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PRESIDENCY UNIVERSITY BENGALURU

Department of Research & Development

Mid - Term Examinations - August 2024

Odd Semester: Ph.D. Course Work

Course Code: COM834

Course Name: Fintech in Financial Services

Department: School of Commerce & Economics

Date: 12-08-2024

Time: 02.00pm to 03.30pm

Max Marks: 50

Weightage: 25%

Instructions:

- (i) Read all questions carefully and answer accordingly.
 - (ii) Do not write any matter on the question paper other than roll number.
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PART A (THOUGHT PROVOKING)

Answer all the Questions. Each question carries 5 marks.

(4Qx 5M= 20M)

1. Write a short note on Digital Finance. **(CO:1 Knowledge)**
2. Define Fintech. Explain the fintech Framework in Service Sectors. **(CO:1 Knowledge)**
3. Bangalore is home to a vast and fast-growing fintech industry. From international financial institutions to local lending giants, these companies are constantly innovating in the finance space. With reference to above, highlight few notable start-ups of fintech products of last 5 years and discuss, how it is influencing customers. **(CO:1 Comprehension)**
4. Write a short note on Digital transformation in Finance Sectors. **(CO:1 Knowledge)**

PART B (PROBLEM SOLVING)

Answer all the Questions. Each question carries 10 marks.

(3Qx 10M= 30M)

5. AI is an area of computer science that emphasizes on the creation of intelligent machines that work and perform tasks like humans. These machines are able to teach themselves, organize and interpret information to make predictions based on this information. It has therefore become an essential part of technology in the Banking, Financial Services and Insurance (BFSI) Industry, and is changing the way products and services are offered. With reference to the above context, Discuss the Applications of AI in finance sectors with relevant example. **(CO-01 Application)**

6. The evolution of fintech in India has been characterized by rapid growth, technological innovation, regulatory support, and increasing collaboration between traditional financial institutions and fintech startups, leading to a more inclusive and efficient financial ecosystem. Moreover, The fintech ecosystem refers to the network of banks, fintech companies, apps, and consumers that make up the financial system. Historically, banks were the primary providers of financial products and services. With reference to the above statement, Discuss the importance of creating futuristic fintech eco system and explain its impact on economy. **(CO-01 Application)**

7. Digital money makes it easier for central banks to implement monetary policy because they don't need to collect and store physical money or assets to influence inflation or create financial system stability. Digital money has the potential to transform the financial sector. Emerging markets and lower-income countries stand to gain the most from this dramatic shift. Broad and inexpensive access to digital money and phone-based transactions could open the door to financial services for 1.7 billion people without traditional bank accounts. And countries may grow increasingly connected, facilitating trade and market integration. The real-world impact is significant. With reference to the above context, Discuss the security issues of digital money transformation with relevant example. **(CO-01 Application)**
