Programme: Masters of Commerce (Adv. Accountancy)				Semester: II	
Course: Introduction To Fintech Academic Year: 2024-2025 Batch: 2024-2026				Code:	
Teaching Scheme			Evaluation Scheme		
Lectures	**Practical**	**Tutorials**	**Credits**	**Internal Continuous Assessment (ICA) (weightage)**	**Term End Examinations (TEE) (weightage)**
60	**Nil**	**Nil**	04	40	60

Learning Objectives:	1. To understand the concept of Financial Technology and its significance in modern finance. 2. To understand the impact of Financial Technology on various economic sectors
Learning Outcomes:	1. The student will be able to identify the various players and applications in the Financial Technology sector. 2. Students will be able to assess the impact of financial technology on various economic activities and assess its opportunities, challenges and risks.
Pedagogy:	Classroom teaching, case-studies, group discussions

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration
I	**Introduction to FinTech** ● Overview and Importance of FinTech o Definition and scope of FinTech o Historical evolution of financial services o Key drivers of FinTech growth ● Players, Technologies, and Trends o Key stakeholders: startups, banks, regulators, and investors o Technological foundations: blockchain, AI, ML, big data o Emerging trends: digital currencies, decentralized finance (DeFi) ● Categories of Financial Services o Payments ▪ Evolution of payment systems: cards to digital wallets ▪ Case studies on successful payment solutions (e.g., PayPal, Venmo) o Lending, Investments, and Insurance ▪ Overview of lending platforms, robo-advisors, and InsurTech innovations **Financial Inclusion** • The Role of FinTech in Financial Inclusion	Lecture, Case Studies, Presentation	15 Lectures

	○ Case studies on mobile banking (e.g., M-Pesa) ○ Innovations in microfinance and community lending • Digital Payments and Remittances ○ Cross-border payment solutions and remittance services Analysis of platforms (e.g., TransferWise, Western Union)		
II	**Regulatory Environment** • Regulatory Frameworks and Compliance ○ Overview of global regulations (e.g., GDPR, PSD2) ○ Role of regulatory bodies and compliance challenges • Risk Management in FinTech ○ Types of risks: operational, credit, market, and liquidity ○ Strategies for risk mitigation and management	Lecture, Case Studies, Presentation	15 Lectures
III	**Advanced Financial Technologies and Strategies** **Alternative Lending and Crowdfunding** ○ Understanding Alternative Lending Models ○ Peer-to-peer lending, invoice financing, and marketplace lending ○ Risk assessment and credit scoring methodologies ○ Crowdfunding Platforms and Models ○ Types of crowdfunding: equity, reward-based, donation ○ Legal implications and success stories (e.g., Kickstarter, Indiegogo) **Financial Literacy and Education** ○ Importance of Financial Literacy ○ Financial knowledge as a tool for empowerment ○ Barriers to financial literacy in different demographics ○ Tools and Technologies for Financial Education ○ Overview of apps and platforms promoting financial education ○ Gamification in financial learning **Enhancing Customer Experience** ○ User-Centered Design in FinTech ○ Principles of UX/UI design for financial apps ○ Conducting user testing and gathering feedback ○ Personalization through Data Analytics ○ Utilizing big data for targeted services	Lecture, Case Studies, Presentation	15 Lectures

	○ Case studies on personalization in FinTech (e.g., Mint, Robinhood) **Cybersecurity in FinTech** ○ Understanding Cybersecurity Risks ○ Common threats: phishing, malware, insider threats ○ Recent case studies of data breaches in the financial sector ○ Best Practices for Cybersecurity ○ Building a security-first culture Regulatory compliance in cybersecurity (e.g., PCI DSS)		
IV	**Future Trends and Practical Applications** **Emerging Technologies** • Impact of AI and ML on Financial Services ○ Applications in fraud detection, customer service, and risk management • Blockchain and Its Applications Beyond Cryptocurrency ○ Smart contracts and supply chain finance **The Rise of Decentralized Finance (DeFi)** • Understanding DeFi Platforms and Their Implications ○ Comparison with traditional finance • Risks and Benefits of DeFi for Traditional Finance ○ Regulatory and operational challenges **Guest Speakers and Networking** • Industry Experts Panel ○ Invite FinTech professionals to share insights ○ Q&A session to discuss current industry challenges • Networking Event Structured networking session for students to connect with industry professionals	Lecture, Case Studies, Presentation	15 Lectures

REFERENCE BOOKS

1. Augustin Rubini, Fin-Tech in a flash: Financial Technology made easy, Third edition. (2019)
2. Jaspal Singh, Financial Technology (FinTech) and Digital Banking in India, First Edition, (2022), New Century publication
3. Ved Prakash Gulati, Shilpa Srivastava, Financial Technology Management, Vol. I -The Financial System and Technologies, First Edition 2008, The ICFAI University Press.
4. Ved Prakash Gulati, Shilpa Srivastava, Financial Technology Management, Vol. II -Financial Players, Front Office and Back Office Systems, First Edition 2008, The ICFAI University Press.
5. Ved Prakash Gulati, Shilpa Srivastava, Financial Technology Management, Vol. II -The Macro View, First Edition 2008, The ICFAI University Press.
6. Zhiyong Zheng, Proceedings of the second International Forum on Financial Mathematics and Financial Technology, (2023) Springer

CONTINOUS INTERNAL EVALUATION PATTERN FOR 4 CREDIT COURSE

Particulars	%
Project Presentation/ Case Study writing /Quiz/ Group discussion / Role Playing /Paper Presentation/ Seminar presentation (any 2 components to be conducted)	(10+10)=20
Class Test	20

EXTERNAL EXAMINATION

QUESTION PAPER PATTERN FOR 4 CREDIT COURSE

Maximum Marks: 60
Duration: 2 Hours
All Questions are compulsory.

Question No.	Description	Total Marks
1	A. Case Study OR	15
	B. Theory Question	
2	A. Theory Question OR	15
	B. Theory Question	
3	A. Theory Question OR	15
	B. Theory Question	
4	A. Theory Question OR	15
	B. Short Notes: Answer any 3 out of 5 given (5 marks each)	

Note: The Theory Question of 15 marks each may be split up in to two questions carrying 8 marks and 7 marks respectively.

CONTINOUS INTERNAL EVALUATION PATTERN FOR 2 CREDIT COURSE

Particulars	MARKS
Project Presentation/ Case Study writing /Quiz/ Group discussion / Role Playing /Paper Presentation/ Seminar presentation (any 2 components to be conducted)	(5+5) =10
Class Test	10

EXTERNAL EXAMINATION

QUESTION PAPER PATTERN FOR 2 CREDIT COURSE

Maximum Marks: 30
Duration: 1 Hour
All Questions are compulsory.

Question No.	Description	Total Marks
1	A Full Length Theory Question OR	12
	B Full Length Theory Question	
2	A Full Length Theory Question OR	12
	B Full Length Theory Question	
3	Short Notes (Any 2 out of 3)	6

Note: The Theory Question of 12 marks each may be split up in to two questions carrying 6 marks and 6 marks respectively.