



Institute of Management
JK LakshmiPat University, Jaipur
END TERM EXAMINATION -April 2024, BBA 2023-26

Introduction to Financial Services & Fintech

Subject Code FA1106

MM 40 Marks

2 hour

Roll Number

Please write short and crisp answers, any answer more than 5 lines will attract negative marking. Answer any 8 questions, 5 marks each

1. A bank gives loans at about 11-12% interest rate while paying depositors 6-7% interest rates. With only 4-6% gross margin, what make bank shareholders invest money in the bank? LO1
2. What is "Wealthtech"? Give one example of a company operating in the "Wealthtech" space. LO3
3. Gold loans are most secure, yet not every bank branch or NBFC offers gold loans... what could be the reasons? LO2
4. What role has NPCI played in India emerging as a leading Fintech destination? LO3
5. What is the meaning of KYC. How do you digitally establish KYC of an individual customer? LO2
6. What information does a credit bureau report contain, how does it allow a bank or NBFC to assess credit worthiness of a borrower? LO2/3
7. How does an insurance company decide how much insurance premium it should charge on a new Honda motorcycle? LO1
8. A bank charges interest rates of 14% for 5 Lac personal loans to an employee of Google India while it charges interest rate of 19% for 5 Lac personal loan to small furniture shop owner. Please explain why are different interest rates being charged by the bank? LO1
9. What role does an insurance agent play. Why have they not really always worked towards real customer needs? LO3
10. What are your key learnings from the course? LO1/2/3