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NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA

(An Autonomous Institute Affiliated to AKTU, Lucknow)

MBA

SEM: II - THEORY EXAMINATION (20..... - 20.....)

Subject: Foundation of Fintech

Time: 3 Hours

Max. Marks: 100

General Instructions:

IMP: Verify that you have received the question paper with the correct course, code, branch etc.

1. This Question paper comprises of three Sections -A, B, & C. It consists of Multiple Choice Questions (MCQ's) & Subjective type questions.

2. Maximum marks for each question are indicated on right -hand side of each question.

3. Illustrate your answers with neat sketches wherever necessary.

4. Assume suitable data if necessary.

5. Preferably, write the answers in sequential order.

6. No sheet should be left blank. Any written material after a blank sheet will not be evaluated/checked.

SECTION-A

20

1. Attempt all parts:-

1-a. The modern FinTech gain popularity: (CO1, K1)

1

(a) 1800s

(b) After 2010

(c) 1950s

(d) 1900s

1-b. The role of technology in RegTech is: (CO1, K2)

1

(a) Slows down compliance

(b) Enables automation

(c) Reduces transparency

(d) Increases paperwork

1-c. Out of the following which distribution is often used in finance modeling: (CO2, K2)

1

(a) Normal distribution

(b) Alphabet distribution

(c) Cloud distribution

(d) Color distribution

1-d. Regression techniques find patterns between: (CO2, K2)

1

(a) Banks and hotels

(b) Customers and colors

- (c) Variables
- (d) Coins and bills
- 1-e. Hyperledger is mostly used in which type of blockchain: (CO3, K2) 1
 - (a) Public
 - (b) Private
 - (c) Social
 - (d) Gaming
- 1-f. Smart contracts in trade finance help in: (CO3, K2) 1
 - (a) Delay in payment
 - (b) Manual paperwork
 - (c) Automating transactions
 - (d) Storing photos
- 1-g. A good fintech startup plan includes: (CO4, K2) 1
 - (a) Random guesses
 - (b) Clear goals and strategies
 - (c) Movie reviews
 - (d) Hobby lists
- 1-h. Strategic blueprint in entrepreneurship: (CO4, K2) 1
 - (a) It creates confusion
 - (b) Helps plan and grow
 - (c) Reduces team motivation
 - (d) Limits ideas
- 1-i. High negative sentiment in news can affect stock prices by: (CO5, K2) 1
 - (a) Increasing them
 - (b) Keeping stable
 - (c) Decreasing them
 - (d) Ignoring the effect
- 1-j. The goal of credit risk modeling is: (CO5, K1) 1
 - (a) Maximize interest rate
 - (b) Minimize user activity
 - (c) Estimate loan default risk
 - (d) Count ATM machines

2. Attempt all parts:-

- 2.a. Briefly discuss the role of regulation plays in the FinTech ecosystem. (CO1, K2) 2
- 2.b. Explain the term “time series data” with a financial example. (CO2, K2) 2
- 2.c. Discuss the basic function of digital signatures in blockchain transactions. (CO3, K2) 2
- 2.d. Describe the comprehensive business model in fintech entrepreneurship. (CO4, 2

K2)

- 2.e. Describe the portfolio management in fintech. (CO5, K2) 2

SECTION-B 30

3. Answer any five of the following:-

- 3-a. Compare traditional financial services with FinTech-driven services in terms of efficiency and accessibility. (CO1, K4) 6
- 3-b. Explain the importance of RegTech in the current financial environment and provide an example of its use. (CO1, K2) 6
- 3-c. Describe the ways the financial institutions use statistical distributions to model data for risk assessment or pricing. (CO2, K2) 6
- 3-d. Describe the role of data visualization in identifying relationships between financial variables. (CO2, K2) 6
- 3.e. Describe the Decentralized Finance (DeFi). Explain its benefits, risks, and how it differs from traditional financial systems. (CO3, K2) 6
- 3.f. In what ways can fintech entrepreneurs lay a strong foundation for long-term success and sustainability in a competitive market. (CO4, K3) 6
- 3.g. Describe the primary components of credit risk modelling in fintech, and how do they impact lending decisions. (CO5, K2) 6

SECTION-C 50

4. Answer any one of the following:-

- 4-a. Discuss the interdependence between financial technology companies and regulatory frameworks in the digital economy. (CO1, K2) 10
- 4-b. Critically analyze the Role of Modern Fintechs in economic development of the nation. (CO1, K4) 10

5. Answer any one of the following:-

- 5-a. Analyze how understanding statistical relationships helps FinTech firms in credit risk analysis and investment decisions. (CO2, K4) 10
- 5-b. Describe the time series modeling. Explain its key components and how it is applied in predicting stock prices or fintech demand. (CO2, K2) 10

6. Answer any one of the following:-

- 6-a. Define smart contracts and describe in detail how they function on blockchain networks. Explain their advantages and legal implications. (CO3, K2) 10
- 6-b. Describe how blockchain and smart contracts can transform trade finance operations. Include examples of improved transparency, automation, and fraud prevention. (CO3, K2) 10

7. Answer any one of the following:-

- 7-a. Identify key actions fintech entrepreneurs must take to set the stage for future success. Consider aspects such as team building, partnerships, compliance, and innovation. (CO4, K2) 10

- 7-b. Explain how a comprehensive business model acts as a strategic blueprint for a fintech startup. Discuss its essential components, and how do they support decision-making. (CO4, K2) 10
8. Answer any one of the following:-
- 8-a. Create a situation where sentiment analysis is being used in fintech decision making. Considering yourself a fintech entrepreneur how will you use the sentiment score is being used. (CO5, K6) 10
- 8-b. Explore the challenges and ethical considerations in using sentiment scores and alternate credit risk models for financial decision-making and risk assessment. (CO5, K2) 10

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