

Name:

Enrolment No:



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

End Semester Examination, May 2022

Course: BCA + BFSI

Program: Universal Banking Lending

Course Code: CSBC3015

Semester: VI

Time: 03 hrs.

Max. Marks: 100

Instructions: Details & Explanation in Answers must relate to Marks Awarded to that question.

SECTION A (5Qx4M=20Marks)

S. No.		Marks	CO
Q 1	Define Risk and mention 4 methods of risk management.	2+2	CO1
Q 2	What is the purpose of Insurance? Write the basic six principles name to follow a perfect Insurance.	2+2	CO1
Q 3	Mention three major risks of Life, for which life insurance required.	4	CO2
Q 4	Write 4 major functions of Investment Banks	4	CO2
Q 5	Compare Equity & Debt.	4	CO3

SECTION B (4Qx10M= 40 Marks)

Q 6	Compare Life, Health & Vehicle Insurance in detail.	5+5	CO1
Q 7	Define Market, explain Stock, Commodity, Currency & derivative Markets. Why these Markets are formed?	5+5	CO1
Q 8	What is Loan Syndication & compare Consortium & Multiple Banking? Write RBI guidelines for Consortium.	3+4+3	CO2
Q 9	Write major stakeholders of Insurance business. What is ULIP and NAV? Or Write three major Products of General Insurance with example. What is reinsurance?	5+5	CO3

SECTION C (2Qx20M=40 Marks)

Q 10	(a) What is retail & group insurance? (b) “Even though a lot of risk associated with group insurance as well as lots of paper work, but every insurance company like to have group insurance” Justify the statement. (c) What is IPO and SEBI regulations for IPO launch? (d) Clarify difference between IPO Launch & Listing.	5 x 4	CO1, CO2.
Q 11	“In Comparison to Banking evolution, Insurance & Financial services are lagging in FINTECH evolution.” Discuss the reasons and how this situation is an opportunity for IT experts. Or Discuss future trends in Insurance & Stock exchanges functioning. How technology will play vital role in BFSI industry in future digital economy.	10+10	CO3.