



**Gyanmanjari**  
Innovative University

Course Syllabus  
Gyanmanjari Institute of Management Studies  
Semester-7 (BBA)

**Subject:** Financial Innovation and Fintech Startups – BBAFT17402

**Type of course:** Major (Core)

**Prerequisite:**

Basic understanding of finance, banking systems, and emerging digital technologies is required to study Financial Innovation and Fintech Startups.

**Rationale:**

The course on Financial Innovation and FinTech Startups helps students understand how technology is transforming traditional financial services like banking, payments, and investments. It builds knowledge of digital platforms, innovative business models, and emerging trends such as block chain and AI in finance. The subject also develops entrepreneurial skills required to create and manage Fintech startups.

**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.	% Weight age
1	<p><b>Introduction to Financial Innovation</b></p> <ul style="list-style-type: none"> <li>• Meaning, concept, and importance of financial innovation</li> <li>• Evolution of financial systems (Traditional to Digital)</li> <li>• Types of financial innovation:                             <ul style="list-style-type: none"> <li>• Product innovation</li> <li>• Process innovation</li> <li>• Institutional innovation</li> </ul> </li> <li>• Drivers of financial innovation (technology, competition, regulation)</li> <li>• Financial markets and innovation impact</li> <li>• Role of innovation in economic development</li> <li>• Case studies of financial innovations (global &amp; Indian context)</li> </ul>	15	25
2	<p><b>Fintech and Emerging Technologies</b></p> <ul style="list-style-type: none"> <li>• Introduction to Fintech: meaning, scope, and growth</li> <li>• Fintech ecosystem: startups, banks, regulators, investors</li> <li>• Key segments of fintech:                             <ul style="list-style-type: none"> <li>○ Digital payments</li> <li>○ Digital lending</li> <li>○ WealthTech</li> <li>○ InsurTech</li> </ul> </li> <li>• Role of emerging technologies:                             <ul style="list-style-type: none"> <li>○ Artificial Intelligence (AI)</li> <li>○ Machine Learning (ML)</li> <li>○ Big Data Analytics</li> <li>○ Cloud Computing</li> </ul> </li> <li>• Open Banking and API economy</li> <li>• Global fintech trends and future outlook</li> </ul>	15	25



3	<p><b>Digital Banking and Payment Systems:</b></p> <ul style="list-style-type: none"> <li>• Evolution of banking (Traditional to Digital Banking)</li> <li>• Digital payment systems: UPI, mobile wallets, cards</li> <li>• Payment gateways and infrastructure</li> <li>• Neo-banks and challenger banks</li> <li>• Cyber security in digital finance</li> <li>• Fraud detection and risk management</li> <li>• Regulatory framework (RBI guidelines overview)</li> <li>• Customer experience in digital banking</li> </ul> <p><b>Fintech Business Models and Startups :</b></p> <ul style="list-style-type: none"> <li>• Business Models in Fintech                             <ul style="list-style-type: none"> <li>○ Platform-based model</li> <li>○ Marketplace model</li> <li>○ Subscription model</li> </ul> </li> <li>• Funding of Fintech Startups                             <ul style="list-style-type: none"> <li>○ Venture Capital</li> <li>○ Angel Investors</li> <li>○ Crowd funding</li> </ul> </li> </ul>	15	25
4	<p><b>Block chain, Crypto currencies and Fintech Startups:-</b></p> <ul style="list-style-type: none"> <li>• Introduction to Block chain technology</li> <li>• Features and working of Block chain</li> <li>• Crypto currencies and digital assets (conceptual understanding)</li> <li>• Smart contracts and decentralized applications (DApps)</li> <li>• Fintech startup ecosystem:                             <ul style="list-style-type: none"> <li>○ Startup lifecycle</li> <li>○ Funding sources (Angel, VC, Crowd funding)</li> <li>○ Business models</li> </ul> </li> <li>• Challenges, risks, and regulatory issues</li> <li>• Future of fintech startups</li> </ul>	15	25

**Continuous Assessment:**

Sr. No	Active Learning Activities	Marks
1	<p><b>Digital Payments Revolution in India:</b>                      Students will study how digital payments like UPI, mobile wallets, and QR codes are used in India. Students should explain how these systems make payments easy and fast, and how they help people and businesses and Upload the Report on GMIU Web Portal.</p>	10

2	<b>Future Trends in FinTech Startups:</b> Students will study new trends in FinTech like digital banking, blockchain, and online lending. They should explain how these trends will change the future of finance and Upload the Report on GMIU Web Portal.	10
3	<b>Online Investment Platforms:</b> Students will study apps like Groww and Zerodha. They should explain how these platforms help people invest in stocks and mutual funds easily and Upload the Report on GMIU Web Portal.	10
4	<b>Buy Now Pay Later (BNPL):</b> Students will explain the concept of Buy Now Pay Later and how it helps customers purchase products without immediate payment. They should also discuss its advantages and risks and Upload the Report on Web Portal.	10
5	<b>Block Chain Analysis:</b> Students will explore the available crypto currencies in the market and prepare a review report and upload the PDF on GMIU Web Portal.	10
6	<b>Case Study:</b> Faculty will provide a topic and Idea related to case study. Students will prepare the solutions on the given case / situation and upload it to GMIU web portal.	10
7	<b>Attendance</b>	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)
Weight age	30%	40%	10%	10%	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	Understand the concept, types, drivers, and impact of financial innovation in modern financial systems.
CO2	Apply fintech concepts and emerging technologies to analyze key segments, ecosystem dynamics, and global trends in financial services.
CO3	Evaluate digital banking systems, payment infrastructures, and fintech business models to assess risks, regulatory compliance, and startup funding strategies.
CO4	Analyze block chain technology, crypto currencies, and Fintech startup ecosystems to assess their features, risks, regulatory challenges, and future potential.

**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] Chishti, S., & Barberis, J. (2016). *The FinTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries*. Wiley.
- [2] Gomber, P., Koch, J. A., & Siering, M. (2017). *Digital Finance and FinTech: Current Research and Future Research Directions*. Springer.
- [3] Narayan, P., & Sahni, P. (2021). *FinTech: Foundations and Applications*. Oxford University Press.
- [4] Drescher, D. (2017). *Blockchain Basics: A Non-Technical Introduction in 25 Steps*. Apress.
- [5] Arner, D. W., Barberis, J., & Buckley, R. P. (2018). *FinTech and RegTech in a Nutshell*. Thomson Reuters.

