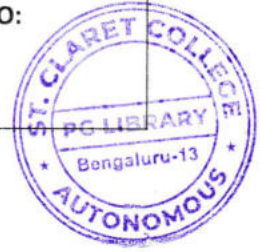


<sup>1</sup>  
**St. Claret College**  
Autonomous, Bengaluru

ROLL NO:

DATE:



PG END SEMESTER EXAMINATION-JANUARY/FEBRUARY 2026

M.SW: THIRD SEMESTER

MCO OE 325: OPEN ELECTIVE: FINANCE AND BANKING

TIME: 3 hours.

MAX. MARKS: 70

This paper contains TWO printed pages and FOUR parts

**Instructions:**

1. Verify and ensure that the question paper is completely printed.
2. Any discrepancies or questions about the exam paper must be reported to the COE within 1 hour after the examination.
3. Students must check the course title and course code before answering the questions.

**PART-A**

Answer EIGHT questions out of Ten. Each answer carries TWO marks.

[2x8 = 16]

1. Define Primary Market.
2. What is a debenture?
3. What is a commodity derivative?
4. Mention any two functions of a commodity exchange.
5. What is FinTech?
6. Define Central Bank Digital Currency (CBDC).
7. What is KYC?
8. Mention any two types of banks.
9. What is a cheque?
10. Define endorsement.

**PART-B**

Answer any FOUR questions out of SIX. Each answer carries FIVE marks.

[4x5=20]

11. Explain the structure and functions of the Primary and Secondary Markets.
12. Describe the types of transactions in the commodity market.
13. Discuss the role of FinTech and Digital Banking in transforming the financial system.
14. Explain the functions of commercial banks and the role of RBI in the banking system.

15. Explain the features of cheques and the different types of crossing.
16. Describe the procedure of opening a bank account in India.

### PART-C

**Answer any TWO questions out of THREE. Each answer carries TEN marks.**

**[2X10=20]**

17. Explain stock market operations with reference to trading, clearing and settlement procedures.
18. Discuss the evolution and objectives of commodity markets in India.
19. Explain ESG and Sustainable Finance. Highlight SEBI's ESG mandates and disclosures.

### PART-D

**Answer the following. (Compulsory case study)**

**[1X14=14]**

20. India has witnessed rapid growth in digital financial services over the last decade. The introduction of UPI, mobile wallets, neo-banks and embedded finance has transformed the way individuals and businesses conduct financial transactions. FinTech companies such as Paytm, Google Pay and Razorpay have played a significant role in promoting cashless transactions, improving financial inclusion and enhancing customer convenience. At the same time, issues such as cybersecurity risks, regulatory compliance, data privacy and digital literacy continue to challenge the FinTech ecosystem. The Reserve Bank of India (RBI) and other regulators are taking initiatives to strengthen digital payment infrastructure while ensuring safety and transparency in the financial system.

Based on the above case, answer the following questions:

- a) Explain the role of UPI in the growth of digital payments in India. (4 Marks)
- b) Identify any two advantages of FinTech solutions for customers and businesses. (4 Marks)
- c) Discuss the major challenges faced by FinTech companies in India. (3 Marks)
- d) Suggest suitable measures to strengthen and secure the digital banking ecosystem. (3 Marks)

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