Question Paper

Exam Date & Time: 08-May-2024 (02:30 PM - 05:30 PM)

MANIPAL ACADEMY OF HIGHER EDUCATION

VI Semester End Semester Examination
Technology For Finance (HUM 4058)

TECHNOLOGIES FOR FINANCE [HUM 4058]

Marks: 50   **Duration: 180 mins.**

Descriptive Questions

Answer all the questions.   Section Duration: 180 mins

Answer All Questions

1)	A)	Discuss the need for formulating Fintech Regulations in India.	(4)
	B)	GROW, an India-based discount brokerage firm, identified an opportunity to streamline trading by leveraging design and technology to lower costs for its customers. Assess the motivations that drove GROW to launch their technology-enabled trading platform.	(3)
	C)	Distinguish between customer engagement and customer experience through pertinent examples to support the explanation.	(3)
2)	A)	The benchmark average for First Call Resolution rate in the Call Center Industry stands at 70%, which every service sector strives to achieve. Explore four potential reasons that could impede achieving a high FCR rate and exceptional customer service.	(4)
	B)	Briefly discuss the evolution of Fintech in the global space.	(3)
	C)	What are the features and advantages of Central Bank Digital Currency (e-Rupee). What are the challenges faced in its widespread adoption at the retail level?	(3)
3)	A)	What are the advantages of a block-chain transaction? What are the disadvantages? Discuss in the context of the structure of a block-chain?	(4)
	B)	Big Data is a powerful ally to regulatory compliance in financial services. Discuss with the help of a use case.	(3)
	C)	What is a Confusion Matrix in Machine Learning? How can it be used to improvise an ML model for detecting Card Fraud.	(3)
4)	A)	What is Responsible AI (RAI)? Why is it important? Discuss any 4 componets of the RAI framework proposed by leading global (Big 4) consultants.	(4)
	B)	Explain how CRR is leveraged by banks as a money multiplier.	(3)
	C)	How is Ethereum different from Bitcoin? State any 2 differences.	(3)
5)	A)	What do you understand by Generative AI? How can Gen-AI be used to resolve Customer Disputes in financial services? Provide an example.	(4)
	B)	Explain how Algorithmic Trading leverages data and technology to make trading decisions.	(3)
	C)	Discuss the application of AI in Banking and Payments with reference to biometric authentication.	(3)

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