Reg. No. \_\_\_\_\_\_\_\_\_\_\_\_



**End Semester Examination – Nov / Dec – 2019**

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| **Code : 18MS3024** |  | **Duration :** | **3hrs** |
| **Sub. Name : FUNDAMENTALS OF FINTECH** |  | **Max. Marks :** | **100** |

**ANSWER ALL QUESTIONS (5 x 20 = 100 Marks)**

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| **Q. No.** | **Sub Div.** | **Questions** | **Course**  **Outcome** | **Marks** |
| 1. | a. | Write an overview of FinTech companies in India and enumerate the developments that occur in the future on the technology of FinTech companies in the financial service industry. | CO1 | 10 |
| b. | Discuss the opportunities available in the market for FinTech companies. Cite some examples of FinTech companies which are emerging in the industry offering financial services. | CO1 | 10 |
| **(OR)** | | | | |
| 2. | a. | Explain the FinTech opporutunity drivers operating in the Financial Services Market. | CO1 | 10 |
| b. | State the causes for FinTech emergence in the financial service industry. Elaborate on each one of them in detail. | CO1 | 10 |
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| 3. | a. | What are the possible ways in which electronic payment gateway is developing and how it is implemented in the developing countries? | CO2 | 10 |
| b. | How well the Bigdata and Analytics are used in lending process by the Financial Services Industry? Also, state the security measures available over electronic networks. | CO2 | 10 |
| **(OR)** | | | | |
| 4. | a. | Demonstrate the various types of digital payment methods adopted in India and come out with the best possible method that you feel comfortable with. | CO2 | 10 |
| b. | Give a write up on the working of electronic payment system (EPS) in India using practical illustrations. | CO2 | 10 |
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| 5. | a. | Give an overview of the Financial services disruption and explain how banking can survive digital disruption. | CO2 | 10 |
| b. | What are the major big data trends for financial services? | CO2 | 10 |
| **(OR)** | | | | |
| 6. | a. | Data driven banking is the modern trend in the banking system. Give your opinion on how well this trend is possible in the banking industry when disruption is on the go. | CO2 | 10 |
| b. | State the Regulatory issues in FinTech. | CO2 | 10 |
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| 7. | a. | What is crowdsourcing? Discuss the crowdsourcing techniques and the comparison of the same. | CO3 | 10 |
| b. | Discuss about the Block Chain Technology with suitable examples. | CO3 | 10 |
| **(OR)** | | | | |
| 8. | a. | What are the expectations of automated investment services? How should the automated investment service be used with a positive approach for the benefit of the society? Give examples to substantiate your answer. | CO3 | 10 |
| b. | Write the major key features and uses of digital currencies. Discuss the factors influencing the development of digital currencies. | CO3 | 10 |
|  | | **Compulsory**: |  |  |
| 9. |  | Develop a start-up company in the financial service industry with asset and liability products. You are required to apply and assess the effectiveness of internet-based technology including the individual credit scoring technologies and also to suggest an optimal information process that should be unique to the company which collects and process the data required for the investment business. Finally, draw the success and failures of the data driven banking system that do exist in the market which are to be faced by your company. | CO3 | 20 |