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**PRESIDENCY UNIVERSITY  
BENGALURU  
RESEACH & DEVELOPMENT**

**Ph.D. Course Work**

**Mid Term Examination – AUGUST 2024**

**School/Department:** School of Commerce

**Date:** 13-08-2024

**Course Code:** COM827

**Time:** 02.00pm to 03.30pm

**Course Name:** FINTECH IN COMMERCIAL BANKING

**Max Marks:** 50

**Course Credit:** 3

**Weightage:** 25%

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**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 10 marks. (4Qx5M = 20 Marks)**

1. How does Fintech affect business banking? Discuss the positive changes and challenges it brings, citing examples in areas like operational efficiency and customer experience?  
(C.O.NO.1) [Remember]
2. Explain the significance of Clearing and Settlement Services in the financial industry. Discuss how these services contribute to the smooth functioning of financial transactions, reduce risks, and enhance market efficiency.  
(C.O.NO.2) [Understand]
3. Examine the impact of digital currencies on the traditional financial landscape and discuss the key features and potential advantages of digital currencies.  
(C.O.NO.2) [Understand]
4. List any three key tools or resources available to SMEs in India that support their growth and development.  
(C.O.NO.1) [Remember]

**PART B (PROBLEM SOLVING)**

**Answer all the Questions. Each question carries 10 marks. (3Qx 10M= 30M)**

5. Define market provisioning services and explain their significance in the context of economic markets. Provide examples of how these services facilitate market efficiency and growth.  
(C.O.NO.1) [Remember]

6. Karvey Consulting Services, a small and medium-sized enterprise (SME), recently adopted an online accounting system to streamline its financial processes. The company decided to integrate this system with its business banking operations to enhance efficiency. However, certain challenges arose during the integration process. Karvey Consulting Services integrated its online accounting software with its business banking platform to automate transactions, monitor cash flow, and simplify financial reporting. Despite initial success, discrepancies between the online accounting records and the bank statements surfaced, causing confusion and potential financial errors.

**Questions:**

1. Identify and discuss the potential challenges that Karvey Consulting Services may have faced during the integration of online accounting with its business banking operations.

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

7. Royal Investments, a financial advisory firm, offers investment management services to a diverse clientele. Recently, the firm decided to implement a digital platform to enhance its investment management services, aiming to provide clients with real-time insights and a seamless user experience. Royal Investments successfully integrated a state-of-the-art digital platform to manage and monitor client investments. The platform offers features such as portfolio tracking, risk assessment, and automated investment recommendations. However, some clients expressed concerns about the security of their financial data on the digital platform, leading to a decline in their confidence in using the service.

1. Identify and analyze the specific security concerns raised by clients regarding their financial data on the digital investment management platform.

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