

END TERM EXAMINATION

SIXTH SEMESTER [BCOM(HONS)] JUNE 2024

PAPER CODE: BCOM-304

SUBJECT: *Financial Technology*

Time: 3 Hours

Maximum Marks: 75

Note: Attempt all questions as directed. Internal choice is indicated.

- Q1 Attempt **any five** of the following questions: (5x5=25)
- (a) KYC
 - (b) RTGS
 - (c) Payment Aggregator
 - (d) Altcoin
 - (e) UPI
 - (f) CIBIL Score
- Q2 State any five regulations relating to digital payments in India. (12.5)
- OR**
- Q3 What is block chain technology? What is its use in dissemination of financial information to open world? (12.5)
- Q4 Explain the role of AI in fraud detection and data privacy. (12.5)
- OR**
- Q5 State the advantages and disadvantages of cryptocurrency as an asset class. (12.5)
- Q6 Briefly state the role of regulatory bodies in fintech regulation in India. (12.5)
- OR**
- Q7 What are digital signatures? What is the role of CCA in this regard? (12.5)
- Q8 State the role of RBI regulatory sandbox in context of fintechs. (12.5)
- OR**
- Q9 What is crowd funding? What are the regulation relating to crowd funding in India. (12.5)

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