

Roll.No.

24UAFCT3008

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)
Chromepet, Chennai - 600 044.

B.Com. A&F - END SEMESTER EXAMINATIONS - NOVEMBER 2025
SEMESTER - III

24UAFCT3008 - Financial Technology and Services

Total Duration : 1 Hrs.30 Mins.

Total Marks : 40

Section B

Answer any **TEN** questions ($10 \times 2 = 20$ Marks)

1. What are the roles of money?
2. What is Fiat money?
3. Write a short note on settlement risk.
4. What is open banking?
5. What is KYC?
6. Write a short note on M-Peas.
7. What is Herstatt risk?
8. Mention any two future trends in banking .
9. What are the 6 domains of Fintech?
10. What are the goals of PSD2?
11. List the challenges faced by western union.
12. Differentiate between P2P lending and traditional bank lending.

Section C

Answer any **FOUR** questions ($4 \times 5 = 20$ Marks)

13. Describe the different perspectives of money and payments in FinTech.
14. Explain the five technologies in Fintech.
15. Write a note on cashless society.
16. Describe about SEPA.
17. Differentiate between secured loan and unsecured loan.
18. Write a short note on crypto currencies.
