

Roll No



**PRESIDENCY UNIVERSITY  
BENGALURU**

**SET-A**

**SCHOOL OF LAW  
END TERM EXAMINATION – MAY/JUNE 2024**

**Semester :** Semester II  
**Course Code :** PGL4004  
**Course Name :** Fintech and Legal Regime  
**Program :** LMT

**Date :** May 31, 2024  
**Time** 09.30am to 12.30pm  
**Max Marks :** 100  
**Weightage :** 50%

**Instructions:**

- (i) Read all questions carefully and answer accordingly.
- (ii) Question paper consists of 3 parts.
- (iii) Scientific and non-programmable calculator are permitted.
- (iv) Do not write any information on the question paper other than Roll Number.

**PART A**

**ANSWER ANY FOUR QUESTIONS**

**4Q X 5M = 20 MARKS**

1. Define the fundamental element of FinTech and its significance in the modern financial landscape.  
(CO1) [Knowledge]
2. Discuss the forms of cybersecurity risks faced by fintech companies in the digital age and their impact on consumer data protection.  
(CO2) [Knowledge]
3. Explain the role of central banks in regulating payment systems.  
(CO3) [Knowledge]
4. How would you analyze and evaluate the effectiveness of regulatory measures implemented to govern cryptocurrencies and ICOs?  
(CO4) [Knowledge]
5. Describe the key components and characteristics of a distributed ledger system.  
(CO5) [Knowledge]
6. Define the primary regulatory challenges which are facing by robo-advisory services in the financial industry  
(CO5) [Knowledge]

**PART B**

**ANSWER ANY FOUR QUESTIONS**

**4Q X 10M = 40 MARKS**

7. Determine a payment system by contrasting and comparing the security features of two distinct payment gateways.(CO3)[Application]

8. Evaluate the effectiveness of current regulatory frameworks in addressing emerging issues such as cryptocurrencies and blockchain technology in cross-border payments, considering factors like security, transparency, and financial inclusion.  
(CO3) [Application]
9. Explain the basic principles of decentralised finance (DeFi) and smart contracts.  
(CO4) [Application]
10. Explain the role of regulatory bodies and enforcement agencies in implementing anti-fraud measures within financial markets.  
(CO4) [Application]
11. Illustrate with current scenario on legal and regulatory obstacles on robo-advisory services face in providing automated investment advice to clients.  
(CO5) [Application]
12. Explain the implications of non-compliance with securities regulations for crowdfunding platforms and their users.  
(CO5) [Application]

### **PART C**

**ANSWER ANY TWO QUESTIONS**

**2Q X 20M = 40 MARKS**

13. Critically assess the challenges and limitations faced by regulatory authorities in keeping pace with technological advancements and business model innovations in peer-to-peer lending.  
(CO4) [Analysis]
14. Elaborate on the regulatory framework that balances investor protection with fostering innovation and growth within the crowdfunding ecosystem. Justify your answer with illustrations and case laws.  
(CO5) [Analysis]
15. Analyze the effectiveness of current regulatory measures in addressing the unique risks associated with robo-advisory platforms.  
(CO5) [Analysis]