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NOIDA INSTITUTE OF ENGINEERING AND TECHNOLOGY, GREATER NOIDA
(An Autonomous Institute Affiliated to AKTU, Lucknow)

MBA MF

SEM: II - THEORY EXAMINATION (2025 - 2026)

Subject: Foundation of Fintech

Time: 3 Hours

Max. Marks: 100

General Instructions:

IMP: Verify that you have received the question paper with the correct course, code, branch etc.

1. This Question paper comprises of **three Sections -A, B, & C**. It consists of Multiple Choice Questions (MCQ's) & Subjective type questions.
2. Maximum marks for each question are indicated on right -hand side of each question.
3. Illustrate your answers with neat sketches wherever necessary.
4. Assume suitable data if necessary.
5. Preferably, write the answers in sequential order.
6. No sheet should be left blank. Any written material after a blank sheet will not be evaluated/checked.

SECTION-A

20

1. Attempt all parts:-

- | | | |
|-------|---|---|
| (1.1) | QR-based payment systems which simplify small business collections: (CO1, K2) | 1 |
| | (a) Voice storage | |
| | (b) Passport printing | |
| | (c) Manual billing | |
| | (d) Scan payment | |
| (1.2) | RegTech tools which assist firms in regulatory compliance tasks. (CO1, K2) | 1 |
| | (a) Video streaming | |
| | (b) Hotel reservation | |
| | (c) Compliance monitoring | |
| | (d) Weather tracking | |
| (1.3) | Regression models that support forecasting in FinTech applications. (CO2, K3) | 1 |
| | (a) Ticket booking | |
| | (b) Voice recording | |
| | (c) Prediction analysis | |
| | (d) Textile processing | |
| (1.4) | Time series analysis examines this data across different periods. (CO2, K2) | 1 |
| | (a) Weather coloring | |
| | (b) Trend observation | |
| | (c) Hotel reservation | |
| | (d) Water treatment | |
| (1.5) | Select the agreement executed automatically on blockchain. (CO3, K1) | 1 |

- (a) Smart Contract
 - (b) Manual Contract
 - (c) Lease Paper
 - (d) Bond
- (1.6) Identify the organization governed through blockchain voting systems. (CO3, K1) 1
- (a) NGO
 - (b) Partnership
 - (c) DAO
 - (d) Syndicate
- (1.7) Out of the following this funding source involves investor ownership participation. (CO4, K2) 1
- (a) Loan
 - (b) Grant
 - (c) Equity Funding
 - (d) Leasing
- (1.8) This factor improves perceived customer engagement in Fintech services. (CO4, K2) 1
- (a) Delay
 - (b) Isolation
 - (c) Personalization
 - (d) Rigidity
- (1.9) This readability feature supporting easier understanding. (CO5, K2) 1
- (a) Long Paragraphs
 - (b) Technical Terms
 - (c) Repeated Sentences
 - (d) Clear Structure
- (1.10) Out of the following this process involves prediction of customer repayment behavior. (CO5, K2) 1
- (a) Payroll Filing
 - (b) Coding
 - (c) Warehousing
 - (d) Credit Risk Modelling

2. Attempt all parts:-

- (2.1) Mention two barriers to FinTech adoption. (CO1, K1) 2
- (2.2) Summarize the usefulness of standard deviation in financial analysis. (CO2, K2) 2
- (2.3) Define gas fee in Ethereum transactions. (CO3, K1) 2
- (2.4) State two benefits of innovation in entrepreneurship. (CO4, K1) 2
- (2.5) Explain the significance of sentiment scores in investment decisions. (CO5, K2) 2

SECTION-B 30

Answer any one of the following:-

- (3.1) Discuss the long-term implications of FinTech adoption on global financial 6

	markets. (CO1, K2)	
(3.2)	Describe the impact of FinTech transformation on customer experience and service delivery. (CO1, K2)	6
Answer any one of the following:-		
(3.3)	Illustrate the relationship between transaction frequency and customer satisfaction. (CO2, K3)	6
(3.4)	Explain the contribution of probabilistic models in financial risk analysis. (CO2, K2)	6
Answer any one of the following:-		
(3.5)	Analyze the role of distributed ledger technology in Fintech. (CO3, K4)	6
(3.6)	Differentiate between public key and private key in blockchain security. (CO3, K4)	6
Answer any one of the following:-		
(3.7)	Elaborate on the the significance of digital marketing in Fintech startup expansion. (CO4, K4)	6
(3.8)	Explain the concept of lean Fintech startup strategy with suitable examples. (CO4, K2)	6
Answer any one of the following:-		
(3.9)	Evaluate the impact of positive and negative sentiments on investment decisions. (CO5, K5)	6
(3.10)	Analyze the usefulness of sentiment-based forecasting in stock market analysis. (CO5, K4)	6
<u>SECTION-C</u>		50
4. Answer any <u>one</u> of the following:-		
(4.1)	Describe the main types of crowdfunding used globally. Give suitable examples. (CO1, K2)	10
(4.2)	Create a strategy to integrate blockchain into crowdfunding. (CO1, K6)	10
5. Answer any <u>one</u> of the following:-		
(5.1)	Analyze the role of financial datasets in customer segmentation strategies. (CO2, K2)	10
(5.2)	Develop a comparative table showing deterministic and probabilistic decisions in finance. (CO2, K6)	10
6. Answer any <u>one</u> of the following:-		
(6.1)	Evaluate the effectiveness of cryptography in blockchain protection systems. (CO3, K5)	10
(6.2)	Construct a model illustrating cryptocurrency mining and reward distribution. (CO3, K6)	10
7. Answer any <u>one</u> of the following:-		
(7.1)	Analyze the role of innovation and creativity in entrepreneurship development. (CO4, K4)	10
(7.2)	Develop a risk analysis table for a Fintech startup business plan. Give your reason to choose this method. (CO4, K6)	10

8. Answer any one of the following:-

- | | | |
|-------|---|----|
| (8.1) | Discuss the role of sentiment-driven strategies in stock market analysis. (CO5, K2) | 10 |
| (8.2) | Prepare a practical illustration showing the impact of sentiment scores on stock selection. (CO5, K6) | 10 |

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