

Name:	 UPES UNIVERSITY OF TOMORROW
Enrolment No:	

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, December 2022

Course: Universal Banking Remittance	Semester: V
Program: BCA+BFSI	Time : 03 hrs.
Course Code: CSBC3013	Max. Marks: 100

Instructions: Answer must relate to awarded Marks

SECTION A (5Qx4M=20Marks)

S. No.	Question	Marks	CO
Q 1	Define Fund Transfer? Differentiate Remittance and Payment.	2+2	CO1
Q 2	Why is government pursuing digital payments?	4	CO1
Q 3	Compare RTGS, NEFT and IMPS.	4	CO2
Q 4	Fill in the Blanks: (a). Clearing and _____ are two vice versa process to complete the payment. (b). SWIFT is an _____ framework for international fund transfer. (c). The Bank who pays the Cheque amount called _____ bank, and the bank who receive amount is called _____ bank during the settlement process. (d). _____ Payment is the transaction among different account, but same bank.	1 x 4	CO2
Q 5	Name the regulator and their roles for offline & online payments.	4	CO3

SECTION B (4Qx10M= 40 Marks)

Q 6	Draw Payment System Prism Pyramid & briefly explain each stakeholder in Payment system.	5+5	CO1
Q 7	Write down five characteristics & technologies used in Debit Card payment system. Discuss Swift Messaging system.	5+5	CO1
Q 8	Analyze NPCI role in payment & how NPCI playing today vital role in India Payment System mentioning his iconic products? OR Discuss Swift Messaging System in detail with examples.	5+5	CO2
Q 9	Clarify Standards, Portability & Interoperability in Payment System. Mention 7A's, 5 C, 3 S & 1 E factor for optimized Payment System.	5+5	CO3

SECTION-C (2Qx20M=40 Marks)

Q 10	Define & draw Clearing & Settlement process. What are the rules for membership of clearings house and regulations to smooth operations of clearing house? OR Define and Draw Clearing & Settlement process in ATM. Mention 3 stage process of payment in ATM with the help of OOPS Sequence diagram.	10+ 10	CO1, CO2.
Q 11	Discuss the Payment system evolution in Past, Present & Future. How as an BFSI professional, you can contribute to the journey of digital payment era?	10+10	CO3