

2056
B.Com. (Finance Markets) FYUP
Fourth Semester
NBCM-405: Fin-Tech and Digital Banking

Time allowed: 3 Hours

Max. Marks: 80

NOTE: Attempt four short answer type questions from Section-A. Attempt two questions each from Section B and C respectively.

x-x-x

Section – A

I. Attempt any four of the following:-

- a) What is a Peer-to-Peer (P2P) lending platform?
- b) Distinguish between a physical branch and a digital wallet.
- c) Define Point-of-Sale (POS) lending. How does it differ from a traditional credit card?
- d) What is "Microfinance" in the digital age?
- e) How is a 'Regulatory Sandbox' vital for Fin-Tech startups?
- f) Explain the importance of 'Fractional Investing' for retail investors. (4x5)

Section - B

- II. 'Fin-Techs are not competitors, but collaborators to traditional banks.' Justify this statement by discussing the "BaaS" (Banking as a Service) model. (15)
- III. Discuss the significance of Blockchain technology beyond cryptocurrency. How can smart contracts automate and secure banking transactions like trade finance? (15)
- IV. 'Fin-Tech is not just about technology; it is about changing consumer behavior.' Elaborate on this statement with reference to digital wallets and multichannel banking. (15)
- V. Critically evaluate the role of e-KYC and digital onboarding in achieving financial inclusion. What are the security challenges associated with these processes? (15)

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(2)

Section - C

- VI. 'Banks are moving from being destination service providers to invisible infrastructure providers.' Discuss this shift, focusing on how API-led integration is changing the core revenue models of traditional banks. (15)
- VII. Compare and contrast Automated Investing with traditional wealth management. What are the advantages and limitations of both? (15)
- VIII. 'Collaboration, not competition, is the future of banking.' Elaborate on this trend, focusing on API-driven innovation. (15)
- IX. Evaluate the impact of Crowdfunding on entrepreneurial growth. How does it differ from traditional venture capital? (15)

x-x-x