

QP Code: D134286		Total Pages: 1	Name:
		Register No.	
THIRD SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2025			
(CUFYUGP)			
COM3MN206/COP3MN206-FINTECH			
2024 Admission onwards			
Maximum Time :2 Hours		Maximum Marks :70	
Section A			
All Questions can be answered. Each Question carries 3 marks (Ceiling: 24 Marks)			
1	Differentiate between FinTech and traditional financial systems.		
2	Explain the concept of Internet of Things (IoT) in FinTech applications.		
3	What is meant by digital banking?		
4	Identify two advantages of Blockchain in payment systems.		
5	Differentiate between Bitcoin and Ethereum.		
6	Explain the term “Stablecoin.”		
7	What are the regulatory challenges of cryptocurrencies in India?		
8	Explain compliance in FinTech.		
9	What is the significance of regulatory frameworks in digital finance?		
10	State two ethical issues in FinTech development.		
Section B			
All Questions can be answered. Each Question carries 6 marks (Ceiling: 36 Marks)			
11	Compare the features of FinTech and TechFin with examples.		
12	Discuss the benefits and challenges of adopting FinTech in developing economies.		
13	Explain the working of PaymentTech with examples.		
14	Assess the role of Blockchain in enhancing FinTech services.		
15	Discuss the regulatory framework of cryptocurrency in India.		
16	Illustrate the impact of blockchain adoption in financial institutions.		
17	Examine the ethical and legal issues in digital payment systems.		
18	Discuss compliance challenges faced by FinTech companies.		
Section C			
Answer any ONE.Each Question carries 10 marks (1x10=10 Marks)			
19	Examine the opportunities and challenges of cryptocurrency adoption in India.		
20	Critically discuss the ethical considerations and regulatory challenges in FinTech development and adoption.		