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**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 07 – 02-2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph. D | |
| **Course Code :** COM816 | **Course Name:** Digital Finance and Inclusion | |
| **Semester**: | **Max Marks**:100 | **Weightage**:50% |

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| --- | --- | --- | --- | --- | --- |
| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **Marks** | **10** | **20** | **20** | **30** | **20** |

**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 10 marks. 6Q x 10M=60Marks** | | | | |
| **1** | Discuss the role of commercial banks in the transition to digital finance in India. | **10 Mark** | **L2** | **CO1** |
| **2** | Explain the importance of data privacy laws in the context of digital finance. | **10 Mark** | **L2** | **CO2** |
| **3** | Discuss the intersection of data privacy laws and fintech applications. | **10 Mark** | **L2** | **CO2** |
| **4** | Discuss the role of big data in improving financial services and decision-making. | **10 Mark** | **L2** | **CO3** |
| **5** | Explore the concept of open banking and its implications for the financial ecosystem. | **10 Mark** | **L2** | **CO4** |
| **6** | Assess how AI and big data contribute to risk management in financial services. | **10 Mark** | **L2** | **CO3** |

**Part B**

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| --- | --- | --- | --- | --- | --- |
| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Discuss the role of data privacy laws in protecting consumer information in the digital finance sector. What are the key principles of these laws, and how do they impact fintech operations? | **20 Marks** | **L3** | **CO4** |
|  | | | | | |
| **8.** |  | Evaluate the impact of financial ecosystems on the future of fintech. How do open banking and API-based services create new opportunities for financial institutions and technology providers? | **20 Marks** | **L4** | **CO5** |

**\*\*\*\*\* BEST WISHES \*\*\*\*\***