



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2021

Course: Universal Banking Remittances
Program: BCA-BFSI
Course Code: CSBC3013

Semester : V
Duration : 03 hrs.
Max. Marks: 100

Instructions: Answer detail must relate to marks awarded.

SECTION A (5Qx 4M = 20 Marks)

		Marks	COs
Q 1	Write two paper based and two paperless Payment Instruments used majorly today.	4	CO1
Q 2	How Clearing House concept evolved & their role in Payments?	4	CO1
Q 3	Mention differences between Clearing and Settlement.	4	CO2
Q 4	What are four major classification of Payment channels?	4	CO2
Q 5	Fill in the Blanks: a. Credit and _____ are two vice versa process to complete the payment. b. SWIFT is a _____ framework for international fund transfer.. c. The Bank who pays the instrument (Cheque) amount called _____ bank, and the bank who receive amount is called _____ bank during the settlement process. d. Credit Cards are _____ payment instruments & Debit Cards are _____ payment instruments.	4	CO3

SECTION B (4Qx10M = 40 Marks)

Q 6	Draw 2 D Payment System Prism Pyramid & explain briefly each stakeholder in Payment.	5+5	CO1
Q 7	Mention five technologies used in Plastic Cards.	10	CO1
Q 8	Define & Draw Clearing & Settlement process with full process.	10	CO2
Q 9	Discuss Regulatory System in Payments. Explain Rules & Regulations in Payments System. OR Clarify Local & Global Standards, used in Payment System. Discuss Swift Messaging system	10	CO3

SECTION-C (2Qx 20M= 40 Marks)

Q 10	What is NPCI & how NPCI playing today vital role in India online Payment System?	20	CO2
Q 11	Explain in Payment terms (a) GIRO (b) Difference between Credit & Debit Card (c) Difference between RTGS, NEFT & IMPS (d) What are the 7A's and 3S+1E roadmap for accomplishment of cashless Payment System? OR Elaborate your final understanding about the whole Payment technologies in terms of: (a) As a Software Professional having in-depth knowledge about Banking Industry domain, what additional opportunities, you can avail in your professional carrier as Payment technologies expert. (b) In future, what new payment technologies you visualize and due to that, what new challenges & opportunities are associated with new horizon of payment. (c). What are the similarities and differences between Credit/Debit Card and UPI? (d). How Digital currency (Cryptocurrencies) going to erupt present payment system in future, what may be your take in that digital era?	5 x 4	CO3