

School of Finance and Commerce

Commerce
ETE - Jun 2023

Time : 3 Hours

Marks : 100

Sem IV - D1UA422T - Fintech

*Your answer should be specific to the question asked
Draw neat labeled diagrams wherever necessary*

1. Define Peer to Peer lending and discuss how it works. K1 CO1 (5)
2. Describe the term crowdfunding and how does it work. K1 CO1 (5)
3. Explain the concept of digital financial services. K2 CO1 (5)
4. Illustrate the emerging trends in financial technology and how do they impact the financial services industry. K3 CO2 (10)
5. Analyze the impact of artificial intelligence (AI) and machine learning (ML) in fintech. Provide examples of how AI and ML are enhancing financial services. K4 CO5 (10)

OR

- Analyze the impact of Fintech on traditional lending firms. Can Fintech solutions disrupt the traditional Lending model. K4 CO5 (10)
6. Describe Disruptive technologies in finance. Explain the role of machine learning, artificial intelligence, and robotics process automation. K2 CO1 (10)
 7. Illustrate the regulatory considerations and challenges in the fintech sector. How do governments and regulatory bodies ensure consumer protection and promote innovation in fintech? K3 CO2 (10)
 8. You have joined as a Cyber security expert in a Fintech Firm. Formulate the steps need to be taken to prevent organization from Cybercrime. K5 CO4 (15)

OR

- Write a short note with an example on following: K5 CO4 (15)
- a. Application of block chain technology in supply chain management
 - b. Application of block chain in digital currency
9. "Crowdfunding is the practice of funding a project by raising monetary contribution from large number of people" Analyse the mechanism and crowd funding models. K4 CO3 (15)
 10. Illustrate how mobile payments have revolutionized the payments industry. What are the challenges associated with mobile payments, and how can they be addressed? K3 CO2 (15)