SL No of QP : 13416
Unique Paper Code (UPC): 2924000016
Name of the Paper: Introduction to Digital Finance
Course: GE
Semester: VII
Duration: 3 Hours
Maximum Marks: 90

Instructions:
Attempt ANY FIVE questions.

1. (a) Explain the structure of a modern financial system. How has digital transformation reshaped financial intermediaries and markets? (9)
(b) Define financial inclusion. Analyse the role of Aadhaar-enabled payment systems (AEPS), UPI, and mobile banking in promoting inclusive finance in India. (9)

2. (a) What is FinTech? Discuss the key drivers behind the rapid growth of FinTech services globally. (9)
(b) Examine the regulatory challenges associated with digital finance. (9)

3. (a) Distinguish between card-based payments and account-based electronic payments. Explain NEFT and RTGS. (9)
(b) Describe QR-code–based payment systems. (9)

4. (a) Explain blockchain technology and consensus mechanisms. (9)
(b) Analyse cryptocurrencies and CBDCs. (9)

5. (a) Compare traditional banking and digital-only banking. (9)
(b) Discuss robo-advisory services. (9)

6. Write short notes on any three:
(a) Cashless economy
(b) P2P lending
(c) Mobile payment apps
(d) Cybersecurity risks
(e) Future trends