

JK Lakshmipat University Jaipur
INSTITUTE OF MANAGEMENT

End Term Examination, November 2024

BBA, Semester III, 2023-26

Roll No.....

FA1131: Contemporary Banking Payments and Insurance

Time: 2:30hours

Max. Marks: 40

Instructions to students:

1. Do not write anything other than your roll number on question paper.
2. Read the questions and instructions given carefully.

Answer any 8 questions from given below of 5 marks each. 8 x 5 = 40

Q1. How payment gateway companies helping in simplifying the payment process, discuss by taking examples of any one company given below with its business module, use of technology, product offerings, and source of revenue. (Lo1, Lo3)

- a. Bill Desk
- b. CC avenue
- c. Razor pay
- d. Stripe

Q2. Discuss about anyone Lending tech company in India, its business module, use of technology, product offerings and the source of revenue. (Lo1, Lo3)

- a) Tala
- b) Lending cart
- c) Simpl
- d) Indifi

Q3. UPI and its types (Lo2)

Q4. Discuss various payment channels for person, Business and Government (P2P, P2B, P2G, B2P, B2B, B2G, G2P, G2B and G2G) with suitable examples. (Lo5)

Q5. AEPS and BBPS and RBI measures for BBPS growth in recent times. (Lo4)

Q6. Elucidate Government of India's initiative and schemes and their impact on digital lending. (Lo3)

Q7. What is Insure tech? Explain how Insurtech disrupting traditional insurance sector. (Lo4, Lo5)

Q8. Discuss the initiatives of IRDAI to raise insurance penetration in semi-urban and rural areas. (Lo1)

Q9. Discuss PAAS (Payment as a service) its challenges, benefits and offerings. (Lo3, Lo4)

Q10. Discuss Indian credit landscape and industry trends in digital lending. (Lo2)

Q11. Discuss the role of NPCI in providing payment and settlement infrastructures. (Lo1)