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**Department of Research & Development**  
**Mid - Term Examinations - SEPTEMBER 2024**

<b>Odd Semester:</b> Ph.D. Course Work	<b>Date:</b> 30/09/2024
<b>Course Code:</b> COM816	<b>Time:</b> 10:00am – 11:30am
<b>Course Name:</b> Digital Finance and Inclusion	<b>Max Marks:</b> 50
<b>Department:</b> School of Commerce	<b>Weightage:</b> 25%

**Instructions:**

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

**Part A**

<b>Answer ALL the Questions. Each question carries 5 marks.</b>		<b>4Qx5M=20M</b>
<b>1</b>	Define digital finance and explain its importance in the modern financial landscape.	<b>5 Marks</b>
<b>2</b>	How does the Ministry of Finance contribute to the development of digital finance in India?	<b>5 Marks</b>
<b>3</b>	Explain the Reserve Bank of India's (RBI) stance on digital currencies. What are its main concerns or regulations?	<b>5 Marks</b>
<b>4</b>	Describe how Paytm and Google Pay function as digital wallets.	<b>5 Marks</b>

**Part B**

<b>Answer ALL Questions. Each question carries 15 marks.</b>		<b>2QX15M=30M</b>
<b>5</b>	Discuss the historical background of digital finance in India. How did the transition from traditional finance to digital finance take place, and what were the key milestones?	<b>15 Marks</b>
<b>6</b>	Describe the Unified Payments Interface (UPI) and its impact on the Indian payment ecosystem. How has UPI transformed digital payments and financial transactions?	<b>15 Marks</b>