



Gyanmanjari
Innovative University

Course Syllabus

Gyanmanjari Institute of Management Studies

Semester-4 (BBA)

Subject: Fintech Regulation and Compliance –BBAFT14315

Type of course: Major (Core)

Prerequisite:

Students must have a clear understanding of financial markets, instruments and institutions to comprehend the regulatory landscape of Fintech.

Rationale:

The course is designed to equip the students with a comprehensive understanding of Fintech regulations and compliance requirements, enabling them to navigate the complex Fintech landscape.

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-Classroom 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	Introduction to Fintech and Regulatory Framework <ul style="list-style-type: none"> • Overview of Fintech • Evolution of Fintech in India • Global Fintech Regulatory Landscape • Indian Regulatory Framework -RBI, SEBI, IRDAI • Key Regulations -PCI-DSS, GDPR, AML/KYC 	15	25
2	Payment Systems and Digital Banking Regulations <ul style="list-style-type: none"> • Payment Systems -RTGS, NEFT, IMPS, UPI • Digital Banking Regulations -Internet Banking, Mobile Banking • Prepaid Payment Instruments (PPIs) and Wallets • Card Payment Regulations -Credit and Debit Cards • Security Standards for Payment Systems 	15	25
3	Lending, Investment, and Insurance Regulations <ul style="list-style-type: none"> • Peer-to-Peer Lending Regulations • Digital Lending Platforms • Investment Regulations -SEBI Guidelines • Insurance Regulations -IRDAI Guidelines • Robo-Advisory and Digital Wealth Management 	15	25
4	Risk Management, Compliance, and Governance <ul style="list-style-type: none"> • Risk Management in Fintech -Operational, Credit, Market • Compliance Requirements -AML, KYC, Data Protection • Governance and Oversight in Fintech • Cyber security and Data Protection • Case Studies on Fintech Regulatory Compliance 	15	25

Continuous Assessment:

Sr.No	Active Learning Activities	Marks
1	Lending Platform Analysis: Students will select one Digital Lending Platform and analyze and upload the PDF report on GMIU Web Portal.	10



2	Fintech Regulatory Updates: Students will create a report on recent Fintech Regulatory updates in India and their impact on the industry, including Challenges and Opportunities and upload the PDF report on GMIU Web Portal.	10
3	Role of Technology: Students will examine the role of Technology in the Fintech Sector, including the use of AI and Blockchain and upload the PDF report on GMIU Web Portal.	10
4	Impact of GDPR: Students will assess the impact of the General Data Protection Regulation (GDPR) on Fintech companies in India and upload the PDF report on GMIU Web Portal.	10
5	Comparison of Fintech Regulations: Students will compare and contrast Fintech Regulations in India and the US, highlighting best practices and areas for improvement and upload the PDF report on GMIU Web Portal.	10
6	Case Study Analysis: Students will be provided a case study of Fintech Regulation and Compliance. Students have to analyze the case and upload the solution on GMIU 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	20%	30%	20%	15%	10%	5%

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	Understand the evolution and current landscapes of Fintech, including key regulations and frameworks that govern the industry
CO2	Analyze payment systems and digital banking regulations including security standards and compliance requirements that ensure secure and efficient financial transactions.



CO3	Evaluate lending, investment, and insurance regulations in the Fintech about how they impact financial services.
CO4	Identify and manage risks in Fintech and understand compliance requirements and governance structures that ensure regulatory adherence.

Instructional Method:

The course delivery method will depend upon the requirement of content and the needs of students. The teacher, in addition to conventional teaching methods by black board, may also use any 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 the laboratory.

Reference Books:

- [1] "Fintech Regulation: A Guide to Understanding the Regulatory Landscape" by Bernardo Bátiz-Lazo
- [2] "The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs, and Visionaries" by Susanne Chishti and Janos Barberis
- [3] "Regulating Fintech: A Guide to Understanding the Regulatory Framework" by Ross P. Buckley, Arner, and Dirk A. Zetsche
- [4] "Fintech and the Remaking of Financial Institutions" by Nicholas Economides and David L. Yermack
- [5] "The Oxford Handbook of Fintech" by Arner, Barberis, and Buckley

