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| **C:\Users\ADMIN\Desktop\j.png** | **JAIPURIA INSTITUE OF MANAGEMENT, INDORE**Post Graduate Diploma in Management (Batch 2023-25) |
| **Course Title: Fintech, (Course Code: 40241)****End-Term Examination, Term - VI (April 2025)**  |
|  **Time Duration : 2 Hours Total Marks: 40** |

***General Instructions*:**

1. *Answer the questions as directed. The break-up of the marks is given wherever necessary.*
2. *Marks against each question is indicated to its right.*
3. *Answer all the questions of a ‘Section/Question’ at one place in continuation.*
4. *Do not write on the question paper except your roll number.*

Q1. Analyze the fundamental shifts in traditional insurance value chains that distinguish InsurTech startups and construct a scenario illustrating how native customer-centricity, AI, distribution chatbots and advanced analytics collectively maximize customer engagement.

 **Marks: 6**

Q2. Assess the strategic importance of ACKO's pioneering microinsurance products and partnerships with digital platforms like Amazon, Ola and BookMyShow. Justify how these innovations created new market segments and enhanced customer convenience.

 **Marks: 8**

Q3. Compare and contrast the Proof of Work (PoW) and Proof of Stake (PoS) consensus algorithms used in public blockchains like Bitcoin and Ethereum. Infer the potential long-term influence of Ethereum's migration to PoS on the energy consumption and transaction speed of decentralized networks. **Marks: 6**

Q4. Categorize the fundamental characteristics of currency such as portability, durability, divisibility and scarcity. Evaluate how well modern cryptocurrencies meet these criteria in comparison to traditional fiat currencies. **Marks: 6**

Q5. Distinguish between the traditional role of banks as intermediaries in business lending and the disruptive models introduced by FinTech companies like P2P lending and invoice discounting. Predict how these innovative models will transform access to capital for small businesses. **Marks: 7**

Q6. Evaluate the diverse types of FinTechs, including those focused on payments, lending, wealth management (WealthTech and Robo-advisors), insurance (InsurTech), digital banking and RegTech, and determine the unique value proposition and potential for disruption within each category. **Marks: 7**