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Bengaluru

Even Semester End Term Examination, May / June 2026

Date: 14/05/2026 **Time: 01.00 PM - 04.00 PM**

Course Code: MBA3082	**Course Name: Fintech**	
Semester: Fourth Semester	**Max. Marks: 100**	**Weightage: 50%**

CO - Levels	CO1	CO2	CO3	CO4
Marks	29	29	41	41

Part A: Answer Following Questions. 30 M

Qn.No	Questions	M	CO	BT
1	Describe the FinTech landscape.	3	CO1	BT2
2	Name key technologies used in FinTech.	3	CO1	BT1
3	Mention two latest trends in FinTech.	3	CO1	BT1
4	Define blockchain.	3	CO2	BT1
5	What is a hash function?	3	CO2	BT1
6	Define Hyperledger?	3	CO2	BT1
7	Differentiate between types of cryptocurrencies.	3	CO3	BT2
8	A user wants to store and transfer cryptocurrency securely. What solution should they use and why?	3	CO3	BT3
9	A borrower wants a loan without going to a bank. What alternative finance option is suitable?	3	CO4	BT3
10	A business wants to raise funds from the public for a social project. Which method is appropriate?	3	CO4	BT3

Part B: Answer Any 1 Following Questions. 10 M

Qn.No	Questions	M	CO	BT
11	Ravi is a senior manager in a traditional public sector bank in India. Over the last five years, he has observed a major shift in customer behavior. Earlier, customers used to visit branches for deposits, withdrawals, and loan applications. Now, most customers use mobile apps, UPI-based payments, and digital lending platforms. At	10	CO1	BT4

	the same time, the bank has started losing younger customers to FinTech startups offering instant loans, zero paperwork savings accounts, and AI-based investment advisory services. The bank's internal systems are slow, heavily dependent on legacy infrastructure, and not integrated with modern APIs. Ravi is asked to analyze how FinTech has disrupted the BFSI value chain and suggest which parts of the value chain are most affected. Question: Analyze how FinTech has transformed the BFSI value chain and identify the most impacted areas in the banking ecosystem.			
12	A new digital bank called "NeoBankX" is planning to launch in India. The founders want to build a fully digital ecosystem that integrates payments, lending, investments, and insurance into a single mobile platform. The goal is to target young professionals and gig workers who prefer instant financial services. The bank wants to use cloud computing, machine learning, and blockchain-based security systems. It also plans to integrate partnerships with FinTech startups and use APIs for scalability. The challenge is to design a complete FinTech architecture and business model that ensures scalability, security, and customer engagement. Question: Design a FinTech architecture and business model for NeoBankX. Include technologies, services, and operational model.	10	CO1	BT6

Part C: Answer Any 1 Following Questions. 10 M				
Qn.No	**Questions**	**M**	**CO**	**BT**
13	An insurance company is facing delays and fraud in claim settlements. Customers complain about long processing times and lack of transparency. The company wants to use blockchain and smart contracts to automate claims, especially for health and travel insurance. Questions: 1. Analyze how blockchain can reduce fraud in insurance claims. 2. Assess the role of cryptography in securing claim data.	10	CO2	BT5
14	Banks face repeated KYC verification for the same customer across institutions, causing delays and inconvenience. Question: 1. Analyze inefficiencies in traditional KYC systems.	10	CO2	BT5

	2. Evaluate blockchain as a solution for KYC.			

Part D: Answer Any 1 Following Questions. 10 M				
Qn.No	**Questions**	**M**	**CO**	**BT**
15	A fintech startup, PayNext, wants to introduce cryptocurrency-based payments for cross-border transactions. Currently, customers face high fees and delays in international transfers. PayNext plans to use digital wallets and cryptocurrencies like Bitcoin for instant payments. However, customers are concerned about price volatility and lack of regulation. Regulators are also cautious about allowing crypto-based payment systems. Question: 1. Analyze the limitations of traditional cross-border payment systems. 2.Evaluate the benefits and risks of using cryptocurrencies for payments.	10	CO3	BT5
16	A social enterprise wants to raise funds for a sustainable farming project but cannot secure bank financing. It plans to use crowdfunding platforms to attract small investors globally. However, the founders are unsure about investor trust, platform selection, and legal compliance. Question: 1. Analyze why startups prefer crowdfunding over traditional funding. 2.Evaluate the effectiveness of crowdfunding as a financing tool.	10	CO3	BT5

Part E: Answer Any 1 Following Questions. 10 M				
Qn.No	**Questions**	**M**	**CO**	**BT**
17	A startup launches an online insurance aggregator platform that allows users to compare policies from multiple insurers. It uses AI to recommend policies and aims to improve customer decision-making. However, there are concerns about data accuracy, transparency, and regulatory compliance.	10	CO4	BT5

	Question: 1. Analyze the role of aggregators in insurance. 2. Assess regulatory challenges for aggregators.			
18	A fintech startup wants to offer hybrid lending products combining traditional bank loans with digital features like flexible repayment, AI-based credit scoring, and personalized interest rates. The platform also uses data analytics to cross-sell insurance and investment products. Question: 1. Evaluate the use of machine learning in cross-selling. 2. Assess risk management in hybrid lending.	10	CO4	BT5

Part F: Answer Following Questions. 30 M				
Qn.No	**Questions**	**M**	**CO**	**BT**
19	A fintech company named “CoinPay India” is planning to launch a cryptocurrency-based payment system for cross-border remittances. The idea is to reduce dependency on traditional banking channels and enable faster, low-cost transfers using cryptocurrencies like Bitcoin and stable digital wallets. However, the company is facing challenges such as regulatory uncertainty in India, price volatility of cryptocurrencies, and lack of consumer trust. The management is also considering whether to convert crypto instantly into fiat currency or allow users to hold crypto in wallets. Question: 1. Analyze the limitations of traditional cross-border payment systems that CoinPay India is trying to solve. 2. Evaluate whether CoinPay India should allow users to hold cryptocurrency or convert it instantly into fiat currency, and design a suitable payment model.	15	CO3	BT5
20	“SecureLife Insurance Ltd.” is facing severe challenges in maintaining profitability due to high operational costs, fraudulent claims, and slow underwriting processes. Customers are increasingly dissatisfied with long claim settlement cycles, lack of personalized insurance products, and poor digital experience. To address these issues, the company plans to adopt an**InsurTech-driven transformation strategy**. This includes using **AI/ML-**	15	CO4	BT5

	based underwriting models, **IoT devices for real-time risk monitoring (health bands, vehicle trackers)**, and **automated claims processing systems**. The company also plans to integrate with **insurance aggregators** to expand distribution and reach digital-first customers. However, business disruption is expected as traditional agents may lose relevance. The biggest concern for regulators is algorithmic bias in pricing and lack of transparency in AI-based claims rejection. Question: 1. Analyze the inefficiencies in SecureLife's traditional insurance model. 2. Evaluate the impact of AI/ML and IoT on underwriting, risk modeling, and fraud detection in InsurTech. 3. Design a complete InsurTech transformation model for SecureLife Insurance.				