QP CODE: D3BCM2406	**(Pages: 2)**	**Reg. No**	**: .....**
		Name	**: .....**

THIRD SEMESTER FYUGP EXAMINATION, NOVEMBER 2025

Discipline Specific Core (DSC) Courses - Minor

COM3MN206 : FINTECH

(Credits: 4)

Time: 2 Hours **Maximum Marks: 70**

Section A

Answer the following questions. Each carries 3 marks (Ceiling: 24 marks)

1.	What do you mean by Internet of Things?	BL2	CO2
2.	List out the major components of wealth-tech.	BL2	CO2
3.	Define stablecoin.	BL2	CO3
4.	What are the technologies used in contactless payments?	BL2	CO3
5.	Explain the concept of decentralization in blockchain.	BL1	CO3
6.	Name any two insurtech platforms operating in India.	BL2	CO2
7.	Define Blockchain.	BL2	CO3
8.	Give two examples of Mobile Payment applications in India.	BL2	CO2
9.	Define PropTech.	BL1	CO2
10.	Expand and explain NFC	BL1	CO3

Section B

Answer the following questions. Each carries 6 marks (Ceiling: 36 Marks)

11.	Differentiate between FinTech and TechFin with the help of examples.	BL2	CO3
12.	Compare human advisors Vs Robo advisors	BL2	CO3
13.	Enlist the features of crypto currencies.	BL2	CO2
14.	Discuss the Ethical considerations in fintech development and adoption.	BL2	CO3
15.	Explain the areas of blockchain.	BL2	CO2

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16.	What is C2C e commerce model?	BL1	CO3
17.	Explain the concept of financial system in a country.	BL4	CO1
18.	Define digital banking. What are the key types of digital banking services?	BL2	CO3
Section C			
Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)			
19.	"The evolution of FinTech is a response to trust, technology and transparency". Justify this statement with reference to different stages of FinTech.	BL2	CO1
20.	Discuss how digital wallets are transforming financial management and payment ecosystems. Illustrate with examples.	BL3	CO2
	CO : Course Outcome		
	BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)		