GUJARAT TECHNOLOGICAL UNIVERSITY
MBA - SEMESTER - III EXAMINATION - WINTER 2025

Subject Code: MB03092161   **Date: 22-12-2025**

Subject Name: Introduction to Fintech and Financial Analytics

Time: 10:30 AM TO 01:30 PM   **Total Marks: 70**

Instructions
1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. USE of SIMPLE calculators AND non-programmable scientific calculators are permitted.

			Marks
Q.1		ALL 7 Questions must be Compulsory.	**14**
	(a)	Fintech Ecosystem	
	(b)	Digital wallet	
	(c)	Blockchain	
	(d)	crypto currency	
	(e)	Robo -Advisory	
	(f)	Data - Visualization	
	(g)	Predictive analytics	
Q.2	**(a)**	What is Fintech? Discuss various typology of Fintech with suitable examples ?	**07**
	(b)	Explain the concept of peer-to-peer lending and its advantages and disadvantages in the financial industry?	**07**

OR

	(b)	Describe the applications of block chain technology in supply chain finance, including its potential benefits and limitations	**07**
Q.3	**(a)**	What are financial Innovations? Discuss the IT enabled financial Innovations with the help of examples?	**07**
	(b)	Discuss the role of Fintech in promoting financial inclusion, with examples of successful initiatives.	**07**

OR

	(a)	A What Are the Financial Analytics? Discuss various types of Financial Analytics?	**07**
	(b)	What is basic difference between Fundamental and Technical Analysis ? Discuss various tools and techniques to conduct fundamental analysis ?	**07**
Q.4	**(a)**	What are the challenges faced by traditional banks in adapting to the Fintech revolution and potential strategies for them to remain competitive? Discuss with the help of examples?	**07**

(b) Discuss the opportunities and benefits that Fintech presents for banks, including potential collaborations and innovations   **07**

OR

(a) What are the sources of financial data? Discuss various sources of financial data .   **07**

(b) Write short note on the following   **07**

A Python

B Portfolio Management

Q.5 Razorpay is a leading fintech company in India, founded in 2014 by Harshil Mathur and Shashank Kumar. It offers a range of payment solutions for businesses, including payment gateway services, payment processing, and payout services.

Key Features

- Payment Gateway: Razorpay's payment gateway allows businesses to accept online payments through various methods, including credit/debit cards, net banking, UPI, and wallets.
- Payment Processing: The company provides secure payment processing services, ensuring timely and accurate transactions.
- Payout Services: Razorpay enables businesses to make payouts to their vendors, employees, and customers through various channels.

Success Story

Razorpay has become one of India's fastest-growing fintech companies, with:

- 2,219+ employees: Razorpay has a strong team that supports its growth and innovation.
- $385 million funding: The company has received significant funding from investors, enabling it to expand its services and product offerings.
- Large client base: Razorpay serves thousands of businesses, including startups, SMEs, and large enterprises.

Competitive Advantage

Razorpay's competitive advantage lies in its:

- Secure payment processing: The company's advanced security features ensure safe and secure transactions.
- Easy integration: Razorpay's payment solutions are easily integrable with various platforms, making it a preferred choice for businesses.
- Innovative products: The company continuously innovates and expands its product offerings to meet evolving business needs.

Future Outlook

Razorpay aims to continue growing its presence in India and expanding its services to new markets. With its strong focus on innovation, security, and customer satisfaction, the company is well-positioned to remain a leader in India's fintech industry

(a) What are the key features of Razorpay's payment solutions that have contributed to its success in the Indian fintech industry?   **07**

(b) How has Razorpay differentiated itself from competitors in the payment gateway and processing space?   **07**

OR

(a) What role has funding played in Razorpay's growth and expansion plans? How has the company utilized its funding to drive business growth? **07**

(b) What are the potential challenges that Razorpay may face in the future, given the competitive nature of the fintech industry in India? How can the company mitigate these challenges to maintain its market position? **07**

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