



Gyanmanjari
Innovative University

Course Syllabus
Gyanmanjari Institute of Management Studies
Semester-3 (BBA)

Subject: Financial Technology Services and Management – BBAFT13311

Type of course: Major (Core)

Prerequisite:

Students must have basic understanding of business concepts and principles, preferably completion of introductory courses in financial management or business administration.

Rationale:

Incorporating communication skills as a subject in a BBA course is justified due to the integral role effective communication plays in professional success. By developing communication skills, BBA students are better prepared for the demands of the business world, can enhance their interpersonal and leadership capabilities, communicate across cultures, manage their professional image, engage clients and stakeholders, and uphold ethical communication standards. These skills contribute to producing well-rounded business professionals who are capable of thriving in dynamic and diverse business environments.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks			Total Marks
CI	T	P		C	SEE	CCE	
			MSE			ALA	
4	0	0	4	100	30	70	200

Legends: CI-Class Room Instructions; T – Tutorial; P - Practical; C – Credit; SEE - Semester End Evaluation; MSE- Mid Semester Examination; V – Viva; CCE-Continuous and Comprehensive Evaluation; ALA- Active Learning Activities.

4 Credits * 25 Marks = 100 Marks (each credit carries 25 Marks)

SEE 100 Marks will be converted in to 50 Marks

CCE 100 Marks will be converted in to 50 Marks

It is compulsory to pass in each individual component.



Course Content:

Sr. No	Course content	Hrs	% Weightage
1	FinTech: Introduction <ul style="list-style-type: none"> • Transformation • FinTech Evolution: Infrastructure, • Banks Startups and Emerging Markets • Collaboration between Financial Institutions and Startups • FinTech Typology • Emerging Economics: Opportunities and Challenges From too-Small-To-Care to Too-Big-To-Fail – • Introduction to Regulation Industry • The Future of RegTech and other Technologies Impacting it. 	15	25
2	Payments, Crypto currencies and Blockchain <ul style="list-style-type: none"> • Introduction • Individual Payments • Digital Financial Services • Mobile Money • Regulation of Mobile Money • SFMS - RTGS - NEFT –NDS Systems • Crypto currencies – Legal and Regulatory Implications of Crypto currencies • What is Block chain? • The Benefits from New Payment Stacks 	15	25
3	Digital Finance and Alternative Finance <ul style="list-style-type: none"> • Introduction • Brief History of Financial Innovation • Digitization of Financial Services • FinTech & Funds • Crowd funding– Regards to Charity and Equity • P2P and Marketplace Lending • New Models and New Products • What is an ICO? 	15	25



4	<p>FinTech Regulation and RegTech</p> <ul style="list-style-type: none"> • Introduction - FinTech Regulations Evolution of RegTech RegTech Ecosystem: Financial Institutions • RegTech Ecosystem Ensuring Compliance from the Start: Suitability and Funds • RegTech Startups: Challenges • RegTech Ecosystem: Regulators Industry • Use Case of AI in Smart Regulation and Fraud Detection Regulatory Sandboxes • Smart Regulation • Redesigning Better Financial Infrastructure 	15	25
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Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	<p>Case Studies and Analysis: Students will find case studies of successful FinTech startups or collaborations between financial institutions and startups. They have to analyze the evolution, challenges faced, and strategies employed. Upload PDF on GMIU Web Portal.</p>	10
2	<p>PPT Presentation: Students will prepare a PPT Presentation on the topic Given by the faculty and present in the Classroom. The PPT file must be uploaded to GMIU Web Portal.</p>	10
3	<p>Impact of Technology on Banking Sector: Students will prepare 7 positive impacts and negative impacts affecting to Banking Sector on a chart paper and upload the PDF file on the GMIU Web Portal.</p>	10
4	<p>Analysis on Mobile Money: Students will find case studies that examine the adoption and regulation of mobile money services in different regions. Students have to analyze the factors influencing the success or failure of mobile money initiatives, including regulatory frameworks, technological infrastructure, and socio-economic factors. The PDF file must be uploaded to GMIU Web Portal.</p>	10
5	<p>Analysis on Emerging Trends in Digital Finance: Students will analyze Research paper / Articles on emerging trends and innovations in digital finance. Students have to critically analyze the potential benefits, risks, and regulatory implications and present their findings to the class. The PDF file must be uploaded to GMIU Web Portal.</p>	10



6	Regtech Startups Challenges: Students will explore the challenges faced by Regtech, note down the challenges and the reason for the same. The PDF file must be uploaded to GMJU Web Portal.	10
7	Attendance	10
Total		70

Suggested Specification table with Marks (Theory): 100

Distribution of Theory Marks (Revised Bloom's Taxonomy)						
Level	Remembrance (R)	Understanding (U)	Application (A)	Analyze (N)	Evaluate (E)	Create (C)
Weightage	30%	30%	30%	10%	-	-

Note: This specification table shall be treated as a general guideline for students and teachers. The actual distribution of marks in the question paper may vary slightly from above table.

Course Outcome:

After learning the course, the students should be able to:	
CO1	Gain insights into the FinTech industry, encompassing its revolutionary influence on conventional financial frameworks.
CO2	Comprehend various payment systems through diverse approaches
CO3	Apprehend digital finance and explore alternative financial options.
CO4	Perceive the FinTech regulation and RegTech, encompassing the development of regulatory frameworks.

Instructional Method:

The course delivery method will depend upon the requirement of content and need of students. The teacher in addition to conventional teaching method by black board, may also use any of tools such as demonstration, role play, Quiz, brainstorming, MOOCs etc.

From the content 10% topics are suggested for flipped mode instruction. Students will use supplementary resources such as online videos, NPTEL/SWAYAM videos, e-courses. The internal evaluation will be done on the basis of Active Learning Assignment.



Practical/Viva examination will be conducted at the end of semester for evaluation of performance of students in laboratory.

Reference Books:

- [1] Agustin Rubini, "Fintech in a Flash: Financial Technology Made Easy", Zaccheus, 3rd Edition, 2018
- [2] Susanne Chishti and Janos Barberis, "The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries", John Wiley, 1st Edition, 2016
- [3] Theo Lynn, John G. Mooney, Pierangelo Rosati, Mark Cummins, "Disrupting Finance: FinTech and Strategy in the 21st Century", Palgrave, 1st edition, 2018
- [4] Abdul Rafay, "FinTech as a Disruptive Technology for Financial Institutions", IGI Global, January, 2019
- [5] Bernardo Nicoletti, "The Future of FinTech: Integrating Finance and Technology in Financial Services", Palgrave Macmillan, August, 2018

