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MASTER OF COMMERCE (M.COM)

EXAMINATION: MAY - 2025

SECOND SEMESTER

Sub: Introduction to Fintech (MCC24-203)

Date: 9/05/2025

Total marks: 60

Time: 10.00 am to 12.30 pm

Instruction: 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q. 1 Answer the following questions. (Attempt any two) (32)

1. Discuss how blockchain and digital assets are used in the gaming industry.
2. What are the long-term implications of integrating AI and quantum computing into the financial ecosystem?
3. How do timing and external opportunities (e.g., demonetization, regulatory shifts) affect fintech success
4. What is the fintech startup ecosystem, and what are its main components?

Q. 2 Answer the following questions. (Attempt any two) (16)

1. How do governments and regulators view cryptocurrencies, and what policies are being implemented?
2. What factors contribute to the rapid growth of digital payments globally, and how does this impact cashless economies?
3. What are the key differences in funding trends for early-stage startups versus late-stage unicorns?
4. How do AI and big data contribute to alternative credit scoring for underserved individuals?

Q. 3 Write short notes. (Attempt any three) (12)

1. adoption of insurtech
2. Machine Learning
3. digital identity verification
4. Cashless economy
5. KYC
6. AML