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Department of Research & Development
Mid - Term Examinations - SEPTEMBER 2024

Odd Semester: Ph.D. Course Work	Date: 27/09/2024
Course Code: COM841	Time: 2:00pm – 3:30pm
Course Name: Personal Finance Planning	Max Marks: 50
Department: School of Commerce	Weightage: 25%

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 5 marks.		4Qx5M=20M
1	Compare payment gateways and digital wallets. How have they changed the way consumers and businesses interact in financial transactions.	5 Marks
2	Explain the concept of a Fintech unicorn. Why are these companies important to the global Fintech ecosystem.	5 Marks
3	Define Fintech and explain its importance in the modern financial landscape.	5 Marks
4	Discuss the role of APIs in modern banking, and how have they fueled the growth of "Banking as a Service" models.	5 Marks

Part B

Answer ALL Questions. Each question carries 15 marks.		2QX15M=30M
5	Analyze the historical evolution of Fintech and its impact on traditional banking. Explain the key factors have driven its growth globally.	15 Marks
6	Using alternative credit scoring models, create a risk assessment framework for a digital lending platform. How does this differ from traditional credit scoring methods, and what are the potential benefits and risks?	15 Marks