

**PRESIDENCY UNIVERSITY**

**Bengaluru**

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| **Ph.D. Course Work End Term Examinations – JAN-FEB 2025** |
| **Date:** 31- 01- 2025 **Time:** 09:30 am – 12:30 pm |

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| **School:** SOC | **Program:** Ph.D. | |
| **Course Code:** COM827 | **Course Name:** FINTECH in Commercial Banking | |
| **Semester**: | **Max Marks**: 100 | **Weightage**: 50% |

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| **CO - Levels** | **CO1** | **CO2** | **CO3** | **CO4** | **CO5** |
| **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** | Give a note on impact of Fintech on Business Banking. | **10 Marks** | **L** | **CO1** |
| **2** | Discuss in detail about the functioning of Core Banking Solutions | **10 Marks** | **L** | **CO1** |
| **3** | How clearing and settlement system is works in Banks? | **10 Marks** | **L** | **CO2** |
| **4** | Elaborate the WIRELESS APPLICATION PROTOCOL working in Mobile Banking. | **10 Marks** | **L** | **CO2** |
| **5** | Short note on Peer-to-Peer Lending Services and Retail Investment Services. | **10 Marks** | **L** | **CO3** |
| **6** | How is the pursuit of centralized KYC System? | **10 Marks** | **L** | **CO3** |

**Part B**

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| **Answer the Questions. Each question carries 20 marks 2Q x 20 = 40 Marks** | | | | | |
| **7.** |  | Write down in detail about the impact of Fintech in Corporate Banking. | **20 Marks** | **L** | **CO1** |
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| **8.** |  | Write a note on the creation of Digital currencies and Mobile Wallets. | **20 Marks** | **L** | **CO2** |

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