



DELHI SCHOOL OF BUSINESS
By Vivekananda Institute of Professional Studies - TC

Delhi School of Business
PGDM (FINTECH) Program
END-TERM EXAMINATION, February 2024
TERM – II (Batch: 2023-25)

Course Name	Intro to Fintech	Course Code	
Duration	2.5 Hours	Max. Marks	40

Instructions:

1. Please make sure to answer the questions completely and clearly
2. Please write in a neat and clean manner

✓ Q.1 HDFC Bank launched a branch that was the first of its kind in the region, and the world. Part coffee shop, part bank, the "Ibda" branch in Atrium Mall in Hyderabad features no desks, no offices and no walls. Tablets embedded in the tables display a menu for Costa Coffee, as well as HDFC Bank's products and services. "You would not know if you are in a coffee shop or a bank," explains HDFC Bank Managing Director Soren Nikolajsen. The Ibda branch has created a windfall for HDFC Bank. In an industry where branch visits are on the decline globally, the coffee shop location attracts more than 4,000 customers per month. More importantly, the Ibda branch opens twice as many accounts per month as HDFC Bank's highest performing conventional branch. Ibda is part of a wider retail transformation that began in 2014 and has resulted in doubling the bank's retail share of its business from 10% to 20%. While HDFC Bank's competitors are already taking a close look at the Ibda model, businesses in all sectors can learn valuable lessons from its development in order to generate innovation that disrupts their own markets and ways of doing business.

✓ Question 1: What were the innovations that attracted customers to HDFC bank?
(4marks)

✓ Question 2: How did digitization help overcome the time barriers? (4marks)

✓ Q.2 Intellivisto graphics and illustrations enhance the experience, which is important in order to make a dry subject like investing more exciting. This is especially challenging for an investing app, not only because the content needs to be open and easy to understand, but also engaging to promote usage. From the get-go, it was important to set a playful tone—colorful sign-up screens convey a distinct personality and small transition animations help increase engagement. This level of customer experience was uncommon for the client, so they delivered detailed animations as specs to the development team so they could better understand the design strategy and how they should implement the designs. Investing long-term is daunting, and few of us know exactly where we want to be financially (aside from "I



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want to be rich"). To help simplify the process, added visual associations to all financial goals. This made the choice easier to understand..

Question 1: Analyze the design thinking process incorporated in the new fintech app (4marks)

Question 2: How did the new features improve customer experience? (4marks)

Q3 In PVR Mall in Delhi, Axis Bank unveiled a groundbreaking branch, marking a global first for its unique blend of a coffee shop and a bank. The "lbda" branch breaks away from traditional banking setups with its absence of desks, offices, and walls. Managing Director Soren Nikolajsen describes the seamless integration of Costa Coffee's menu on tablets embedded in tables alongside Axis Bank's products and services, blurring the lines between a coffee shop and a bank. This innovative approach has proven highly successful for Axis Bank, defying the global decline in branch visits. The lbda branch draws over 4,000 customers monthly, surpassing the performance of Axis Bank's best conventional branch by opening twice as many accounts each month. This success is a result of a broader retail transformation initiated in 2014, doubling the bank's retail share from 10% to 20%. As competitors closely examine the lbda model, businesses across sectors can extract valuable insights from its development to foster innovation that disrupts their own markets and operational norms..

Question 1: What were the innovations that attracted customers to Axis bank? (4marks)

Question 2: How did digitization help overcome the time barriers? (4marks)

Q4 From the outset, establishing a playful tone was crucial for the investing app, given the challenge of presenting dry investment content in an open, understandable, and engaging manner. Sign-up screens adorned with vibrant colors conveyed a distinct personality, while subtle transition animations were strategically incorporated to boost user engagement. Recognizing the uncommon nature of this level of customer experience for the client, detailed animations were provided as specifications to the development team. This facilitated a better grasp of the design strategy and informed the implementation of the designs. Acknowledging the inherent daunting nature of long-term investing and the common uncertainty about financial goals, visual associations were introduced to simplify the decision-making process. Memento graphics and illustrations played a pivotal role in enhancing the overall user experience, injecting excitement into a subject as dry as investing.

Question 1: Analyze the design thinking process incorporated in the new fintech app (4marks)

Question 2: How did the new features improve customer experience? (4marks)

Q5: Saudi Arabia's Alawwal Bank launched a branch that was the first of its kind in the region, and the world. Part coffee shop, part bank, the "lbda" branch in Al Nakheel Mall in Riyadh



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features no desks, no offices and no walls. Tablets embedded in the tables display a menu for Costa Coffee, as well as Alawwal Bank's products and services. "You would not know if you are in a coffee shop or a bank," explains Alawwal Bank Managing Director Soren Nikolajsen. The Ibda branch has created a windfall for Alawwal Bank. In an industry where branch visits are on the decline globally, the coffee shop location attracts more than 4,000 customers per month. More importantly, the Ibda branch opens twice as many accounts per month as Alawwal Bank's highest performing conventional branch. Ibda is part of a wider retail transformation that began in 2014 and has resulted in doubling the bank's retail share of its business from 10% to 20%. While Alawwal Bank's competitors are already taking a close look at the Ibda model, businesses in all sectors can learn valuable lessons from its development in order to generate innovation that disrupts their own markets and ways of doing business.

Question 1: What were the innovations that attracted customers to Alawwal bank?
(4marks)

Question 2: How did digitization help overcome the time barriers? (4marks)



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Delhi School of Business

PGDM & PGDM (FINTECH) Program

END-TERM EXAMINATION, January-February, 2023

TERM – II (Batch: 2023-25)

Course Name	LEGAL ASPECTS OF BUSINESS	Course Code	LAB
Duration	2.5 Hours	Max. Marks	40

Instructions:

1. Please ensure that your Question Paper contains **Seven (7)** questions in total.
2. Support your answers with relevant case laws or examples, wherever required.
3. If you write any case law to support your answer, please ensure that you write correct name of the case. Marks will be deducted for mentioning of wrong case (s).

✓ Q.1 Give any five differences between "Coercion and Undue Influence". (5 Marks)

✓ Q.2 What is a mistake and what are its two types? Explain. (5 Marks)

✓ Q.3 Explain the Doctrine of Caveat Emptor along with its exceptions (8 Marks)

✓ Q.4 Give any five differences between "Condition and Warranty". (4 Marks)

✓ Q.5 What is a Partnership? What are the essential features to the formation of the Partnership? (6 Marks)

✓ Q.6 What do you understand by "Intellectual Property Rights". What is the subject matter of Intellectual Property? What is the Rationale behind Intellectual Property Protection? (6 Marks)

✓ Q.7 (a) Define "Law of Torts".



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- (b) You establish a school and charge Rs.1000/- as per your fees. Another School is set up near your school, and competition forced you to reduce your fees to Rs. 500/-. Do you have a remedy in Tort Law?
- (c) What is the maximum of "Injuria Sine Damnum".

(6 Marks)



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END-TERM EXAMINATION, JAN-FEB 2024
TERM – II (Batch: 2023-25)

Course Name	Blockchain & Applications	Course Code	
Duration	2.5 Hours	Max. Marks	40

Instructions:

Please provide detailed responses with examples and illustrations as needed

Questions

✓ Q.1 Explain why Blockchain has been hailed as a revolutionary technology, what features makes it so powerful for decentralized systems. Explain how BFSI can benefit through Blockchain technology with examples. (10 Marks) CO1, CO3

✓ Q.2 What are challenges in the Blockchain technology that is mandating its transformation for a wider technology adoption. (5 Marks) CO1, CO2

✓ Q.3 Explain different types of Blockchain Platforms, their key features and uses (5 Marks) CO2

✓ Q.4 Explain key features of Smart Contracts and how they can be leveraged for various applications/use cases. (5 Marks) CO2&CO3

✓ Q.5 Why Government services are witnessing wider blockchain adoption and acceptance across the world and India, include examples. (5 Marks) CO3/5

✓ Q.6 Explain why regulation and governance is important for Crypto ecosystem and ICOs. (5 Marks) CO4&5

✓ Q.7 Explain which use cases are suitable for Blockchain based implementation (5 Marks) CO3

- a) Voting b) Digital Currency c) Education Credential Verification
d) UPI payments e) Airlines Ticketing Systems



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Course Name	Financial Markets	Course Code	
Duration	2.5 Hours	Max. Marks	40

Instructions:

1. Attempt all questions.
2. Your answer should be in neat, clean and legible handwriting with no crossings/cuttings etc.

Q.1 Attempt any four questions

(8 Marks) CO1,2

- (a) Explain various strategic tools used in fintech.
- (b) What is the role of NABARD in rural credit?
- (c) Describe the risk management process of banks.
- (d) What do you mean by universal bank?
- (e) Explain the Internet banking.

Q2 Attempt the given Case Studies

(12 Marks) CO1,2

(a) Ramesh buys a financial asset from the RBI. This financial asset is an instrument of short term borrowing. He has bought it because he doesn't want to take risk and wants an assured return. This instrument is a promissory note. It is highly liquid. This instrument is also known as Zero Coupon Bond. On this instrument is written T-91.

- (a) Which financial asset is indicated in the above case?
- (b) On whose behalf does the RBI issue this instrument?
- (c) Why is this instrument called as the Zero Coupon Bond?
- (d) What does T-91 denote here?

(b) Dhan Samudra' is a bank, which needs immediate cash. This has been the situation since the RBI chose to increase the CRR (Cash Reserve Ratio). It is looking for other banks to meet its cash requirements by borrowing from other banks in the industry. However, it resorts to a very expensive source of fund. This



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source of fund has an inverse relationship with other sources of funds like commercial paper and certificates of deposit.

- ☒ (a) Which financial instrument is highlighted in the above case?
 - ☒ (b) How does increased CRR change the cash requirements by banks?
 - ☒ (c) Why is this financial instrument considered an expensive source of finance?
 - ☒ (d) What type of inverse relationship exists between this instrument and commercial paper or certificates of deposit?
- ☒ (c) A bank named 'Dhan Sangraha Karta' allows Kapoor family to deposit their money time and again in it. It gives a definite return to this family which is in the form of interest. To get this interest the money stored in the household of Kapoor family gets entry into this bank. Nearby there is a stock exchange, Mr. Rajan Kapoor, who is the head of the family, goes there and buys securities. He says that in this way more return is earned by him on his saved money though the risk is also there.
- (a) Identify the process in above case performed by the bank and the stock exchange.
 - (b) What are the roles of the bank and the stock exchange with respect to each other?
 - (c) Name a condition for the bank to perform its role in this process.
 - (d) Name a condition for the stock market to perform its role in this process.

Q3. Write comparative notes on:

(10 Marks) CO2,3

- ☒ (a) CDs and CPs
- (a) LIBOR and MIBOR
- ☒ (b) CRR and SLR
- ☒ (c) Mobile and Internet Banking
- (d) ADR and GDR

Q4(a) Explain the concept of CIBIL score *full form?*

(4 Marks) CO2, 3

☒ (b) Write a short note on various types of digital payments

Q5. Development of financial technology (FinTech) in India can help in the furtherance of the goal of financial inclusion. Critically analyse from the case study given below

(6 Marks) CO2, 3

Recently, India has overtaken China as Asia's top financial technology (FinTech) market. Having emerged as the world's second-largest fin-tech hub (trailing only the US), India is experiencing the 'FinTech Boom'.

Fintech is used to describe new technology that seeks to improve and automate the delivery and use of financial services. The key segments within the FinTech space include Digital Payments, Digital Lending, BankTech, InsurTech and RegTech, Cryptocurrency.



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FinTech now includes different sectors and industries such as education, retail banking, fundraising and nonprofit, and investment management to name a few. FinTech is amongst the most thriving sectors at present in terms of both business growth and employment generation. Apart from this, FinTech can also help in the furtherance of the goal of financial inclusion.

Active Areas of FinTech Innovation

- **Cryptocurrency** and digital cash.
- **Blockchain technology**, that maintains records on a network of computers, but has no central ledger.
- **Smart contracts**, which utilize computer programs (often utilizing the blockchain) to automatically execute contracts between buyers and sellers.
- **Open banking**, a concept that leans on the blockchain and posits that third-parties should have access to bank data to build applications that create a connected network of financial institutions and third-party providers.
- **Insurtech**, which seeks to use technology to simplify and streamline the insurance industry.
- **Regtech**, which seeks to help financial service firms meet industry compliance rules, especially those covering Anti-Money Laundering and Know Your Customer protocols which fight fraud.
- **Cybersecurity**, given the proliferation of cybercrime and the decentralized storage of data, cybersecurity and fintech are intertwined.

Key Growth Drivers of FinTech in India

- Widespread identity formalisation (**Aadhar**): 1.2 bn enrolments.
- High level of banking penetration through the Jan Dhan Yojana: 1+ bn bank accounts.
- High smartphone penetration: 1.2 bn mobile subscribers.
- **India Stack**: Set of APIs for businesses and startups.
- Growing disposable income of Indians.
- Key government initiatives such as UPI and **Digital India**.
- Wide middle-class expansion: By 2030, India will add 140 mn middle-income and 21 mn high-income households which will drive the demand and growth in the Indian FinTech space.

Opportunities Related to FinTech

- **Driving Financial Inclusion in India**: A significant number of people in India remain outside the purview of the formal financial system.
 - Use of financial technologies can help address the gaps in financial inclusion left by the traditional models of banking and finance.



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- **Providing Financial Assistance to the MSMEs:** Lack of capital is one of the biggest threats to their existence. According to the IFC Report, the total addressable credit gap in the MSME segment is estimated to USD 397.5 billion.
 - This is where FinTech comes into the picture, and has the potential to solve the credit availability issues.
 - With several FinTech start-ups offering easier and quicker access to loans, MSMEs are no longer required to go through the tedious process of documentation, paperwork and multiple visits to a bank.
- **Enhancing Customer Experience and Transparency:** FinTech start-ups offer convenience, personalisation, transparency, accessibility and ease of use – factors that empower customers to a great extent.
 - The FinTech industry will develop unique and innovative models for assessing risks.
 - Leveraging big data, machine learning, and alternative data to underwrite credit and develop credit scores for customers with a limited credit history will improve the penetration of financial services in India.

Associated Challenges

- **Cyber-Attacks:** Automation of processes and digitization of data makes fintech systems vulnerable to attacks from hackers.
 - Recent instances of hacks at debit card companies and banks are illustrations of the ease with which hackers can gain access to systems and cause irreparable damage.
- **Data Privacy Issue:** The most important questions for consumers pertain to the responsibility for cyber attacks as well as misuse of personal information and important financial data.
- **Difficulty in Regulation:** Regulation is also a problem in the emerging world of FinTech, especially cryptocurrencies.
 - In most countries, they are unregulated and have become fertile ground for scams and frauds.
 - Due to the diversity of offerings in FinTech, it is difficult to formulate a single and comprehensive approach to these problems.

Way Forward

- **Guarding Against Cybercriminals:** Currently, India majorly relies on import of offensive as well as defensive cybersecurity capabilities. Given the growing scale of adoption of technology, it is imperative for India to attain Atma-Nirbharta (Self-Sufficiency) in this domain.

leak of data



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- **Educating Consumers:** Apart from establishing technological safeguards, educating and training customers to spread awareness about the benefits of fintech and guard against cyberattacks will also help in democratisation of FinTech.
- **Data Protection Law:** Established fintech sandboxes by RBI to evaluate the implications of technology in the sector is a step in the right direction.
 - However, there is a requirement for a strong data protection framework in India.
 - In this context, the **personal data protection bill, 2019**, must be passed after thorough debate and deliberation.

Conclusion

Fintech has the potential to transform other financial services like insurance, investment, remittances. However, regulation must help, not hinder its evolution.

