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BRAINWARE UNIVERSITY

Term End Examination 2025-2026
Programme – M.Com.(BFA)-2025
Course Name – FinTech and Financial Blockchain
Course Code - MCM20406A
(Semester II)

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) Recall the main characteristic of blockchain.

a) Centralized control b) Immutability
c) Manual verification d) Single-user access

(ii) Identify the blockchain platform that supports smart contracts.

a) Bitcoin b) Ethereum
c) SWIFT d) RTGS

(iii) Define a smart contract.

a) Manual legal agreement b) Self-executing digital contract
c) Paper-based contract d) Oral agreement

(iv) Recall the meaning of DLT.

a) Digital Loan Tool b) Distributed Ledger Technology
c) Direct Lending Technique d) Data Link Transfer

(v) Recognize an example of a digital wallet used in India.

a) PhonePe b) Passbook
c) Demand draft d) Cash voucher

(vi) Recognize a feature of neobanks.

a) Only physical branches b) Fully digital banking
c) Cash-only accounts d) Manual passbooks

(vii) Describe what e-KYC mainly helps in.

a) Cooking b) Customer onboarding
c) Road transport d) Weather forecast

(viii) Identify the organization linked with launching UPI in India.

a) SEBI b) NPCI
c) IRDAI d) MIT

(ix) Identify what consensus helps prevent.

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a) Double spending and fraud
b) Higher interest rates
c) Lower internet speed
d) More paper receipts

(x) Identify the limitation of Bitcoin mentioned in notes.

a) No smart contracts
b) No security
c) No blocks
d) No hashing

(xi) Recognize which is modular for enterprise use.

a) Hyperledger
b) SWIFT
c) UPI
d) NEFT

(xii) Identify the technology cited for blockchain in banking.

a) RippleNet
b) Cheque book
c) Passbook
d) Cash counter

(xiii) Identify the technology cited for blockchain in healthcare.

a) MedRec
b) Cheque book
c) Passbook
d) Cash counter

(xiv) Recognize the main blockchain use case in insurance.

a) claim settlement
b) Currency printing
c) Manual filing
d) Branch queues

(xv) Identify IRDAI's responsibility.

a) Stock trading
b) InsurTech regulation
c) Payment apps
d) AML

Group-B

(Short Answer Type Questions) 3 x 5=15

2. Explain how FinTech evolved from e-finance to modern digital finance. (3)
3. Apply FinTech solutions in insurance services. (3)
4. Explain text mining applications in finance. (3)
5. Examine risks in digital payment systems. (3)
6. Describe UPI's role in Indian digital payments. (3)

OR

Explain API banking concepts. (3)

Group-C

(Long Answer Type Questions) 5 x 6=30

7. Define FinTech and explain its importance in modern finance. (5)
8. Identify the role of FinTech startups in financial innovation. (5)
9. Analyze big data's impact on financial risk management. (5)
10. Explain cloud computing in financial services. (5)
11. Explain the importance of cybersecurity in FinTech. (5)
12. Explain predictive analytics in investment planning. (5)

OR

Explain contactless payment methods. (5)

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