18105

# BRAINWARE UNIVERSITY

LIBRARY
Brainware University
Barasat, Kolkata -700125

**Term End Examination 2025-2026**
**Programme – M.Com.(BFA)-2024**
**Course Name – Fintech and Financial Blockchain**
**Course Code - MBF30204B**
**( Semester III )**

**Full Marks : 60** **Time : 2:30 Hours**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

## Group-A

(Multiple Choice Type Question) 1 x 15=15

1. *Choose the correct alternative from the following :*

(i) Assess the appropriate use case for Ethereum within financial technology ecosystems.
a) Train bookings b) Crypto only
c) Build decentralized apps d) File taxes

(ii) Evaluate how blockchain can enhance the security and integrity of medical data.
a) Print and file b) Share via email
c) Store on blockchain like MedicalChain d) Use WhatsApp

(iii) Summarize the benefit of using blockchain in land records.
a) Easy forgery b) Delays in processing
c) Immutable and verifiable records d) Increased disputes

(iv) Analyze the applications and benefits of RegTech in banking operations.
a) Customer chats b) Loan marketing
c) Regulatory compliance automation d) ATM design

(v) Illustrate smart contract use in freelancing.
a) Email confirmation b) Bank verification
c) Auto payment upon delivery d) Manual invoice

(vi) Discuss the importance of DLT in record-keeping.
a) Creates confusion b) Makes data easy to forge
c) Ensures shared, transparent data d) Prevents sharing of data

(vii) Compare traditional vs blockchain-based voting.
a) Both are tamper-proof b) Blockchain offers transparency
c) Traditional is faster d) Both need manual tallying

(viii) Describe how crowdfunding helps communities.
a) By giving loans b) By pooling donations
c) By taxing individuals d) By selling products

(ix) Demonstrate a use case of Insurtech for gig workers.
a) Buying insurance via Digit app b) Visiting LIC office

c) Filling manual form
d) Asking agent

(x) Choose the best UPI use case for real-life payment in daily purchases.

a) Withdraw from ATM
b) Scan QR to pay grocer
c) Fill form for payment
d) Cheque writing

(xi) List one major data privacy issue in blockchain.

a) Immutability
b) Editability
c) Anonymity
d) Physical records

(xii) List one ethical issue in fintech.

a) Transparent pricing
b) Hidden charges
c) Open data
d) User consent

(xiii) Identify the regulator of Indian insurance sector.

a) SEBI
b) IRDAI
c) RBI
d) MeitY

(xiv) Apply the rules of the PDP Bill within the context of a fintech company.

a) Sell user data
b) Protect user info
c) Skip audits
d) Hide terms

(xv) List one application of Machine Learning in fintech.

a) Manual credit report
b) Alternative credit scoring
c) Cheque verification
d) File storage

## Group-B

(Short Answer Type Questions) 3 x 5=15

2. Differentiate between Crowdfunding and P2P lending. (3)
3. Illustrate the role of blockchain in supply chains. (3)
4. Solve delay issues in trade finance using blockchain. (3)
5. Critique the use of facial recognition in fintech apps. (3)
6. Explain the types of digital payment methods used in India. (3)

**OR**

Categorize the institutional cybersecurity frameworks in India. (3)

## Group-C

(Long Answer Type Questions) 5 x 6=30

7. Describe Decentralized Applications (DApps) and provide examples. (5)
8. Discuss the advantages of Robo-Advisors in modern financial systems. (5)
9. Justify blockchain for improving Know Your Customer (KYC) processes. (5)
10. Examine the risk factors of Cryptocurrencies. (5)
11. Evaluate the peer-to-peer (P2P) lending process. (5)
12. Evaluate the career opportunities emerging in the fintech and blockchain sector. (5)

**OR**

Distinguish between Insurtech and Wealthtech. (5)

**********

LIBRARY
Brainware University
Barasat, Kolkata -700125