

Enrollment No./Seat No.:

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER - III EXAMINATION - WINTER 2025

Subject Code: 1539505

Date: 19-12-2025

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.**

	Marks
Q.1 ALL 7 Questions must be Compulsory.	14
(a) FinTech (Financial Technology)	
(b) Blockchain	
(c) UPI (Unified Payments Interface)	
(d) Mobile Wallet	
(e) Robo-Advisors	
(f) RegTech (Regulatory Technology)	
(g) Big Data Analytics	
Q.2 (a) What are the core components of the FinTech ecosystem?	07
(b) How has FinTech influenced global financial markets?	07
OR	
(b) Discuss the evolution of FinTech and its impact on traditional financial institutions.	07
Q.3 (a) Explain the impact of Blockchain on financial services.	07
(b) How has digitization changed the insurance industry? Explain your answer with relevant example.	07

OR

- (a) What are the key features of financial analytics? Briefly explain all features with suitable example. 07
- (b) What is the role of predictive analytics in investment decision-making? Support your answer with real life example of current time. 07

Q.4 (a) Discuss the challenges faced by financial analysts when implementing financial analytics. 07

- (b) How can Python be used in implementing financial analytics? 07

OR

- (a) Explain the difference between fundamental and technical analysis in financial analytics. 07

- (b) Explain the importance of financial data analysis in real example of past mergers and acquisitions (M&A). 07

Q.5 Paytm, initially founded as a mobile recharge platform in 2010 by Vijay Shekhar Sharma, has grown into one of India's largest and most successful FinTech companies. With the growing adoption of smartphones and mobile internet, Paytm leveraged digital payments technology to provide a wide array of services such as mobile recharges, bill payments, online shopping, and more. The company's core offering, however, remains in the payments space—facilitating digital transactions for millions of consumers and merchants across India.

Paytm's remarkable growth can be attributed to several factors. First, it was one of the pioneers of mobile wallet technology in India, helping users make instant payments and transfers using smartphones. Paytm then expanded its ecosystem to include Paytm Bank, enabling users to store money digitally, earn interest, and access banking services. Over time, Paytm also ventured into areas like wealth management (via Paytm Money) and e-commerce (via Paytm Mall), strengthening its position in India's rapidly growing digital economy.

Despite its success, Paytm has faced numerous challenges, including fierce competition from rivals like PhonePe, Google Pay, and Amazon Pay, regulatory hurdles, and issues surrounding its initial public offering (IPO). Additionally, Paytm had to overcome the skepticism surrounding digital payments in India, where cash was the dominant form of transaction for many years.

- (a) What factors contributed to Paytm's success in the FinTech industry? 07
- (b) How did Paytm drive the adoption of digital payments in India? 07

OR

- (a)** What challenges did Paytm face in the competitive FinTech landscape, and how did it address them? **07**
- (b)** How did Paytm leverage smartphones and mobile internet to revolutionize the payments space in India? **07**
