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PRESIDENCY UNIVERSITY BENGALURU

Department of Research & Development

Mid - Term Examinations - AUGUST 2024

Odd Semester: Ph.D. Course Work

Course Code: COM841

Course Name: Personal Finance Planning

Department: School of Commerce and Economics

Date: 13-08-2024

Time: 09.30am to 11.00am

Max Marks: 50

Weightage: 25%

Instructions:

- (i) Read the 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. The history of Fintech is marked by significant technological milestones. Describe the evolution of Fintech from its inception to the present day. Highlight key milestones and developments.
(CO1) [Knowledge]
2. As fintech continues to expand, regulatory bodies are working to balance the promotion of innovation with the need to protect consumers and maintain financial stability. Elucidate the Fintech areas
(CO1) [Knowledge]
3. APIs are crucial to the contemporary banking ecosystem. How can banks ensure the security and privacy of client data while promoting open banking and API integrations?
(CO2) [Understand]
4. Banking as a Service (BaaS) and Open APIs are transforming the delivery of financial services. Explain traditional banks leverage these technologies to improve their service offerings and customer engagement?
(CO2) [Knowledge]

PART B (PROBLEM SOLVING)

Answer all the Questions. Each question carries 10 marks.

(3Qx 10M= 30M)

5. Global fintech investment has experienced exponential growth in recent years. What factors are driving the exponential growth in global fintech investment, and how might geopolitical and economic shifts influence future investment trends? Analyze the potential risks and opportunities.
(CO1) [Application]
6. A fintech hub is a geographical region or city with a high concentration of fintech companies, startups, investors, accelerators, and other related stakeholders. These hubs are known for their innovation in financial services and technology, supportive regulatory environments, access to funding, talent pools, and collaborative ecosystems. Elucidate several characteristics of Fintech and its hubs all over the world.
(CO2) [Application]
7. What are the possible risks and rewards for traditional banks when they collaborate with fintech businesses to provide novel financial services? Explain the impact on consumer trust, regulatory compliance, and operational efficiency.
(CO2) [Application]