

QP CODE: D2BAF2502	(Pages: 2)	Reg. No :
		Name :
Second Semester (FYUGP) Degree Examination April 2026 (Regular/Improvement/Supplementary) Multi-Disciplinary Courses (MDC) AFA2FM105 : DIGITAL FINANCE (Credits: 3)		
Time: 1.5 Hours	Maximum Marks: 50	
Section A		
Answer the following questions. Each carries 2 marks (Ceiling: 16 marks)		
1. Give one example of how digital finance helps in financial inclusion?	BL2	CO1, CO2, CO3, CO4
2. What is digital finance?	BL1	CO1, CO2, CO3, CO4
3. Name one regulation that protects digital banking users.	BL1	CO1, CO2, CO3, CO4
4. List down the examples of a mobile banking feature?	BL1	CO1, CO2, CO3, CO4
5. Why is global cooperation important in digital finance regulation?	BL1	CO1, CO2, CO3, CO4
6. Why do governments enforce consumer protection laws in digital finance?	BL1	CO1, CO2, CO3, CO4
7. Why is cybersecurity important in digital finance?	BL1	CO1, CO2, CO3, CO4
8. How can blockchain technology shape the future of financial transactions?	BL1	CO1, CO2, CO3, CO4
9. How do chatbots help in banking services?	BL1	CO1, CO2, CO3, CO4
10. How do smart contracts work in DeFi?	BL1	CO1, CO2, CO3, CO4
Section B		
Answer the following questions. Each carries 6 marks (Ceiling: 24 Marks)		
11. Explain how online shopping has become easier with digital finance.	BL2	CO1, CO2, CO3, CO4
12. How have mobile wallets changed the way people make payments?	BL2	CO1, CO2, CO3, CO4
13. Explain how the Reserve Bank of India (RBI) regulates digital payments?	BL2	CO1, CO2, CO3, CO4
(PTO)		

14.	What are the risks of poor data privacy management in digital finance?	BL2	CO1, CO2, CO3, CO4
15.	How does blockchain technology reduce the need for intermediaries in finance?	BL2	CO1, CO2, CO3, CO4

Section C

Answer any one question. Each carries 10 marks (1 x 10 = 10 Marks)

16.	Your grandfather prefers withdrawing money from a bank branch, while you use mobile banking. Explain how banking has changed over time and why digital finance is useful?	BL3	CO1, CO2, CO3, CO4
17.	A customer lost money after responding to a fake email asking for his bank details. Explain how such frauds happen and what steps people should take to stay safe.	BL3	CO1, CO2, CO3, CO4

CO : Course Outcome

BL : Bloom's Taxonomy Levels (1 – Remember, 2 – Understand, 3 – Apply, 4 – Analyse, 5 – Evaluate, 6 – Create)