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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph. D Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 04 – 02- 2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph. D | |
| **Course Code:** COM817 | **Course Name: :** Introduction to Fintech | |
| **Semester**: | **Max Marks**: 100 | **Weightage**:50% |

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| --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** |
| **Marks** | **40** | **20** | **10** | **30** |

**Instructions:**

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

**Part A**

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| --- | --- | --- | --- | --- |
| **Answer ALL the Questions. Each question carries 10 marks. 6Q x 10M=60Marks** | | | | |
| **1** | Discuss the key benefits of Fintech for consumers, particularly in terms of accessibility, cost, and convenience." | **10Marks** | **M** | **CO1** |
| **2** | "Compare traditional banking services with Fintech solutions. What are the main differences in terms of speed, accessibility, and user experience?" | **10Marks** | **M** | **CO1** |
| **3** | "Describe how blockchain technology is applied in Fintech to enhance security and transparency in financial transactions." | **10Marks** | **M** | **CO2** |
| **4** | Explain the importance of Fintech in today’s financial system. | **10Marks** | **M** | **CO2** |
| **5** | What are the main Fintech Hubs available in our country?-Explain | **10Marks** | **M** | **CO3** |
| **6** | Explain what 'Fintech' means and how it is transforming the traditional financial services industry." | **10Marks** | **M** | **CO4** |

**Part B**

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| --- | --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | | |
| **7.** | Explain the various operating models for banking industry. | | **20 Marks** | **M** | | **CO1** |
|  | | | | | | |
| **8.** | "Discuss the potential risks associated with the widespread adoption of Fintech, particularly in areas such as cybersecurity and consumer privacy." | **20 Marks** | | | **M** | **CO4** |