

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86
(For candidates admitted from the academic year 2023 – 2024 and thereafter)

B. COM DEGREE EXAMINATION, APRIL 2026
ACCOUNTING AND FINANCE
FOURTH SEMESTER

COURSE : MAJOR CORE
PAPER : FINANCIAL TECHNOLOGY
SUBJECT CODE : 23AF/MC/FT43
TIME : 3 HOURS

MAX. MARKS: 100

SECTION A				
Q. No.	Answer all the questions not exceeding 50 words:	(5 x 2 = 10)	CO	KL
1.	Define 'Fin-Tech'.		CO1	K1
2.	How does a Firewall work in securitizing data?		CO1	K1
3.	Define 'Regulatory Technology (Reg-Tech).'		CO1	K1
4.	What do you mean by Smart regulation?		CO1	K1
5.	Write the importance of Digital Wallet.		CO1	K1
SECTION B				
Q. No.	Answer any four questions not exceeding 150 words:	(4 x 5 = 20)	CO	KL
6.	Outline the evolution of Financial Technology in India.		CO1	K2
7.	Illustrate the principles of General Data Protection Regulation (GDPR).		CO1	K2
8.	Illustrate the significance of Peer-to-peer (P2P) lending.		CO1	K2
9.	Elaborate on the emerging sectors in Regulatory Technology.		CO1	K2
10.	State the pros and cons of Financial Technology.		CO1	K2
11.	Differentiate between RTGS, NEFT and IMPS.		CO1	K2
SECTION C				
Q. No.	Answer the following not exceeding 500 words:	(4 x 10 = 40)	CO	KL
12.	a. Explain the opportunities and challenges of Fin-Tech. OR b. Interpret the legal and regulatory implications of Crypto currencies.		CO2	K3
13.	a. Analyse the ethical and privacy concerns associated with integrating AI in IoT. OR b. Illustrate the working of a block chain network.		CO2	K3
14.	a. Explain the lending and capital raising models in Fin-Tech. OR b. Describe the challenges faced during payments and lending fraud.		CO3	K4
15.	a. Justify with examples the various crowd funding models. OR b. Critically assess how data protection is crucial for financial institutions and businesses.		CO3	K4
SECTION D				
Q. No.	Answer the following not exceeding 1000 words:	(2 x 15 = 30)	CO	KL
16.	a. Elaborate on the payments, clearing and settlement services in FinTech. OR b. Evaluate the impact of FinTech technologies and its regulation in India.		CO4	K5
17.	a. Illustrate the process of AI in smart regulation and fraud detection. OR b. 'Financial institutions use data analytics to transform the financial services industry' – Substantiate this statement.		CO5	K6