

# **KAMARAJ COLLEGE (Autonomous)**

Accredited with A+ Grade by NAAC

(Affiliated to Manonmaniam Sundaranar University, Tirunelveli)

THOOTHUKUDI – 628 003

**(5 Pages)**

**Reg. No: .....**

**Question Code No : 25003901**

**Course Code : 25UEH011**

**UG Degree - End Semester Examinations, November 2025**

**First Semester**

**B.COM HONOURS**

**Introduction to FinTech**

**(For those who joined in June 2025 onwards)**

**Time : 3 Hours**

**Maximum : 75 Marks**

**PART – A (10 × 1 = 10 Marks)**

**Answer ALL Questions**

**Choose the correct answer:**

1. Which is a key feature of FinTech?  
(a) Monopoly (b) Automation  
(c) Paper-based process (d) Manual verification
2. Consumer protection in FinTech comes under\_\_\_\_.  
(a) Marketing (b) Regulatory frameworks

- (c) Innovation (d) Automation
3. Peer-to-peer lending is also called:
- (a) Direct bank lending (b) Digital microfinance  
(c) Social lending (d) Loan syndication
4. Which company is an example of Indian digital payments innovation?
- (a) Razorpay (b) Infosys  
(c) Flipkart (d) LIC
5. Which of the following are applications of blockchain in finance?
- (a) Cross-border payments (b) Identity verification  
(c) Loan approvals only (d) Both a and b
6. Smart contracts run mainly on\_\_\_\_\_.
- (a) Banks (b) Ethereum blockchain  
(c) Paytm (d) UPI systems
7. Chatbots are mainly used for\_\_\_\_\_.
- (a) Customer support (b) Fraud detection  
(c) Risk assessment (d) Data storage
8. Which of the following are applications of AI in FinTech?
- (a) Fraud detection (b) Customer support  
(c) Investment strategies (d) All of the above

9. Cloud computing in FinTech helps in\_\_\_\_\_.
- (a) Data storage and scalability
  - (b) Manual ledger entry
  - (c) Cash handling
  - (d) Printing receipts
10. Which is a real-world application of FinTech?
- (a) Banking and insurance      (b) Farming
  - (c) Textile production          (d) Mining

**PART - B (5 X 5 = 25 Marks)**

**Answer ALL Questions choosing either (a) or (b).**

**Answer should not exceed 250 words.**

11. (a) List the importance of financial technology.
- (OR)**
- (b) Discover the role of consumer protection in digital finance.
12. (a) Classify the different types of digital payment systems.
- (OR)**
- (b) Identify the major cybersecurity threats in digital payment systems.
13. (a) Briefly explain the scope of blockchain technology.
- (OR)**
- (b) List and explain any five advantages of cryptocurrencies.

14. (a) Analyse the importance of AI in financial services.

**(OR)**

(b) Examine how AI supports investment strategies in FinTech.

15. (a) Distinguish between traditional insurance and InsurTech.

**(OR)**

(b) Analyse the role of FinTech in insurance.

**PART – C (5 X 8 = 40 Marks)**

**Answer ALL Questions choosing either (a) or (b).**

**Answer should not exceed 500 words.**

16. (a) Discuss the future of FinTech and latest trends.

**(OR)**

(b) Examine the role of financial institutions in the FinTech ecosystem.

17. (a) Evaluate the benefits and limitations of digital lending.

**(OR)**

(b) Explain the regulatory challenges faced by digital lending platforms.

18. (a) Describe the uses of blockchain.

**(OR)**

(b) Briefly explain the impact of cryptocurrencies on financial markets.

19. (a) Enumerate the role of AI in fraud detection with examples.

**(OR)**

(b) Explain how big data analytics helps in risk assessment.

20. (a) List the challenges and opportunities in Insurance Technology.

**(OR)**

(b) Illustrate real-world applications of predictive analytics in banking.