Third Semester FYUGP Degree Examinations November 2025

Skill Enhancement Courses (SEC)

BIB3FS113 : Fintech Tools

(Credits: 3)

Time: 1.5 Hours	Maximum Marks: 50

Section A

Answer the following questions. Each carries 2 marks (Ceiling: 16 marks)

1.	Give two examples of investment platforms in Fintech.	BL1	CO1
2.	What is P2P lending?	BL1	CO2
3.	Define wealth management.	BL1	CO3
4.	What is the purpose of a budgeting app?	BL2	CO2
5.	Define Smart contracts.	BL1	CO1
6.	What is the purpose of goal-based savings?	BL2	CO2
7.	Name the two main types of crowdfunding platforms.	BL2	CO2
8.	Define algorithmic trading.	BL2	CO3
9.	Define cybersecurity in the context of Fintech.	BL2	CO4
10.	What does UPI stand for? State the usages of UPI.	BL1	CO1

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 24 Marks)

11.	Discuss the opportunities and risks of using digital payment platforms.	BL4	CO1
12.	Briefly describe the steps involved in traditional vs. digital creditworthiness assessment.	BL2	CO2
13.	Discuss how digital tools, such as budgeting apps and robo-advisors, help improve financial literacy.	BL4	CO3

(PTO)

14.	Examine the role of user awareness and technology solutions in mitigating cybersecurity risks in Fintech.	BL4	CO4
15.	Discuss the security concerns in Blockchain Technology.	BL2	CO1

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Section C

Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)

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16.	Analyze the step-by-step working of an online payment gateway and its importance in e-commerce transactions.	BL4	CO1
17.	Analyze the role of cybersecurity regulatory framework and technological solutions in safeguarding sensitive information online.	BL5	CO4
	CO : Course Outcome		
	BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)		