



Gyanmanjari
Innovative University

Course Syllabus

Gyanmanjari Institute of Management Studies

Semester-4 (MBA)

Subject: Fintech Regulatory Framework – MBAFT14516

Type of course: Major (Core)

Prerequisite:

Students should have a foundational understanding of financial markets and basic legal principles. Familiarity with technology and its applications in finance is also beneficial.

Rationale:

As the Fintech industry evolves, understanding its regulatory framework is crucial for ensuring compliance and fostering innovation. This course equips students with the knowledge to navigate regulatory challenges in their future careers in Fintech.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks					Total Marks
CI	T	P	C	Theory Marks		Practical Marks		CA	
				ESE	MSE	V	P	ALA	
04	00	00	04	60	30	10	00	50	150

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.



Course Content:

Sr. No	Course content	Hrs	% Weightage
1	Introduction to Fintech and Regulatory Frameworks <ul style="list-style-type: none"> • Definition and scope of Fintech • Evolution of Fintech and its impact on traditional finance • Overview of global and Indian regulatory frameworks • Key regulatory bodies: SEBI, RBI, and others 	15	25
2	Regulatory Challenges and Compliance in Fintech <ul style="list-style-type: none"> • Compliance requirements for Fintech companies • Data protection and privacy laws (e.g., GDPR, India's Data Protection Bill) • Anti-money laundering (AML) and Know Your Customer (KYC) regulations • Case studies of compliance failures and lessons learned 	15	25%
3	Consumer Protection and Financial Inclusion <ul style="list-style-type: none"> • Regulatory measures for consumer protection in Fintech • The role of Fintech in promoting financial inclusion • Ethical considerations and responsible lending practices • Emerging issues: cyber security and fraud prevention 	15	25 %
4	Future Trends and Regulatory Developments <ul style="list-style-type: none"> • The evolving regulatory landscape: trends and predictions • Sandbox approaches and regulatory innovation • Impact of technology on regulation (RegTech and SupTech) • Global case studies of successful regulatory frameworks 	15	25%



Continuous Assessment:

Sr.No	Active Learning Activities	Marks
1	Cross Country Framework Comparison: Students are required to prepare a report for comparison of the Fintech regulatory frameworks of two different countries (e.g., India vs. the USA) and analyze the strengths and weaknesses of each framework prepare a report and upload it on the GMIU Web Portal.	10
2	Regulatory Framework Poster: Students are required to prepare a poster outlining the key global and Indian regulatory frameworks relevant to the Fintech industry, including bodies such as SEBI, RBI, and global regulatory organizations. Students will upload their posters on the GMIU Web Portal for evaluation.	10
3	Impact Analysis Report: Students have to prepare an Impact Analysis Report on how Fintech regulations affect traditional financial institutions and upload the completed report on the GMIU Web Portal.	10
4	Regulatory Trends Prediction: Each student will research emerging technologies and market dynamics that could impact regulatory frameworks, such as block chain, AI, and crypto currency. They will create a presentation outlining their predictions, supported by data and analysis and will upload it on the GMIU Web Portal.	10
5	Responsible Lending Program Creation: Students are tasked with designing a responsible lending program for any hypothetical Fintech Company. The PDF report must be uploaded to the GMIU Web Portal.	10
Total		50

Suggested Specification table with Marks (Theory): 60

Distribution of Theory Marks (Revised Bloom's Taxonomy)						
Level	Remembrance (R)	Understanding (U)	Application (A)	Analyze (N)	Evaluate (E)	Create (C)
Weightage	30%	30%	20%	0%	20%	0%

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 foundational concepts of Fintech and the role of regulatory frameworks in shaping the industry.
CO2	Analyze the regulatory challenges faced by Fintech firms and the importance of compliance.
CO3	Evaluate the impact of regulations on consumer protection and financial inclusion in the Fintech sector.
CO4	Identify and assess future regulatory trends and their implications for the Fintech industry.

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: Financial Technology Explained" by A. A. Kharas and B. I. B. Pal
- [2] "The Law of Financial Technology: The Guide to Legal and Regulatory Issues in the Fintech Sector" by W. S. Hu and J. J. C. Wong
- [3] "Regulation of Fintech: A Global Perspective" by K. K. F. Chow
- [4] "Financial Regulation: Law and Policy" by J. C. Coffee Jr. and M. P. Talley
- [5] "The Digital Banking Revolution: How Financial Technology Companies Are Bringing Money to the Masses" by D. K. Smith

