


Name:	 UPES UNIVERSITY WITH A PURPOSE
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

Online Examination- End Semester - May 2021

Course: Universal Banking Base

Semester: IV

Program: BCA- BFSI

Time 03 hrs.

Course Code: CSBC2020

Max. Marks: 100

SECTION A

1. Each Question carries 5 Marks.

2. Instruction: Attempt all the questions.

S. No.	Question	Marks	CO
Q 1	What are the different types of Mortgage loans?	5	CO4
Q 2	Write a short note on set up of Internet Banking.	5	CO2
Q 3	Write short note on Setup of Current account for Company.	5	CO3
Q 4	What is Auto Loans? Explain the types of Auto Loans.	5	CO4
Q 5	Give the names of special Corporate accounts and define them.	5	CO3
Q 6	Explain Card Issuance Process (Prepaid Cards).	5	CO2

SECTION B

1. Each Question carries 10 marks.

2. Instruction: Write short / brief notes.

Q 7	Define Home Loan. What are the different types of Home Loans? Draw a flowchart of home loans sanction process.	10	CO4
Q 8	What is transaction in a Bank? List down at least 10 types of transactions. List all the channels of transaction.	10	CO1
Q 9	Define Corporate Banking. What are the different features of Corporate Bank Customers? Explain the types of Corporate Banking customers.	10	CO3
Q 10	What is Retail Lending in Bank? Explain the Principles of Lending in detail.	10	CO4
Q 11	List the typical documents collected for KYC process. Draw the flowchart for Cash withdrawal Process at ATM and explain the process.	10	CO2

SECTION-C

1. Each Question carries 20 Marks.

2. Instruction: Write long answer.

Q 12	What is Banking Business? Classify the banks based on Geographical Scope, Control Structure and Economic Structure. What are the different functions and business of Banks? Explain the broad classification of banking products.	20	CO1
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OR

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| a. Who is a Bank Customer? Briefly explain the types of Bank Customer with example. What is the process of customers on Boarding? Explain and draw a flowchart for Customers on boarding process. | 10 | |
| b. What is an Account? Explain the different types of accounts. Draw a flowchart of account opening process (General). | 10 | |