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 **PRESIDENCY UNIVERSITY**

  **Bengaluru**

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| **Ph.D. Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 30 – 01- 2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph.D. |
| **Course Code:** COM834 | **Course Name:** Fintech in Financial Services |
| **Semester**:  | **Max Marks**: 100 | **Weightage**:50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** |
| **Marks** | **40** | **40** | **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**

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| **Answer ALL the Questions. Each question carries 10 marks. 6Q x 10M=60Marks** |
| **1** | AI is an area of computer science that emphasizes on the creation of intelligent machines that work and perform tasks like humans. These machines are able to teach themselves, organize and interpret information to make predictions based on this information. It has therefore become an essential part of technology in the Banking, Financial Services and Insurance (BFSI) Industry, and is changing the way products and services are offered. With reference to the above context, Discuss the Applications of AI in finance sectors with relevant example. | **10Marks** | **L2** | **CO1** |
| **2** | Bangalore is home to a vast and fast-growing fintech industry. From international financial institutions to local lending giants, these companies are constantly innovating in the finance space. With reference to above, highlight few notable start-ups of fintech products of last 5 years and discuss, how it is influencing customers. | **10Marks** | **L2** | **CO1** |
| **3** | Discuss key challenges and opportunities for digital investment platforms in emerging markets, and how can they overcome issues related to financial inclusion, technology infrastructure, and regulation? | **10Marks** | **L2** | **CO2** |
| **4** | Explain the advantages of using blockchain in banking for improving operational efficiency, reducing costs, and enhancing security.  | **10Marks** | **L2** | **CO2** |
| **5** | Define Open Banking and discuss potential regulatory challenges and opportunities that startups must navigate when using Open Banking APIs in different regions.  | **10Marks** | **L2** | **CO3** |
| **6** | Discuss the regulatory challenges associated with crowdfunding, and how do these differ across regions and crowdfunding models? | **10Marks** | **L2** | **CO3** |

**Part B**

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| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** |
| **7** | Digital money makes it easier for central banks to implement monetary policy because they don't need to collect and store physical money or assets to influence inflation or create financial system stability. Digital money has the potential to transform the financial sector. Emerging markets and lower-income countries stand to gain the most from this dramatic shift. Broad and inexpensive access to digital money and phone-based transactions could open the door to financial services for 1.7 billion people without traditional bank accounts. And countries may grow increasingly connected, facilitating trade and market integration. The real-world impact is significant. With reference to the above context, Discuss the security issues of digital money transformation with relevant example. | **20 Marks** | **L3** | **CO1** |
| **8** | Enemerate the risks and security concerns associated with using Bitcoin and other cryptocurrencies.  | **20 Marks** | **L3** | **CO2** |