

JK Lakshmipat University, Jaipur
INSTITUTE OF MANAGEMENT

End Term Examination, December 2025
B.B.A. (Fintech) Semester I, 2025-26

Roll No.....

FA 1135: Introduction to Fintech

Time: 2.5 hours

Max. Marks: 40

Instructions to students:

1. Do not write anything other than your roll number on the question paper.
2. Attempt any Five (5) questions in Section A.

SECTION A

- Q. 1 Explain the concept of Lending Technology (Lending-Tech). Discuss how digital lending platforms have transformed the traditional lending process. 4.0 (CO 1)
- Q. 2 RBL Bank has collaborated with ZestMoney, a fintech lender, to implement an AI-powered digital lending system that reduced loan decision time to under 15 minutes. How do these integrated AI-based technologies and mobile interfaces enhance borrower experience and operational agility? 4.0 (CO2, 3)
- Q.3 Sequoia Inc., a private equity company, approaches you as a consultant to have an understanding of the process flow and visible differences developed by lending tech companies through blockchain technology. 4.0 (CO2)
- Q 4 Fintech lending platform wants to upgrade its operations after RBI's Working Group Report (2021). Explain how the RBI Working Group recommendations can transform the digital lending ecosystem. 4.0 (CO 3)
- Q.5 Insure-tech represents a fundamental shift from traditional insurance operations to a technology-driven model that redefines how insurance companies function, make decisions, and deliver value. Discuss how Insure-tech is transforming the broader Fintech universe. 4.0 (CO 1,4)
- Q.6 Pinelabs Inc. and Federal Bank Ltd establish a co-lending partnership aimed at underserved and micro-entrepreneurs. The fintech handles customer onboarding and risk assessment; the bank supplies capital and ensures regulatory compliance. Discuss how technological challenges have affected real-time data sharing, transparency, and joint risk monitoring within these partnerships. 4.0 (CO 3,4)

SECTION B

- Q.7 Signzy's technology facilitates onboarding over 10 million end customers and businesses each month, achieving a success rate of 99%, while significantly reducing operational costs and time-to-market. Recently, a leading bank adopted Signzy's One Touch KYC to cut onboarding time from several days to under one minute. Examine 6.0 (CO 1)

the future outlook and regulatory challenges involved in integrating AI-based technology, face biometrics, AML screening, and liveness detection into their existing systems.

- Q.8 The financial services industry is facing rapidly evolving customer preferences, competition from new business models, complex regulations, and macroeconomic uncertainty. Explain the five (5) technological disruptions and trends shaping the future of risk and compliance functions of the fintech ecosystem. 6.0 (CO1,4)
- Q.9 Lemonade is a US-based Insuretech company offering homeowners and renters insurance directly to customers. Founded in 2015, Lemonade uses AI-powered chatbots and machine learning to provide personalized insurance products and services. 8.0 (CO 1,4)

Key Features:

- AI-powered underwriting: Uses machine learning algorithms to determine premiums and underwriting decisions
- Chatbot-based customer experience: Customers interact with chatbots to purchase policies and file claims
- Flat fee structure: Charges a flat 20% of premiums as fees, with the remaining funds going to claims and charitable donations.

One of the clients, Mr. Benjamin, raised concerns that technology adoption and data intensity were affecting his privacy, and he was exposed to unauthorized phone calls, emails and messages.

Suggest to him how Lemonade Technologies is highly encrypted and what model Lemonade is using to overcome such challenges.

all the best!