Duration: 2 hrs   **Marks: 60**

Instructions:
1. *All questions are compulsory.*
2. *Internal Choices are given.*
3. *Figures to the right indicate maximum marks to the questions.*

Q1 A) Answer the following question: -   **(6x2=12 Marks) (BL1)**
   1) Define Fintech.
   2) What are the advantages of Fintech?
   3) Write a note on Robo-Advisors.
   4) What is Artificial Intelligence in finance?
   5) Why is RegTech important in Fintech?
   6) What is RegTech?

Q2 A) What is Fintech, and list its core areas of application in finance and commerce.
(6 Marks) (C01, BL1)
Q2 B) What is Peer-to-Peer Lending, and how does it work in the Fintech ecosystem?
(6 Marks) (C02, BL1)

Q3 A) Outline the main challenges that financial institutions face during digital transformation.
(6 Marks) (CO1, BL1)

Q3 B). Explain what is crowdfunding with its key features. (any 4)   **(6 Marks) (C02, BL2)**
OR
Q3C) Outline the Compliance Requirements and Regulatory Changes of RegTech. (any 3)
(6 Marks) (CO3, BL2)

Q4 A) Interpret the benefits and challenges of digital transformation in the financial sector.
(6 Marks) (CO2, BL2)
Q4 B) Explain the Digital payment solutions and its methods of transferring money.
(6 Marks) (CO3, BL2)
OR
Q4 C) Explain the challenges faced by RegTech startups.   **(6 Marks) (CO1, BL2)**

Q5 A) As a student of financial technology, how do you think fintech apps change the investing scenario. If you have used a specific fintech app for investments, which one did you choose?
(6 Marks) (CO1, BL3)
Q5 B) As a consultant for a traditional insurance company aiming to improve customer experience identify Insurtech solution that enhance customer satisfaction?
(6 Marks) (CO2, BL3)
OR
Q5 C) You are planning to start a Regtech company and are aware of the challenges in navigating regulations. What key challenges do you expect to face in developing your Regtech solutions?   **(6 Marks) (CO3, BL3)**

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