

2/41

**1002E1585**

Candidate's Seat No : \_\_\_\_\_

IMSc (FT) (NEP) Sem.-1 Examination

DSC-M-FIN-113 T1

Business Organization and Management

Time : 1-00 Hour]

February-2025

[Max. Marks : 25

**Instructions:**

- 1) **Figures to the right indicate Full Marks.**
- 2) **Do not write anything on the question paper.**
- 3) **Do not use Scientific Calculator.**

**Section- A****Name of the Subject: Business Organization (B.O.)**

Q.1. A	<b>Write a short note on the Make in India initiative.</b>	(05)
B	<b>Explain key trends emerging in the lending segment</b>	(05)
<b>OR</b>		
Q.1A	<b>Critically examine the difference between Insure Tech and Wealth Tech.</b>	(05)
B	<b>Write a note on Robo- Advisor in detail.</b>	(05)
Q.2. A	Explain the challenges of the Make in India initiative.	(05)
B	Explain what Retail Lending is in a business organization.	(05)
<b>OR</b>		
Q.2. A	Explain the SWOT analysis in detail with an example.	(05)
B	Explain the PESTLE analysis in detail with an example.	(05)
Q.3	<b>Write the Following.(Any Five)</b> 1. <b>A major opportunity identified in a FinTech company's SWOT analysis could be:</b> A. Increasing market competition from established banks B. Availability of new markets due to emerging digital payment systems C. Declining regulatory support for digital currencies D. Higher operational costs due to manual processes	(05)

(P.T.O) 1

**2. Which of the following is part of the PESTLE analysis?**

- A. Political, Economic, Social, Technological, Legal, Environmental
- B. Price, Equity, Service, Time, Logistics, Efficiency
- C. People, Efficiency, System, Technology, Learning, Environment
- D. Product, Execution, Social, Trends, Leadership, Economics

**3. Which of the following is a common application of FinTech?**

- A. Online payment systems (e.g., PayPal, Venmo)
- B. Only physical cash transactions
- C. Printing traditional banknotes
- D. Conducting in-person audits

**4. Which of the following is a key characteristic of financial technology (FinTech)?**

- A. Provides traditional banking services without digital platforms
- B. Involves the use of technology to improve and automate financial services
- C. Focuses solely on large-scale investments
- D. Only involves cryptocurrency trading

**5. In a SWOT analysis, what does "T" stand for?**

- A. Trends
- B. Threats
- C. Technology
- D. Talent.

**6. What is a potential challenge in the FinTech industry, as identified through PESTLE analysis?**

- A. Limited customer demand for mobile apps.
- B. Strict regulatory frameworks and legal uncertainties.
- C. Lack of technological innovation.
- D. High interest rates on digital loans.

**7. Which of the following factors is typically considered under the "Social" aspect of PESTLE analysis?**

- A. Changes in tax laws.
- B. Consumer behavior and societal trends.
- C. Government regulations on industries.
- D. Political stability in a region.