



UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

End Semester Examination, December 2021

Course: Universal Banking T&S&C Deposits

Semester : V

Program: BCA-BFSI

Duration : 03 hrs.

Course Code: CSBC3014

Max. Marks: 100

Instructions: Answer detail must relate to marks awarded.

SECTION A (5Qx 4M = 20 Marks)

		Marks	COs
Q 1	Write the relation of Interest with Asset & Liability in respect to Bank & Customer.	4	CO1
Q 2	What is KYC? Why KYC is continuous process even after account activation and due after certain time cycle?	4	CO1
Q 3	Mention differences between Retail Deposits and Corporate Deposits.	4	CO2
Q 4	Define EMI, What is the relation between EMI and Recurring monthly Deposit account?	4	CO2
Q 5	Before activating new account in Bank, Bank use verification methods of your address and mobile number. What are that methods?	4	CO3

SECTION B (4Qx10M = 40 Marks)

Q 6	What are retail loans? What are the principles of retail lending?	10	CO1
Q 7	Explain Retail Deposits types in brief.	10	CO1
Q 8	Write different types of Channels & Transactions used by customers with examples in Banking business.	10	CO2
Q 9	Why Banking Business is termed as Industry, if it is industry, then why Government control this industry every function with the help of RBI. OR If you wish to explain Banking business with same analogy of nature, with which example, you wish to compare and prove that most of Business analogy picked from our nature.	10	CO3

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

Q 10	Classify Banking Products in 5 major types with examples.	4 x 5	CO2
Q 11	Explain in Banking terms (a) Margin and Investment Banking (b) Bancassurance (c) Mutual Funds (d) Bill Payment & Depository Services (e) Syndication & Consortium. OR Elaborate your final understanding about the whole Banking Products & Processes in terms of: (a) Why you must know all Banking Products & Processes in detail, where as you are going to become CS professional? (b) Why each Banking Products & Services have certain Processes to be follow and regularly managed by RBI? (c) As a Software Professional having in-depth knowledge about Banking Industry domain, what additional opportunities, you can avail in your professional carrier. (d) In future, what new banking Products & Processes you visualize and due to that, what new challenges & opportunities are associated with new horizon of Banking.	4 x 5 5 x 4	CO3