

Name of the Programme : MBA (Financial Services)
 Course Code : MGF-625
 Course Title : Fintech
 Number of Credits : 4
 Effective from AY : 2022-23

Pre-requisites for the Course:	NIL	
Course Objectives:	To expose the learners to the core areas of fintech and its applications in the BFSI sector and enable them assess organizational operations within the framework of cyber security.	
Content:	Unit 1 Fintech in Lending and Wealth Management <i>Changing ecosystem of the financial services industry, the evolution of Fintech.</i> <i>FinTech in the Lending Industry: Formal Lending, Informal Lending, FinTech Disrupting the Lending Business.</i> <i>FinTech in a Wealth Management Industry: Financial Advice, Automated Investing, Socially Responsible Investing.</i>	15 Hours
	Unit 2 Fintech in Banking and Payment Industry <i>IT in Banking: Digital Transformation of Indian Banks, Card-based payments, use of RTGS/NEFT, E- banking (Mobile banking, Internet banking), neobanks. Smart bank strategies: Electronic Fund Management, ATMs, Internet Banking, UPI payment, SWIFT and Bank Identification Code.</i> <i>FinTech in the Payments Industry: Multichannel Digital Wallets and POS systems, digital payments, recent development in Payment and settlement system in India.</i>	15 Hours
	Unit 3 Fundamentals of Cryptocurrencies <i>Introduction to cryptocurrencies, traditional currencies v/s cryptocurrencies, cryptocurrencies terminology, blockchain technology, Cryptocurrency ecosystem, Initial coin offerings (ICO), types of cryptocurrencies, digital crypto wallets, Non-fungible tokens (NFT), cryptocurrency in India, Regulation of Cryptocurrency.</i>	20 Hours
	Unit 4 Cyber Security and Cyber laws <i>Introduction to cyberspace, Cybercrime, need for cyber security, securing web-browser, secured password.</i> <i>Cyber security initiatives in India, security of financial transactions, emerging cyber security threats, Cyber law.</i>	10 Hours
Pedagogy:	Interactive Lectures/Discussions/ presentations/case study/ individual or group projects/ assignments/Class activities or a combination of some of these. The sessions shall be interactive to enable peer group learning.	
References/ Readings:	1. Mukund, S. (2015). <i>Banking and Financial Services</i> . Himalaya Publications. 2. Arjunwadkar P. (2018). <i>Fintech, the Technology Driving Disruptions in the Financial Services Industry</i> , CRC Press, Taylor and Francis Group. 3. Gupta P. and Tham T. M. (2018). <i>Fintech the new DNA of Financial Services</i> . Walter de Gruyter Press.	

	<p>4. Arslanian H. and Fischer F. (2019). <i>The Future of Finance, the impact of Fintech, AI and Crypto on Financial Services</i>, Palgrave Macmillan.</p> <p>5. Vinay Divra (2019). <i>Fintech: Redefining Finance with Technology</i>. Notion Press.</p> <p>Reference websites: www.coinmarketcap.com www.blockchain.com www.meity.gov.in</p>
Course Outcomes:	<p>Upon the completion of this course the learners will be able to:</p> <ul style="list-style-type: none"> CO1. Summarize the fintech disruptions in the Financial Services Industry. CO2. Explore the applications of fintech in Banking and payment Industry. CO3. Identify organizational applications of blockchain technology and cryptocurrency. CO4. Assess organizational processes from the perspective of cyber security.