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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **End - Term Examinations – JANUARY 2025** |
| **Date:** 11 - 01- 2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOM(PG) | **Program:** MBA | |
| **Course Code :** MBA3082 | **Course Name :** Fintech | |
| **Semester**: III | **Max Marks**: 100 | **Weightage**: 50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **19** | **22** | **46** | **10** |  |

**Instructions:**

1. *Read all questions carefully and answer accordingly.*
2. *Do not write anything on the question paper other than roll number.*

**Part A**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 3marks. 3Mx10Q=30M** | | | | |
| **1** | There are several transformations after the fintech revolution in the finance sector. Define Fintech and the main aims of fintech implementation? | **3 Marks** | **Knowledge** | **CO1** |
| **2** | Financial frauds are increasing rapidly in the market recently. Mention two methods, how fintech has driven Cyber Security to protect the user data? | **3 Marks** | **Knowledge** | **CO1** |
| **3** | Automation in the banking industry allows reduced cost for the banking industry. Narrate automation with an example | **3 Marks** | **Knowledge** | **CO1** |
| **4** | Describe cloud computing and mention any 3 advantages of it for the financial institutions? | **3 Marks** | **Knowledge** | **CO2** |
| **5** | What is AI and give any 3 examples from real life situations? | **3 Marks** | **Knowledge** | **CO2** |
| **6** | Briefly list out what is RegTech (Regulatory Technology) and its significance in the financial industry? | **3 Marks** | **Knowledge** | **CO2** |
| **7** | How does EMV Chip Cards and Near Field Communication Technology enable payments between consumers and businesses? | **3 Marks** | **Knowledge** | **CO3** |
| **8** | How do predictive analytics help financial markets? Give suitable example? | **3 Marks** | **Knowledge** | **CO3** |
| **9** | What is NBFSI? Write a short note on it? | **3 Marks** | **Knowledge** | **CO2** |
| **10** | Describe non fungible token? | **3 Marks** | **Knowledge** | **CO3** |

**Part B**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer All the Questions. Each question carries 10 marks. 10Mx4Q=40M** | | | | |
| **11** | Explain the common business models in Indian Fintech to a newly formed financial institution that is evaluating the role of fintech and its significant contribution so that they can adopt the same in their ecosystem. | **10 Marks** | **Application** | **CO1** |
| **Or** | | | | |
| **12** | Evaluate the trends shaping the fintech landscape in India in various demographics? | **10 Marks** | **Application** | **CO1** |

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| **13** | Analyze the applications of Machine Learning and the challenges faced by ML? | **10 Marks** | **Application** | **CO2** |
| **Or** | | | | |
| **14** | Discuss the future of fintech considering all the innovations that has taken place so far in the country? | **10 Marks** | **Application** | **CO2** |
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| **15** | Describe in detail the key components of the Global Payment Ecosystem? | **10 Marks** | **Application** | **CO3** |
| **Or** | | | | |
| **16** | Outline in detail the various innovative payment solutions that are reshaping the consumer and retail payment landscape in India? | **10 Marks** | **Application** | **CO3** |
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| **17** | Analyze **BANKTECH** in India, with 3 examples of how these trends are being applied in the Indian context? | **10 Marks** | **Application** | **CO4** |
| **Or** | | | | |
| **18** | AI and ML technologies are being leveraged in multiple areas of the insurance lifecycle, from risk assessment and underwriting to claims processing and customer service. Support this statement with suitable examples? | **10 Marks** | **Application** | **CO4** |

**Part C**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each Question carries 15 marks. 15Mx2Q=30M** | | | | |
| **19** | Block chain technology has a transformative impact on the fintech industry. Discuss the various innovations that has improved customer experience in block chain.? | **15 Marks** | **Analysis** | **CO3** |
| **20** | Analyze the key elements of smart regulation in India supported with 4 examples that are relevant? | **15 Marks** | **Analysis** | **CO3** |