

THIRD SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2025

(FYUGP)

CC24UCOM3MN206 - FINTECH

(B.Com. - Minor Course)

(2024 Admission - Regular)

Time: 2.0 Hours

Maximum: 70 Marks

Credit: 4

Part A (Short answer questions)Answer ***all*** questions. Each question carries 3 marks.

1. Explain the implications of FinTech on the future of finance. (briefly) [Level:2] [CO1]
2. Define digital disruption in financial markets. [Level:1] [CO1]
3. Explain two features of digital banking. [Level:2] [CO1]
4. Explain decentralized ledger. [Level:2] [CO2]
5. Explain the meaning of wealth-tech. [Level:2] [CO2]
6. Discuss blockchain technology and compare it with traditional databases. [Level:2] [CO3]
7. Discuss the advantages of using blockchain in cryptocurrency transactions. [Level:2] [CO3]
8. Discuss the difference between cryptocurrency and traditional currency. [Level:2] [CO3]
9. Define mobile payments and discuss their importance in today's financial system. [Level:2] [CO4]
10. Discuss the importance of compliance in FinTech development and key regulations. [Level:2] [CO4]

(Ceiling: 24 Marks)**Part B (Paragraph questions/Problem)**Answer ***all*** questions. Each question carries 6 marks.

11. Explain and discuss the implications of emerging technologies on financial systems. [Level:2] [CO1]
12. Explain the importance of FinTech in the present financial environment. [Level:2] [CO1]
13. Discuss the role of regulatory frameworks in FinTech growth (payment-tech & blockchain). [Level:2] [CO2]
14. Discuss how digital wallets and contactless payments are transforming customer experience. [Level:2] [CO2]

15. Explain blockchain's role in reducing fraud and improving data security. [Level:2] [CO3]

16. Explain the process of creating and validating crypto transactions on blockchain. [Level:2] [CO3]

17. Discuss the role of RBI in the growth and security of digital wallets in India. [Level:2] [CO4]

18. Discuss compliance challenges for institutions in mobile payments. [Level:2] [CO4]

(Ceiling: 36 Marks)

Part C (Essay questions)

Answer any ***one*** question. The question carries 10 marks.

19. Discuss the impact of digital banking on traditional banking services, focusing on customer experience and operational efficiency. [Level:2] [CO2]

20. Explain the evolution of e-commerce platforms and their integration with payment systems. How has this changed the payment experience for consumers and merchants? [Level:2] [CO4]

(1 × 10 = 10 Marks)
