

Seat No. /Enrollment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA-SEMESTER-III-EXAMINATION-WINTER-2024

Subject Code: 1539505

Date: 17/12/2024

Subject Name: Introduction to FinTech and Financial Analytics

Time: 10:30 AM TO 01:30 PM

Total Marks: 70

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Use of simple calculators and non-programmable scientific calculators are permitted.

- Q.1 Explain the following terms: 14**
- a) Virtual Card
 - b) Bank Identification Number
 - c) Crowdfunding
 - d) CBDC
 - e) CVV & PIN
 - f) POS
 - g) National Automated Clearing House
- Q.2 (a) Describe the FinTech Ecosystem in India. Discuss the role and initiatives of Government of India in its development. 07**
- Q.2 (b) Compare and growth of FinTech in India with reference to pre and post COVID. 07**
- OR**
- Q.2 (b) How Python will be helpful in exploratory data analysis? 07**
- Q.3 (a) Discuss the modes of Financial Frauds with respect to online transaction. Also discuss the precautions which are required to take by the account holders. 07**
- Q.3 (b) What do you mean by data cleaning? Briefly explain processing of Financial data by using R. 07**
- OR**
- Q.3 (a) “Financial analytics offers in-depth insights into your financial status that’ll improve financial visibility, profitability, and the value for the business and stakeholders” – Discuss the statement in light of importance and type of financial analytics. 07**
- Q.3 (b) Differentiate the components of Fundament and Technical analysis. 07**
- Q.4 (a) Discuss the role of Technology in the development of Finance industry in India. 07**
- Q.4 (b) “Cryptocurrency is a digital currency in which transactions are verified and records maintained by a decentralized system using cryptography, rather than by a centralized authority.” – Discuss this statement with respect to different cryptocurrency available worldwide and its status in India. 07**

OR

- Q.4 (a)** Discuss role of RBI and FinTech regulations in India. **07**
- Q.4 (b)** What is Block chain? Discuss P2P and Marketplace Lending in brief. **07**

Q.5 Fintech In India - A Global Growth Story

A wide gamut of fintech sub-sectors have emerged and have been adopted by key players of the financial sector globally. The Indian financial services sector has embarked upon its digital journey and is catching up fast with its global peers in terms of adoption. Multiple fintech hubs have evolved across the globe —the U.S., the U.K., Israel, Singapore, Hong Kong and Sydney to name a few —which may well serve as a yardstick of fintech evolution for the emerging markets.

FinTech firms in India are setting new benchmarks for financial services in the country (Mathur, H.2020) In India, fintech industry is being encouraged by the various government initiatives such as Jan Dhan Yojana, Aadhaar and the emergence of UPI which provide a good foundation to boost financial inclusion in India(<https://www.financialexpress.com>) and Demographically, Males & females adopting FinTech applications stood at 88% & 84%, respectively, while age-wise people between 25 and 44 are highest adopters of FinTechs at around 94% while globally in the same age bracket FinTech adoption is seen at around 73%. India is amongst the fastest growing FinTech markets in the world. India ranked the highest globally in the FinTech adoption rate with China. Digital payments value of \$65 bn in 2019 is expected to grow at a CAGR of 20% till the end of 2023. Multiple factors differentiate markets world-over, and the FinTech sector is not an exception. India, with its own set of challenges and opportunities, stands out as a unique market for FinTech, especially the payments community.(Adithya, S. ,2019)

Ref.: Based on the research paper published by C Vijai and P Rejeswari (Dec-2020)

- (a)** Describe FinTech trends in brief with respect to emerging technologies. **07**
- (b)** The emergence of Digitalization in Financial transaction increase the security concerns for banks and financial institutions. – Discuss the statement with pro and cons of digitalization. **07**

OR

- (a)** Considering the growth of FinTech industry, discuss the Government support to FinTech start-ups. **07**
- (b)** Describe opportunities and challenges of FinTech Section in India. **07**
