

Name:  
Enrolment No:



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

**Course: B. Tech. + BFSI**  
**Program: Payment Technologies**  
**Course Code: CSIB335**

**Semester: VII**  
**Time: 03 hrs.**  
**Max. Marks: 100**

**Instructions: Give Answer in details as per marks allotted to questions.**

**SECTION A**

S. N.		Marks	CO
Q 1	Mention different types of Payment Instruments.	4	CO1
Q 2	Relate Clearing & Settlement by its dependency.	4	CO1
Q 3	What is SWIFT & where it is used?	4	CO2
Q 4	How Clearing House concept evolved & their role in Payments?	2+2	CO3
Q 5	Discuss the guidelines for participating in Clearing. What are the eligibility required for membership in Clearing House?	2+2	CO4

**SECTION B**

Q 6	Draw Payment System Prism Pyramid & explain briefly each stakeholder in Payment	5+5	CO1
Q 7	What is NPCI & how NPCI playing today vital role in India Payment System?	10	CO2
Q 8	Discuss the need, Benefits and disadvantages of Payment Methods.	10	CO3
Q 9	Discuss Regulatory System in Payments. Explain Rules & Regulations in Payments System. Or Clarify Standard, Portability & Interoperability in Payment System.	10	CO4

**SECTION-C**

Q 10	Compare the Clearing House and Electronic Fund Transfer Switch (EFTS) functioning. OR What are the 7A's and 3S+1E roadmap for accomplishment of cashless Payment System?	20	CO1, CO2.
Q11	Define Credit Card & Debit Card. What are the similarities and differences between Credit & Debit Card?	10+10	CO3, CO4.