



**DELHI SCHOOL OF BUSINESS**  
By Vivekananda Institute of Professional Studies – TC

**PGDM / PGDM (FINTECH) Program**  
**TRIMESTER - VI (Batch: 2023-25)**  
**END-TERM EXAMINATION, APRIL 2025**

Course Name	Sustainable Finance & Project Management	Course Code	
Duration	Three Hours	Max. Marks	60

**Instructions:**

1. All the questions are compulsory
2. **Read all questions carefully:** Ensure that you fully understand each question before attempting to answer. Provide clear and concise responses, adhering to the specific instructions given for each section.
3. **No unauthorized materials:** The use of books, notes, or electronic devices (unless explicitly permitted) is prohibited.

**Q.1** You are appointed as a project manager for a sustainable microfinance initiative aimed at empowering rural communities through eco-friendly financial products. The project involves launching a mobile-based microfinance platform that supports green energy loans (e.g., for solar panels, clean cookstoves, or water harvesting systems).

Using the Project Management Life Cycle (PMLC) framework, explain how you would manage this project to ensure long-term environmental sustainability and financial inclusion.

**Discuss each phase of the PMLC:**

- **Initiation**
- **Planning**
- **Execution**
- **Monitoring & Controlling**
- **Closing**

Support your answers with strategies, potential challenges, and specific examples related to green microfinance and environmental impact.

**Marks: 15 (CO:01)**



## **Q.2 DMAIC Approach – Define & Measure Phases:**

In a FinTech project aimed at reducing the carbon footprint of online transactions, explain how you would implement the Define and Measure phases of DMAIC.

*Include project goals, key metrics, and methods of data collection.*

**Marks:10 (CO:02 & 04)**

**Q.3 Continuing from Q2**, describe how you would carry out the **Analyze, Improve, and Control** phases in the same FinTech sustainability project.

*Mention how insights can be turned into long-term process improvements.*

**Marks :15 (CO:03)**

## **Q.4 Case Study: Blockchain-Based Sustainable Microfinance for Rural India**

### **Background:**

You are the project lead at a FinTech startup that has partnered with an NGO to launch a **blockchain-powered microfinance platform** in rural India. The goal is to provide **transparent, low-cost, and sustainable financial access** to small farmers and women entrepreneurs, particularly for projects related to **clean energy, organic farming, and water conservation**.

The blockchain platform ensures secure digital identities, tracks loan usage, and reduces corruption through smart contracts. However, as the project expands to remote villages, several **sustainability-related challenges** begin to surface—threatening both **social impact** and **long-term viability**.

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### **Problem Statement:**

As the project manager, you are tasked with identifying and resolving the most critical **sustainability obstacles** affecting the success of the initiative. Your goal is to ensure the platform not only scales efficiently but also align with **environmental and social sustainability goals**.

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### **Task:**

Identify and explain **three major sustainability challenges** that are likely to arise in this blockchain-based rural microfinance project. For each challenge:

- Explain why it poses a threat to sustainability (environmental, social, or operational).
- Propose a **practical, FinTech-based solution or strategy** to address the issue.



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- Highlight how your approach supports **long-term impact** and community trust.
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**Hints:**

Consider areas such as:

- Digital infrastructure and energy usage
- Financial literacy and community adoption
- Green project compliance and data verification
- Ethical use of smart contracts
- Local environmental impact

**Marks: 20 (CO:05)**