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| **Trimester:**  **Maximum Marks: 50 Examination: ESE Examination Date: Duration: 02** | | | | |
| **Programme code: \_\_\_\_\_\_\_**  **Programme: MBAEW01\_FINANCE** | | **Class:\_\_\_\_\_** | | **Semester: 3** |
| **College:**  **K. J. Somaiya Institute of Management** | | | **Name of the department/Section/Center: KJSIM\_MNAWE01\_FINANCE** | |
| **Course Code:** | **Name of the Course: Fintech** | | | |
| **Instructions:**  Read All Questions Carefully.  Attempt Any 5 Questions from Total 7 Questions. | | | | |

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| **Question No.** |  | **Max.**  **Marks** |
| 1 | Explain Robo Advisors & its role in Wealth Management Industry | 10 |
| 2 | Explain Distributed Ledger Technology (DLT) and discuss its potential benefits for financial institutions. | 10 |
| 3 | Explain the concept of P2P lending along with proper examples. | 10 |
| 4 | Justify!! NPCI has brought a revolution in Fintech Industry | 10 |
| 5 | How does Sand Box testing play a major role for Fintech Players in market | 10 |
| 6 | Mention different types of crowd funding available in market along with proper examples. | 10 |
| 7 | Since 2010, Bank of America has invested roughly $25 billion in new technology initiatives. Investment is driven by operational excellence – creating efficiency and investment in the future. This includes the reworking of the bank’s major systems and adding innovative capabilities, while also building an internal cloud and software architecture for maximum efficiency and speed to market. Part of the reworking is the upgrade of integration across systems and investment in robotic process automation.  They wanted an absolute go-to technology across the banking industry. At its simplest, some next generation of automation tools: with software-coded scripts governed by business logic and structured inputs that mimic routine user tasks such as interpreting interfaces, transforming data, and initiating and responding to events.  At its most complex, they needed some smart automation powered by algorithms and decision-making, based on machine learning and synthesis of large data-sets.  They always wanted the best of analytics / dashboards available to the leadership team generating data on real time basis.  Based on the above scenario – Kindly Answer the below question   1. Please suggest some of the digital services enabling technology to Bank of America for competing with the new age fintechs. | 10 |