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MASTER OF COMMERCE (M.COM)

EXAMINATION: MAY - 2026

SECOND SEMESTER

Sub: Introduction to Fintech (MCC24-203)

Date: 9/05/2026

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. How does Fintech's focus on personalized financial services contribute to better financial well-being for consumers?
2. In what ways is the adoption of open banking reshaping the fintech landscape?
3. What are the ethical concerns surrounding fintech innovations, particularly in areas like data privacy and AI decision-making?
4. How do fintech companies strike a balance between user experience and regulatory compliance in digital lending or payments?

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

1. What lessons can be learned from fintech's role in distributing government aid during crises?
2. What role does the analytics and insights layer play in optimizing insurance operations?
3. What are the potential societal impacts of moving towards a predominantly cashless economy?
4. What role does blockchain technology play in the development of fintech solutions?

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

1. KYC
 2. AML
 3. Artificial intelligence
 4. Machine learning
 5. Cryptocurrencies
 6. Cybercrime
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