INDIRA UNIVERSITY, PUNE

SCHOOL OF BUSINESS- MBA

Term End Examination (2025 Pattern) April- May – 2026- Semester – II

Course Name: Fintech Landscape & Architecture **Max. Marks: 50**
Course Code: 25MBA242 **Time: 2:30 Hrs.**

Instructions

- **All questions are compulsory. Kindly read the detailed instructions for each question.**
- **Question 1,2 & 3 carry 10 marks each.**
- **Question 4 carries 20 marks.**

Q1.	**Attempt any 1 Out of 2.** **(10 Marks)**	CO3
1.	A rural bank aim to promote digital transactions among its customers. In this context, apply suitable FinTech solutions to design an approach that can effectively promote digital transactions and improve financial inclusion in rural areas.	
2.	A FinTech firm plans to use Artificial intelligence for loan approvals. Demonstrate how AI can be applied in credit scoring using alternative data and explain how it improves lending decisions.	
Q2.	**Attempt any 1 Out of 2.** **(10 Marks)**	CO4
1.	“You are working as a Financial Analyst in a FinTech startup that wants to launch an AI-based robo-advisory platform. However, the management is unsure about regulatory approvals and potential compliance risks. Considering the role of a regulatory sandbox, analyze how participating in a sandbox environment can help the company test its innovation and ensure compliance.	
2.	As customers rapidly shift towards digital financial services . In this context analyze and compare traditional banking systems with FinTech based digital financial services in terms of efficiency, cost and accessibility.	
Q.3	**Attempt any 1 Out of 2.** **(10 Marks)**	CO5
1.	Government is considering introducing digital currencies to reduce dependency on cash / paper currency and improve transaction efficiency. However, policymakers are concerned about issues such as regulatory control, financial stability and security risks. The central bank is evaluating whether digital currencies can coexist with or replace traditional money. Evaluate digital currencies as an alternative to traditional money considering the regulatory framework parameter.	

2.	A financial manager of a large organization is evaluating the adoption of blockchain technology to improve transparency in financial reporting and ensure secure handling of sensitive financial data. However concern remain regarding implementation costs, integration challenges and actual effectiveness. Assess the effectiveness of blockchain technology in ensuring operational transparency and data security from a financial manager's perspective. (10 Marks)	
Q.4	**Attempt the following case study.** A mid-sized commercial bank in India has a strong presence in semi-urban areas but is losing young customers to FinTech startups due to limited digital services and slow processes. The bank currently offers basic mobile banking but lacks features like instant loan approvals, personalized financial recommendations, and seamless digital payments. To improve customer engagement, the bank plans to introduce AI-based credit scoring, mobile wallets, and personalized app-based services. It is also exploring partnerships with FinTech firms to enhance digital experience. However, many of its customers have varying levels of digital literacy, and the bank must ensure ease of use and accessibility across different user groups. Additionally, increasing competition from digital-only banks and UPI-based platforms is further intensifying the pressure to innovate quickly. However, the bank is concerned about data privacy, cybersecurity threats, and strict regulatory requirements by RBI. The management wants to ensure that any FinTech adoption is secure, compliant, and builds customer trust. Q1. Design a FinTech-driven customer engagement model for the bank to attract and retain young customers in semi-urban areas. **(10 Marks)** Q2 Formulate a risk management and regulatory compliance strategy to ensure secure and compliant FinTech adoption. .**(10 Marks)**	CO6

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