

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 - NOV'2024  
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 six domains of fintech?
2. What are the goals of PSD2?
3. Write a short note on eIDAS?
4. What is herstatt risk?
5. What is Fiat Money?
6. Write a short note on Legal tender.
7. What is called as the First Decentralized Digital currency?
8. Write a short note on M-Pesa
9. What is meant by settlement risk?
10. Write a note on settlement risk.
11. List the challenges faced by western union.
12. Explain about KYC.

### **Section C**

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

13. Explain Direct credits & Direct Debit with examples.
14. Write a detailed note on Dwolla.
15. Difference between SWIFT and SEPA.
16. Examine the primary functions of SWIFT in the global financial system.
17. Differentiate secured loan from unsecured loans.
18. Describe about SEPA.

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