

Name of College: S. R. Luthra Institute of Management								
<b>Faculty</b>	Management			<b>Program</b>	Master of Business Administration (M.B.A.)			
<b>Year</b>	II			<b>Version</b>	1.0			
<b>Semester</b>	4			<b>Effective From</b>	June 2024			
<b>Course Code</b>	MGMB16404	<b>Course Name</b>	FinTech (FT)					
<b>Teaching Scheme</b>				<b>Examination Scheme</b>				
<b>Credits</b>	<b>Lecture (L)</b>	<b>Tutorial (T)</b>	<b>Practical (P)</b>	<b>ME</b>	<b>CE</b>	<b>SE</b>	<b>V</b>	<b>Total</b>
4	4	0	0	30	40	50	---	120

**Course Outcomes:**

CO1	Analyze the fundamentals of FinTech.
CO2	Examine current and prospective technologies transforming financial products and services.
CO3	Evaluate the impact of various regulatory approaches on FinTech.
CO4	Assess various risks involved with FinTech along with the appropriate solutions.
CO5	Determine FinTech transformations in financial services.

**Mapping Learning Outcomes to Program Outcomes:**

	PO1	PO2	PO3	PO4	PO5	PO6
CO1	3	2	3	2	1	2
CO2	2	2	1	2	2	3
CO3	1	3	1	3	2	3
CO4	2	1	3	2	1	3
CO5	1	3	1	3	2	1

**Course Content:**

Sr. No.	Module	Description	CO	Marks	Hours
1	I	<p><b>Overview:</b>            Evolution - The 3 ages and spheres of FinTech            Drivers of FinTech growth            Disruption to Indian and global financial system            Demand and opportunities for FinTech            FinTech Ecosystem (support functions and enablers)</p> <p><b>Key Sectors:</b></p> <ul style="list-style-type: none"> <li>- Payment and Remittances</li> <li>- Lending</li> <li>- WealthTech</li> <li>- Insur Tech</li> <li>- Neo banks, challenger banks and I-banks</li> </ul> <p><b>Major players and Offerings</b></p>	1, 5	12	8
2	II	<p><b>Key FinTech technologies and applications:</b>            Cryptocurrencies            Blockchain            Smart Contracts            Artificial Intelligence              -Machine Learning              - Natural Language Processing            Big data and data analytics            Cloud computing            Robotic Process Automation (RPA)            Immersive technologies – Virtual and Augmented Reality            Application Programming Interface (API)            Conversational Banking</p>	2	14	12
3	III	<p><b>FinTech Regulations and RegTech</b>            Regulatory bodies and key regulations            Initiatives by RBI, national and state govt., and other regulators (SEBI, TRAI, IRDA)            Regulatory changes around e-KYC and Aadhar            Regulations governing InsurTech</p> <p><b>RegTech:</b></p> <ul style="list-style-type: none"> <li>- Meaning and characteristics</li> <li>- Enabling technologies</li> <li>- Applications and benefits</li> </ul>	3	12	8

4	IV	<p><b>FinTech risks and cybersecurity:</b></p> <ul style="list-style-type: none"> <li>• Current risks and data privacy challenges</li> <li>• Risks to consumers, firms, and financial stability</li> <li>• Cybersecurity – Importance and solutions for FinTech</li> </ul> <p><b>FinTech transformation in key areas:</b></p> <ul style="list-style-type: none"> <li>• Retail banking</li> <li>• Investment management</li> <li>• Insurance</li> <li>• Fund raising and non-profit organizations</li> <li>• Education (EdTech)</li> <li>• Real Estate (PropTech)</li> </ul> <p><b>FinTech Use cases:</b></p> <ul style="list-style-type: none"> <li>• FinTech start ups and Unicorns (Business model, Valuation versus Profitability aspect, Opportunities &amp; Challenges)</li> </ul>	4, 5	12	12
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**References:**

<b>Books:</b>	
1.	Rubini, A. (2018). <i>Fintech in a Flash</i> . Walter de Gruyter GmbH & Co KG.
2.	Chhillar, D. (2020). <i>The Digital Transformation Journey: Rise above the competition in Digital Age: For Students, Parents, Employees, Entrepreneurs and Leaders</i> . Adhyayan Books.
3.	Sanjay Phadke. (2020). <i>Fintech Future: The Digital DNA of Finance</i> . Sage Publications.
4.	Seth, N. (2021). <i>Winning in The Digital Age</i> . Penguin Random House India Private Limited.
5.	Dubey, V., Awadhesh Pratap Singh, & Rakesh Sonar. (2020). <i>The Journey of REGTECH</i> . Michael Terence Publishing