[This question paper contains 2 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 6816 **L**

Unique Paper Code : 6203460024

Name of the Paper : Financial Technologies

Name of the Course : **Banking Financial Services and Insurance**

Semester : VIII

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. Attempt any six questions.
3. All questions carry equal marks.

Q1. (a) Explain FinTech transformation and its impact on financial institutions. (8 Marks)
(b) Discuss collaboration between financial institutions and FinTech start-ups. (7 Marks)

Q2. (a) A company is choosing between bank loan financing and crowdfunding. Analyze the advantages and limitations of both options. (8 Marks)
(b) Explain how RegTech can help regulators monitor such platforms. (7 Marks)

Q3. (a) Describe the attributes of a well-functioning payment system. (8 Marks)
(b) Analyze risks posed by new payment models and FinTech entrants. (7 Marks)

Q4. (a) A rural customer wants to send money instantly using a mobile phone without visiting a bank. Which digital payment method would you suggest and why? (8 Marks)
(b) Discuss the role of RBI in ensuring safety and efficiency of such systems. (7 Marks)

Q5. Write short notes on (Any three):
- Unified Payments Interface (UPI)
- Growth of Digital Payments in India
- PropTech
- Internet of Things (IoT) in Finance

Q6. (a) Discuss issues of credibility and regulation in cryptocurrency markets. (8 Marks)
(b) Explain the use of blockchain in securities trading. (7 Marks)

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Q7. (a) A real estate firm adopts PropTech platforms for property transactions. Explain how this improves efficiency and transparency. (8 Marks)

(b) Discuss regulatory and security challenges associated with such platforms. (7 Marks)

Q8. (a) A bank uses AI-based systems to detect fraudulent transactions in real time. Explain how big data analytics supports fraud detection. (8 Marks)

(b) Discuss cybersecurity risks and regulatory measures to address them. (7 Marks)