

Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore Shri Vaishnav School of Management Choice Based Credit System (CBCS) in Light of NEP-2020

GENERIC ELECTIVE VI SEMESTER GEMUG601 FINTECH: THE FUTURE OF FINANCE

COURSE CODE	CATEGORY	COURSE NAME	TEACHING & EVALUATION SCHEME								
			THEORY			PRACTICAL					
			END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*	L	Т	P	CREDITS
GEMUG601	GE	Fintech: The Future of Finance	60	20	20	-	1	3	-	-	3

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P - Practical; C - Credit; GE- General Electives *Teacher Assessment shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objective

Financial technology (FinTech) is revolutionary and rapidly changing the financial services industries. This graduate course provides an introduction to FinTech such as blockchain, crypto currencies (e.g., Bitcoin and Ethereum), alternative lending, machine learning, and robo-advising.

Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of two sections A and B. Section A will carry 36 Marks and consist of five questions, out of which student will be required to attempt any three questions. Section B will comprise of one or more cases / problems worth 24 marks.

Course Outcomes

- 1. To understand recent FinTech developments and analyze their impact on the financial services industries
- 2. To describe the technologies underlying crypto currencies and blockchains.
- 3. To understand alternative lending, P2P technologies, and assess their impact on traditional banking and payment industries
- 4. To apply machine learning in robo-advising and FinTech
- 5. To understand the process of FinTech innovation



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COURSE CONTENT

UNIT I: Introduction to FinTech

- 1. Overview and evolution
- 2. Payments,
- 3. Regulation

UNIT II: Essentials of Fintech

- 1. Fintech investments
- 2. Fintech Technologies
- 3. Regulatory Changes

UNIT III: Cryptocurrency and Blockchain:

- 1. Introduction
- 2. Legal and Regulatory Implications of Cryptocurrencies
- 3. Foundationand implementation of Blockchain

UNIT IV: Digital Payments

- 1. Understand new paradigm of payment systems
- 2. Advantages of Digital Payment system
- 3. Challenges



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UNIT V: Application of AI and RPA

- 1. Introduction
- 2. Business Process Reengineering
- 3. Reforms through AI and RPA

Suggested Readings

- 1. Nicolettiand Bernardo. (2017). The Future of FinTech, Integrating Finance and Technology in Financial Services, Palgrave Macmillan Publisher.
- 2. Jay D. Wilson Jr. (2017). Creating Strategic Value through Financial Technology. Wiley **Publishing House**
- 3. Paul D. Stallard and Robert Lempka, Next Generation Finance: Adapting the financial services industry to changes in technology, regulation and consumer behavior, Harriman house.