


<b>Name:</b>	
<b>Enrolment No:</b>	

**UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**  
**Online End Semester Examination, May 2021**

**Course: Risk Management & Compliances**  
**Program: B. Tech. CSE + BFSI (Batch 2018-22)**  
**Code: CSBI4004**

**Semester: VI**  
**Time 03 hrs. Course**  
**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	Write five major important characteristics of Risk are: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO1
Q2	Define & Mention two types of Credit risk for banks: (a) -----, (b) -----,	CO1
Q3	State two major characteristics of HQLA (High Quality Liquid assets): (a) -----, (b) -----,	CO2
Q4	Define Operational risk for a bank and mention two major components of operational risk: (a) -----, (b) -----,	CO2
Q5	Two major product risks, that Insurance business have: (a) -----, (b) -----,	CO3
Q6	Mention basic five characteristics of an Audit: (a) -----, (b) -----, (c) -----, (d) -----, (e) -----.	CO3

**SECTION B**

- 1. Each question will carry 10 marks**
- 2. Instruction: Write short / brief notes. Bullet point's answer appreciated. Max 200 Words limit**

S. No.	Question	CO
Q7	What is the purpose of the Risk Management? Mention 5 major risk management strategies. (2x5 Marks)	CO1
Q8	Discuss different types of risk possible in Insurance & Financial Services Industry. (2x5 Marks)	CO1

Q9	Discuss Basel Accord, its version 2, and 3. It's main 3 pillar and India preparedness to comply Basel-3 compliances.	CO2
Q10	Define different types of Audit & mention principles of Audit.	CO2
Q11	Analyze Market Risk and discuss two standards prescribed by Basel-III to handle market risk. Or Analyze Operational Risk. What are the three approaches prescribed in Basel-III to handle operational risk?	CO3
<b>Section C</b>		
<b>1. Total Question carries 20 Marks. Each part carry 5 Marks</b> <b>2. Instruction: Write Detail answer.</b>		
Q12	Elaborate your final understanding about the whole Risk Management in terms of: (a) As a Software Professional having in-depth knowledge about Risk Management in BFSI domain, what additional features, you can embedded during development of Core Banking Solutions/Core Insurance Solutions, Terrestrial, and external applications? (b) In future, what new digital transformation, you visualize, and due to that, what new challenges & opportunities are associated with new horizon of Risk Management in BFSI domain? (c) Analyze how regulators play important role to save & safe industry & customers in three pillars of economy (BFSI)? (d) "Due to globalization and internet, whole world become a single village, we can't protect our BFSI institution by isolation, so we need Global standards & compliances". Mention some steps taken by our government in this direction to survive and sustain in global competition.	CO3