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**Presidency University**

**Bengaluru**

 **School of Management**

**Summer -Term Examination - Aug 2024**

**Date**:6th Aug 2024

**Time**: 1:00PM -4:00 PM

**Max Marks**: 100

**Weightage**: 50%

**Semester**: 4

**Course Code**: MBA4057

**Course Name**: Fintech

**Department:** SOM

 **Instructions:**

1. *Read the all questions carefully and answer accordingly.*
2. *Do not write any information on the question paper other than roll number.*
3. *Question paper consists of 3 parts.*

**PART A**

**Answer any 10 Questions. Each question carries 3 marks. (10Qx 3M= 30)**

1. Which years are considered as "Modern period " in the history of finance? Name major advances made in that period. (Knowledge)
2. Describe how RBI has defined API (as per the RBI Fintech Disruption document) (Knowledge)
3. How has technologies such as mobile banking, Robo-advisors? (Knowledge)
4. How has blockchain have revolutionized the way banks deliver services and interact with customers. (Knowledge)
5. List at least 6 technologies that are included under Fintech? (Knowledge)
6. What is the business strategy of PayTM? (Knowledge)
7. What are Unicorns? Name some of them in India. (Knowledge)
8. Name one foundational technology in the Fintech domain and briefly explain its significance in facilitating secure and efficient digital transactions. (Knowledge)
9. Define P2P (Peer-to-Peer) payments and provide an example of its application. (Knowledge)
10. What are smart contracts, and how are they utilized across different sectors? (Knowledge)
11. What are Cryptocurrencies and Digital Crypto Wallets, Give examples. (Knowledge)
12. What are two key functions facilitated by Fintech platforms in the financial sector. (Knowledge)

**PART B**

**Answer any 4 Questions. Each question carries 10 marks. (4Qx 10M= 40)**

1. Explain the concept of fintech unicorns and their business models. Provide examples of successful fintech unicorns and discuss the factors contributing to their rapid growth and valuation. (Application)

1. What are the characteristics of successful fintech startups and how they leverage technology to address market gaps and customer needs. (Application)

1. Explain how Autonomous Finance and the use cases of AI & ML in transforming Front Office, Mid Office & Back Office. (Application)

1. Explain Artificial Intelligence, Machine Learning & Deep Learning and explain how they are related to each other. (Application)

1. Explain in detail the potential applications of fintech across various sectors and its role in driving innovation in the financial services industry. (Application)
2. Discuss the innovative trends and advancements in consumer and retail payments within the global payment ecosystem, highlighting their impact on businesses and consumers. (Application)

**PART C**

**Answer 2 Questions. Each question carries 15 marks. (2Qx 15M= 30)**

1. Explain in detail how BharatPe has been able to revolutionize Indian Digital Payment business. Analyze using SWOT and how they have built a unique solution for Indian market.

(Analysis)

1. In Banktech explain in detail how Regulatory Framework for Product Pricing, loan origination and servicing work with examples in India? (Analysis)