THE NORTHCAP UNIVERSITY	**Minor Examination Question Paper**	Review Date:
	THE NORTHCAP UNIVERSITY SCHOOL OF BUSINESS	Semester: IV Session: JAN-JUNE 2025
	Program: MBA Course Name: Introduction to Fintech Course Code: BSL618	Maximum Marks: 40 Duration: 90 minutes Sheet 1 of 3

Instructions

1. The paper has THREE Sections.
   a. Section A has 10 questions of 1 mark each.
   b. Section B has 2 questions of 7.5 marks each.
   c. Section C is Application Based and has 5 questions of 3 marks each.
2. There is **NO CHOICE** in this paper.
3. Attempt one section fully before starting with a new section.

Course Outcomes

CO1	Equipping participants with a solid understanding of technology's role in financial services.
CO2	Introducing participants to the essential prerequisites for developing a fintech product.
CO3	Enabling participants to analyze and comprehend various business models employed by fintech cos.
CO4	Helping participants gain insights into the regulatory challenges within the fintech sector.

SECTION A

Short Answer Type Questions

10 marks

Q#	QUESTION	Marks	CO#
1.	What does "Fintech" stand for? ○ Financial Technology ○ Finalized Technology ○ Financial Technics ○ Fast Innovation Technologies	Total 10 marks or (1x10 = 10)	CO1
2.	In which year did the first internet banking service become available in India? And which bank offered it? ○ 2005 – Citibank ○ 2000 - HDFC Bank ○ 2002 - SBI ○ 1996 - ICICI Bank		CO1
3.	What popular mobile payment platform allows users to send and receive money using their smartphones: ○ Paytm ○ Google Pay ○ Phone Pe ○ All of the above		CO2

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4.	What is the primary purpose of Wealth-Tech Platform? o Virtual Banking o Financial Planning o Cryptocurrency Mining o Social Media Marketing		CO2
5.	What is the primary purpose of Soundbox Device? o Provides a Voice Payment Confirmation o Regulatory Requirement o Acts as a Calculator o Invoice Maker		CO3
6.	Which among the Following is the Payment Bank? o ICICI Bank o HDFC Bank o Airtel o SBI		CO2
7.	What is the Full Form of UPI? o Unidentified Payment Interaction o Unique Payment Interface o Unique Payment Integration o Unified Payments Interface		CO1
8.	Which payment method you will use to transfer money instantly? o NEFT o UPI o Cheque o Bank Draft		CO1
9.	Which of the following factors will benefit India's fintech startup landscape in the long run? o Large young population o Smartphone and Internet Penetration o Government's promotion & Push towards digital literacy o All of the above		CO3
10.	Which of the following is not a type of Digital Wallet? o Closed Wallet o Open Wallet o Semi Closed Wallet o Dependent Wallet		CO3

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SECTION B

Long Answer Type Questions

15 marks

Q#	QUESTION	Marks	CO#
11.	Explain Fintech and What are the various segments which are getting disrupted by Fintech?	Total 15 marks: 7.5x2=15	CO3
12.	What are the reasons behind the explosion of digital payments in India over the last 10 years?		CO1 CO4

SECTION C

Application Based Question / Case Study

15 marks

The Rise of QuickPay – A Digital Payment Business

QuickPay, a fictional digital payment startup, was founded in 2020 with the vision of simplifying cashless transactions for millions of users. The founders, Ananya and Rohan, saw a gap in the market where small businesses and street vendors lacked an easy-to-use and cost-effective digital payment solution. They launched QuickPay as a mobile-based platform enabling instant payments via QR codes, mobile wallets, and UPI integration.

Challenges and Strategy

Initially, QuickPay faced challenges in gaining user trust, navigating complex financial regulations, and competing with established players like PhonePe and Paytm. To overcome these hurdles, the startup:
1. Partnered with local banks for credibility and security.
2. Launched a referral program with cashback rewards.
3. Focused on educating small business owners through digital literacy workshops.
4. Launched a reward program for businesses/ street vendors
5. Robust Tech for seamless operations

Growth and Impact

Within two years, QuickPay gained over 10 million users and onboarded 50,000 small merchants. The platform's robust security, seamless transactions, and user-friendly interface contributed to its success. In 2023, QuickPay secured a Series B funding of $100 million to expand internationally.

Q#	QUESTION	Marks	CO#
13.	What market gap did QuickPay address?	Total 15 marks (5x3=15	CO3
14.	What were the key challenges QuickPay faced, and how did they overcome them?		CO2
15.	What factors contributed to QuickPay's rapid growth?		CO4
16.	If you were an investor, would you fund QuickPay? Why or why not?		CO1
17.	What lessons can be learned from QuickPay's success?		CO2

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