

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES**End Semester Examination, May 2018****Course: BFSI Products & Processes-II (CSIB238)****Semester: IV****Program: B. Tech. CSE + BFSI****Time: 03 hrs.****Max. Marks: 100****Instructions: Relate your Answer words limit according to marks assigned to question.****SECTION A**

S. N.		Marks	CO
Q 1	Write the concept of Risk, Risk Cover & relate it with Insurance Business?	4	CO1
Q 2	Relate Mortality & Actuary with Life Insurance. What are major risks associated with Life?	4	CO2
Q 3	What is Equity? Why companies sell their equity by IPO?	4	CO3
Q 4	Compare Equity & Debt.	4	CO4
Q 5	Write RBI Regulations for Consortium.	2+2	CO5

SECTION B

Q 6	Explain the meaning of “Insurance is subject of Solicitation”. Write the importance of Reinsurance. Why & how government control Insurance Business.	3+3+4	CO1, CO2
Q 7	Why Stock Markets termed as Economic Barometer of respective Country? Write the constituents of Share Market. Mention the SEBI eligibility criteria for any IPO.	3+3+4	CO3
Q 8	Discuss the importance of Investment Bank & its functions. Write the structure of Investment Bank.	7+3	CO4
Q 9	Define Depository, its Constituents & discuss customer facilities, transactions & safety handled by Depository.	3+3+4	CO5

SECTION-C

Q 10	(a) Discuss the reasons; “Why Insurance business still not considered as Global Business same like Banking Business/FDI”? (b) How Technology can help Insurance Business to cross continent boundaries? (c) What is Group Insurance & its purpose? (d) What is Investment linked Insurance & why getting popularity day by day?	5+5+5 +5	CO1, CO2,
Q 11	(a) As a BFSI Expert, Why Insurance Products & Processes drill down knowledge is important and where you can use this knowledge? (b) Analyze how Big Data & Business Analytics effecting Insurance Business? How Automation can be helpful in Insurance Business? (c) Why Govt. himself promoting Group Insurance for Life & Health for priority sector? (d) Why Government control Insurance Products, process & price, whereas Govt. leverage Capital market on its own? <p style="text-align: center;">OR</p> Discuss (a) & (b) above for third Financial Services pillar of BFSI. (c) What are Derivatives, their importance & its different types? (d) Compare Future & Option Contract. What is the purpose of F & O market.	5+5+5 +5	

Name:
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SECTION A

S. No.		Marks	CO
Q 1	State functions & role of IRDAI?	4	CO1
Q 2	Write Concepts & Principles of Life Insurance.	4	CO2
Q 3	What is IPO? Why companies sell their shares by IPO?	4	CO3
Q 4	Compare Preferred & Common Shares.	4	CO4
Q 5	Differentiate Syndication & Consortium.	4	CO5

SECTION B

Q 6	Discuss the term “Insurance is a subject of Solicitation”. What is Group Insurance, Why today insurance are promoted by government like “Jan Dhan Bima Yojna, Jan Swastya Yojna”.	5+5	CO1, CO2.
Q 7	What are Mortality Charges & Relation between Mortality Charges & Age? What is Actuary & requirement of Actuary in Insurance Business?	5+5	CO3
Q 8	Discuss the functions of Stock Exchange & Stock Exchange constituents? What is insider trading & why it is prohibited?	5+5	CO4
Q 9	Define Equity & its type, Differentiate between Debt & Equity? Compare Future & Option Contract?	5+5	CO5

SECTION-C

Q 10	Discuss the reason “Today Financial Services are available in “Demat” format, but still Insurance Market is functioning with legacy Paper system”	10+10	CO1, CO5
Q 11	Prepare a Process Flow Chart for Arrangement of Syndication of Debt? Prepare a Process flow Chart for Fraud detection in Motor Vechile Claims? OR Why Today All three pillars of BFSI Interplay & role of Money Transfer in Economy. Why Govt. want more digital transaction in compare to Cash Transaction?	10+10	CO2, CO3, CO4.