


Name:	
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
Online End Semester Examination, December 2020

Course: Banking Informatics	Semester: V Program:
B. Tech. CSE + MFT	Time 03 hrs.
Course Code: CSBI3015	Max. Marks: 100

SECTION A

- 1. Each Question will carry 5 Marks**
- 2. Instruction: Complete the statement / Select the correct answer(s) /Fill the Blank(s)**

S. No.	Question	CO
Q 1	Mention main five products of Banking offered to customers are: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO1
Q2	Write five major types of Deposit accounts: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO1
Q3	State five major types of Loan product offered by Banks: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO2
Q4	Mention True/False for below statements: a. Banks are pure business organizations, and made only for profit making. b. Banks are tools to provide smooth, regulated money flow in country's economy as a trusted agency with governance and control. c. Banks are only govt. owned organizations to help poor and unprivileged sections of society. d. Banks formation purpose to remove hurdles in money flow and financial inclusion of all segments of society. e. Banking is full Business ecosystem of Demand-Supply, who fill the Gap between excess money holders and persons/organizations who are in need of money with regulations.	CO2
Q5	Fill in the Blanks: a. Interest given on deposit accounts is always _____ than Loan account interest. b. Loan is asset for bank, but _____ for customers. c. Bank account is your valid ID proof, so opening an account of any person need _____ verification. If anyone not able to produce/submit satisfactory documents, bank can deny to open account. d. Banking business can classified in to _____ banking & _____ banking. e. _____ and _____ are typical Core Banking products.	CO3
Q6	Factor of sanctioning of retail loan is depend on these five parameters and these are: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO3

SECTION B

- 1. Each question will carry 10 marks**
- 2. Instruction: Write short / brief notes. Bullet points answer appreciated.**

S. No.	Question	CO
Q 7	Write the definition and relation among Interest, Asset & Liability in terms of Banking.	CO1
Q 8	What is Fund Transfer & its importance in Banking Products? What is the role of RBI in Fund transfer?	CO1
Q 9	Mention five major Products of Banks with examples.	CO2
Q 10	Analyze Retail Banking & Corporate Banking accounts & products. Discuss though Corporate accounts are more risky, still banks like Corporate accounts.	CO2
Q 11	Banks and Insurance are two separate business ecosystem, and two important pillars of any country's economy. Discuss, how and why Banking & Insurance business interplay and trying to capture each other business. What are the challenges involved in this business interplay/cross-selling. <p style="text-align: center;">OR</p> Banks and Financial Services (Stock Exchanges) are two separate business ecosystem, Discuss how and why Banking & Financial Stock Exchanges business interplay and trying to capture each other business. What are the challenges involved in this business interplay/cross-selling.	CO3
Section C		
<ol style="list-style-type: none">1. Each Question carries 20 Marks.2. Instruction: Write long answer.		
Q12	Elaborate your final understanding about the whole Banking Informatics in terms of: (Answer any two question) (a) Why you must know Banking Business, its Products & Processes in detail, where as you are going to become CS professional? (b) As a Software Professional having in-depth knowledge about Banking Industry domain, what additional opportunities, you can avail in your professional carrier as MFT expert. (c) In future, what new banking Products & Processes you visualize and due to that, what new challenges & opportunities are associated with new horizon of MFT.	CO3