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**PRESIDENCY UNIVERSITY  
BENGALURU**

**SCHOOL OF MANAGEMENT**

**MID TERM EXAMINATION**

**Winter Semester:** 2021 - 22

**Course Code:** COM 3015

**Course Name:** Introduction to Financial Technology

**Program & Sem:** BBA (FT) & II

**Date:** 13/MAY/2022

**Time:** 10:00 AM – 11:30 AM

**Max Marks:** 50

**Weightage:**25%

**Instructions:**

(i) Read the all questions carefully and answer accordingly.

**Part A [Memory Recall Questions]**

**Answer all the Questions. Each question carries ONE mark.**

**(10Qx1M=10M)**

- The fast adoption of today's fintech, customers can transact with the help of \_\_\_\_\_  
(C.O.No.1) [Knowledge]  
a) digital transaction    b) smartphone    c) electronic transaction
- Given an example for Internet on Things. (C.O.No.1) [Knowledge]
- The payment banks are widely spread among \_\_\_\_\_ households for transactions of daily payment in business. (C.O.No.1) [Knowledge]  
a) lower income    b) middle income    c) upper lower income
- Mention two characteristics of payment banks. (C.O.No.2) [Comprehensive]
- Sonu, who owns a small grocery store, is seeing an increase in the number of customers who pay with a digital transaction. Sonu was advised on what type of digital transaction he may use in the store to make a payment for customers. (C.O.No.1) [Knowledge]  
a) QR scan code    b) NEFT    c) IMPS
- How payment gateway works? (C.O.No.2) [Comprehensive]
- What are the characteristics of blockchain? (C.O.No.2) [Comprehensive]
- How applications interact with the blockchain? (C.O.No.2) [Comprehensive]
- Digital Lending is a big story for financial institutions today where \_\_\_\_\_ is making a huge difference in increasing market revenue and customer satisfaction. (C.O.No.1) [Knowledge]  
a) Machine learning    b) Artificial Intelligent    c) lending cycle

10. Ann wants to launch a fintech business that doesn't require the use of a banking payment gateway. Make a suggestion to Ann about an other strategy she could use.

(C.O.No.1) [Knowledge]

- a) cryptocurrency                      b) bitcoin                                      c) Ripple

### **Part B [Thought Provoking Questions]**

**Answer all the Questions. Each question carries FIVE marks.**

**(5Qx5M=25M)**

11. Mr. Aim wants to start a Fintech firm, so he began gathering information to process, but he is unsure of which Fintech company he should start. Please provide him with a list of technologies that now power Fintech startups. (C.O.No.1) [Knowledge]

12. Joseph is pursuing a fintech course as part of his degree programme, a course that covers fintech in relation to banks, although he is familiar with bank operations and services in general. He is not well-versed in the card payment procedures used for any purchase made at a store. Please assist him in comprehending the card payment process. (C.O.No.2) [Comprehensive]

13. Distinguish between FinTech and TechFin with examples. (C.O.No.1) [Knowledge]

14. Describe the components of the bank's payment and settlement systems in Yesbank.

(C.O.No.2) [Comprehensive]

15. What is a fork, exactly? Classification of the various types of forks used in blockchain technology. (C.O.No.2) [Comprehensive]

### **Part C [Problem Solving Questions]**

**Answer the Question and question carries FIFTEEN marks.**

**(1Qx15M=15M)**

16. RBL Bank is one of the fastest growing private sector banks in India, with a growing presence across the country. The bank has a network of 268 branches, 213 banking transaction points and 382 ATMs spread across 20 states and union territories of India. RBL Bank has selected EdgeVerve Finacle E-Banking App to deploy Finacle Enterprise and Consumer e-banking applications and migrate data. Both Nelito Systems and EdgeVerve took the initiative to transform the Bank from their legacy system to the Finacle eBanking application to meet the needs of customers in the fastest and most efficient way. Nelito Systems Ltd. is an Indian financial technology company, providing software technology solutions and services to banking, financial services, microfinance and government vertical markets globally. Please suggest to RBL Bank what they may claim EdgeVerve for ebanking and custom facilities as well as implementation highlights. Illustrate how RBL Bank has achieved the following benefits with the implementation of Nelito in better services, processes and business development. (C.O.No.2) [Application]



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**PRESIDENCY UNIVERSITY  
BENGALURU**

**SCHOOL OF MANAGEMENT**

**END TERM EXAMINATION**

**Winter Semester:** 2021 - 22

**Course Code:** COM 3015

**Course Name:** Introduction to Financial Technology

**Program & Sem:** BBA (FT) – II Sem

**Date:** 1<sup>st</sup> July 2022

**Time:** 9.30 AM to 12.30 PM

**Max Marks:** 100

**Weightage:** 50%

**Instructions:**

*(ii) Read the all questions carefully and answer accordingly.*

**Part A [Memory Recall Questions]**

**Answer all the Questions. Each question carries THREE marks.**

**(10Qx 3M= 30M)**

1. \_\_\_\_ can include everything from straightforward \_\_\_\_ payment apps to complex \_\_\_\_ networks housing encrypted transactions. (C.O.No.1) [Knowledge]  
a) FinTech, mobile and blockchain    b) Tech, digital and computer    c) Digital, Gpay and processor
2. \_\_\_\_ technology allows for \_\_\_\_ transactions without a government entity or other \_\_\_\_ organization being involved. (C.O.No.1) [Knowledge]  
a) Artificial, centralized and first-party    b) Blockchain, decentralized and third-party  
c) Sandbox, centralized and two-party
3. Mention the features of payment banks. (C.O.No.2) [Comprehensive]
4. \_\_\_\_ is a shared, \_\_\_\_ ledger that facilitates the process of \_\_\_\_ transactions and tracking assets in a business network. (C.O.No.1) [Knowledge]  
a) Blockchain, immutable, recording    b) Chain, absolute, footage    c) chain, complete, copy
5. What is the process for a transaction to be added to the blockchain? (C.O.No.2) [Comprehensive]
6. Distinguish between hard and soft fork. (C.O.No.2) [Comprehensive]
7. \_\_\_\_ also permitted banks to develop applications and solutions for a paperless KYC process using the \_\_\_\_ code embedded on the \_\_\_\_ card. (C.O.No.1) [Knowledge]

a) NPCI, Scan, voter

b) UIDAI, QR, Aadhaar

c) UPI, AR, ID

8. What are the goals of the RBI's new payment and settlement system?

(C.O.No.4) [Comprehensive]

9. Com is a technology-based firm that seeks to launch a search engine browser or app that would assist customers in finding what they want or giving them options to choose from. Suggest Com what type of AI they can adopt for their search engine and why ? (C.O.No.5) [Comprehensive]

10. Match the following

(C.O.No.1) [Knowledge]

i) Patient data	AI in Financial
ii) Fraud detection	AI in transportation
iii) Navigation Experience	AI in healthcare

### Part B [Thought Provoking Questions]

Answer all the Questions. Each question carries EIGHT marks.

(5Qx8M=40M)

11. Ms. Reema wishes to buy a home loan from Axis Bank worth Rs. 75 lakhs. The residential plot is situated at Jayanagar 5<sup>th</sup> Block. She approaches the bank and submits all the documents to avail the loan. The bank uses a software to evaluate the credibility of the customers before approving the bank loan through digital lending. What are the benefits for both banker and the customers?

(C.O.No.3) [Comprehensive]

12. Mr. Aron wishes to plan his son's education by starting an investment plan with Rs. 5000 pm in the financial market. He works as a software employee at Wipro in the department of Database Management. He doesn't want to approach a stock broker instead decides to invest through Robo Advisor for his Investment management. What are the merits of using Robo-Advisors for investment or wealth management?

(C.O.No.5) [Comprehensive]

13. ABC company decides to expand their business overseas from the FY 2022 – 2023. He approaches a Financial Consultancy firm to advise on the IPO mechanism in this situation. However, the company advises to go ahead with Initial Coin Offerings (ICO) to receive the maximum advantage. What could be the benefits of using blockchain enabled ICO?

(C.O.No.2) [Comprehensive]

14. Mr. Rajesh works in Mumbai as a Corporate trainer across the Information Technology Company since 2020. His parents are residing at his native place, Madurai. His father has to be operated due to his lung cancer for which he is expected to transfer an amount of Rs. 25 lakhs immediately to his mother's account. Which is the most suitable type of electronic fund transfer and why?

(C.O.No.2)

[Comprehensive]

15. Ms. Jenny has a dream to experience an international holiday with her family especially Europe trip. She plans to visit Paris, France & Germany within 20 days along with her family. She uses chatbot facility to plan her trip, booking tickets, hotels, baggage management etc. How does chatbots assist Ms. Jenny during her trip? (C.O.No.5) [Application]

### Part C [Problem Solving Questions]

**Answer both the Questions. Each question carries FIFTEEN marks. (2Qx15M=30M)**

16. Cholamandalam Investment and Finance Company Limited is the financial services arm of Murugappa group, an INR 269 billion Indian conglomerate with a presence in 28 businesses Cholamandalam Investment and Finance has got in-principle approval from the Reserve Bank of India to set up a payments bank. The payments bank is expected to be a 100% subsidiary of Cholamandalam and expected to have a nationwide presence. However, the firm plans to partner with those who can bring technology or provide access to a broader customer base in the near future.

Cholamandalam plans to use both technology and its physical footprint to reach out to its prospective customers. It is evident from the customer segments (farmers, drivers, and low-income groups apart from SMEs) that they would focus on financial inclusion. However, the group has to overcome two significant concerns. At first, the group has no previous experience in financial technology and will undoubtedly have to partner with a technology provider. Similarly, the current customers of the company are low-value and low-income customers.

(C.O.No.3) [Application]

The scenario described above is entirely about cryptocurrencies. A few questions are then offered for debate.

- a) What are the possible advanced technologies could be adopted by this company for better financial services to the customers?  
b) How does this company can make use of digital finance?
17. Indian Overseas Bank (IOB) has converted its various core banking systems to a new Core Banking Solution in its Singapore, Hong Kong, Colombo, and Bangkok branches. As a result, IOB's four international offices planned to work with a technology partner to create a Data Archival & Retrieval solution for archiving data from its existing Core Banking and older systems. The archive solution would be implemented at IOB's principal data centre in Chennai, India. For its overseas offices, IOB chose Nelito's FinCraft™ Data Archival & Retrieval Solution (FinDART™). IOB hired Nelito in India to implement the FinDART™ solution as part of its transition from the old CBS to the new CBS. This would ensure that overseas branches have separate access and will also take care of any security issues. Nelito was chosen by Indian Overseas Bank because it understood the bank's needs and

expectations, and because it was in a unique position to provide considerable value to the project based on their extensive experience successfully implementing the FinDARTTM solution in top banks. Kindly suggest how IOB should approach Nelito with set of requirements and benefits achieved by bank.

(C.O.No.5) [Application]