). Why same like bank uses Loan proposal prepared by DSA, Insurance Companies use Brokers, TPA, Surveyors’ and Agents services for doing their business? (b). Why Insurance Business need today lesser manual investigation & Risk assessment work, compared to typical Insurance business? (c). What are Margin requirement in Future & Option Market? (d). What is the role of Financial Intermediaries in Syndicating Loan and Lead Banker role in Consortium Finance?	5x4	CO1, CO2, CO5.
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Q 11	<p>As a CSE+BFSI Expert, what is your imagination for Insurance Business updates for future of Insurance at 2025? What major changes & criteria, you can observe changing the Goal Post? What will be your stake in that evolution? How you can make yourselves relative to these innovation and get benefit in your carrier?</p> <p style="text-align: center;">Or</p> <p>As a CSE+BFSI Expert, what is your imagination for Financial Services Business updates for future of FS at 2025? What major changes & criteria, you can observe changing the Goal Post? What will be your stake in that evolution? How you can make yourselves relative to these innovation and get benefit in your carrier?</p>	20	CO3, CO4, CO5.
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