



PRESIDENCY UNIVERSITY

BENGALURU

Roll No.																			
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End - Term Examinations – December 2025

Date: 27- 12- 2025

Time: 09:30am – 12:30pm

School: SOM-PG	Program: MBA		
Course Code : MBA3082	Course Name: FINTECH		
Semester: III	Max Marks: 100	Weightage: 50%	

CO - Levels	C01	C02	C03	C04	C05
Marks	16	16	34	34	00

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 3marks.

10Q x 3M=30M

1.	Point out key components of modern FinTech architecture.	3 Marks	L2	C01
2.	Describe the various ways to store crypto currency?	3 Marks	L2	C01
3.	Explain the role of ICOs and mention why they are important in the FinTech ecosystem.	3 Marks	L2	C02
4.	List out major emerging FinTech technologies and trends.	3 Marks	L2	C02
5.	List out the major components of the global payment ecosystem?	3 Marks	L2	C03
6.	Point out important regulatory aspects of cryptocurrencies and tokens	3 Marks	L3	C03
7.	Explain P2P (peer-to-peer) lending? Mention the technologies enabling it.	3 Marks	L2	C03
8.	Discuss the concept of P2P lending and identify the technologies enabling it. In Brief	3 Marks	L1	C04
9.	How does InsurTech use IoT to improve insurance services?	3 Marks	L2	C04
10.	Point out key features of RegTech and its role in improving regulatory compliance.	3 Marks	L2	C04

Part B

Answer the Questions.

Total Marks 40M

11.	a.	Describe the key components of modern FinTech architecture and technologies powering it.	10 Marks	L4	CO1
Or					
12.	a.	Analyze the evolution and business models of FinTech startups and unicorns.	10 Marks	L4	CO1
Or					
13.	a.	Describe cryptocurrencies and digital crypto wallets. Highlight the payment process through blockchain and cryptocurrency.	10 Marks	L3	CO2
Or					
14.	a.	Analyze the foundational elements of blockchain technology and discuss how public-key cryptography enables trust and security in FinTech applications.	10 Marks	L4	CO2
Or					
15.	a.	Analyze the components of the Indian payment stack and examine innovations in mobile, credit card, and POS ecosystems.	10 Marks	L4	CO3
Or					
16.	a.	Apply the principles of alternative finance to analyze P2P lending, marketplace lending, and crowdfunding models.	10 Marks	L5	CO3
Or					
17.	a.	Analyse how BankTech is transforming the loan lifecycle, from origination to servicing.	10 Marks	L4	CO4
Or					
18.	a.	Explain how InsurTech is disrupting the traditional insurance value chain.	10 Marks	L5	CO4

Part C

Answer all the Questions. Each question carries 15marks

2Q x 15M=30M

19.	a.	PayEdge, a global digital payments provider, operates in over 25 countries and enables seamless cross-border payments for retail consumers. Traditionally, it relied on partner banks and card networks for settlement. However, increasing settlement times, liquidity issues, opaque FX rates, and high remittance fees led to customer dissatisfaction. To address this, PayEdge is evaluating technologies such as	15 Marks	L4	CO3
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		<p>blockchain-based payment rails and stablecoin-based settlement to reduce friction.</p> <p>The firm also plans to expand in India, where UPI, BBPS, Aadhaar-enabled payment services, and e-wallets dominate the market. PayEdge is unsure how to integrate into the Indian payment stack while maintaining compliance with local data-security regulations.</p> <p>Questions:</p> <p>a) Analyse the challenges PayEdge faces in cross-border payments and how blockchain may solve them.</p> <p>b) Evaluate how PayEdge can integrate within the Indian payment ecosystem. Identify key components of the Indian payment stack relevant to its business.</p> <p>c) Discuss risks and regulatory issues PayEdge must consider when implementing blockchain-based payments</p>			
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20.	a.	<p>SureLife Insurance is a top insurer known for traditional agent-driven sales. However, the rise of InsurTech startups offering instant quotes, automated underwriting, IoT-based premium pricing, and digital claims has put pressure on SureLife's margins.</p> <p>To remain competitive, SureLife collaborated with InsurTech platforms and online aggregators for product comparison and digital sales. They deployed AI-based risk modelling using medical history, purchase behavior, and lifestyle analytics. Customers using wearables (IoT devices) received dynamic premiums based on health activity.</p> <p>To reduce fraud, SureLife implemented ML-based anomaly detection for claims. Smart contracts were piloted for motor insurance claims to enable automatic claim settlement when verified data was received from IoT-enabled vehicles.</p> <p>A blockchain-based document vault was implemented for customer onboarding and KYC verification, enabling access to data across insurers with customer consent.</p> <p>Despite success, SureLife faces data privacy concerns, lack of regulatory clarity around IoT-based pricing, and integration difficulties with legacy systems. Customers raised transparency concerns regarding data sharing and automated decisions.</p> <p>1. Explain how InsurTech has enabled value-chain disruption in SureLife Insurance.</p>	15 Marks	L5	CO4
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		<ol style="list-style-type: none">2. Assess the role of AI/ML and IoT in improving underwriting, pricing, and fraud detection.3. Evaluate the feasibility and risks associated with using smart contracts in insurance claims.4. Discuss the effectiveness of digital aggregators in increasing transparency and customer reach. <p>What are the regulatory and ethical challenges arising from data-driven InsurTech models?</p>			
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