

NGM COLLEGE (AUTONOMOUS): POLLACHI
END-OF-SEMESTER EXAMINATION-APRIL 2026

B.COM – B & I
VI SEMESTER

MAXIMUM MARKS: 50
TIME : 2 HOURS



SEC- IV - NAAN MUDHALVAN
23UBI6S2- BASICS OF FINANCE AND FINTECH

SECTION – A

(10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS .

K1

MULTIPLE CHOICE QUESTIONS (K1)

1. FinTech refers to the use of _____ in financial services.
a) Technology b) Agriculture c) Manufacturing d) Education
2. Which of the following is an example of PayTech?
a) Digital payments b) Crop insurance c) Manufacturing tools d) Retail stores
3. LendingTech is mainly related to _____
a) Loan processing b) Investment trading c) Tax calculation d) Insurance claims
4. Which technology is used for decentralized transaction records?
a) Blockchain b) Cloud Computing c) Data Mining d) Networking
5. Which of the following is an example of a P2P lending platform?
a) Online lending platforms b) Commercial banks c) Insurance companies
d) Stock exchanges

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES. (K2)

6. Define FinTech.
7. What is PayTech?
8. What do you mean by LendingTech?
9. Define Artificial Intelligence in FinTech.
10. What is P2P lending?

SECTION – B

(5 X 8 = 40 MARKS)

ANSWER EITHER (A) OR (B) OF THE FOLLOWING QUESTIONS. (K4/K5)

11. (a) Analyze the transformation of traditional financial services due to the advent of FinTech.

OR

- (b) Evaluate the importance of FinTech in the modern financial services value chain.

(CONTD 2)

12. (a) Analyze the role of InvesTech, LendingTech, and RegTech in financial innovation.

OR

(b) Evaluate the growth, opportunities, and challenges of FinTech in India.

13. (a) Analyze the role of data science and social media profiling in credit risk assessment.

OR

(b) Design a FinTech-based loan origination and servicing system.

14. (a) Evaluate the role of digital wallets and mobile payment systems in promoting a cashless economy.

OR

(b) Analyze the importance of cybersecurity in PayTech technologies.

15. (a) Evaluate the role of Artificial Intelligence and Machine Learning in FinTech.

OR

(b) Develop a FinTech model integrating P2P lending and WealthTech solutions.
