

FINTECH

PL T P C

1 0 1 2

Course Objective:

1. To engage the student in observation, analysis, and critical reflection of economic processes, institutions, and innovations using digital content
2. To provide a foundation in the structure and functioning of financial institutions
3. To excel students with key concepts in the financing of start-ups: angel investing, venture capital, and initial public offerings; and to gain perspective on potentially negative distribution effects of this structure.
4. To enhance the knowledge of current and future issues in cutting-edge developments in banking, financial markets, and entrepreneurial fields.
5. Explore the Regulation of financial markets, with relevance to new Fintech

Course Content:

UNIT 1: Understanding FinTech

3 + 6

The Financial Services Value Chain | Traditional Practices | The Advent of FinTech | PayTech | InvesTech | LendingTech | RegTech | InsurTech | Fintech Hubs - the history of Fintech in India | Emerging Technologies | Regulatory Concerns

UNIT 2: Banking (BankTech) and Payment (PayTech) Technologies

3 + 6

Loan Origination and Servicing | Social media-based profiling | Dynamic Credit Rating | Risk Management | Underwriting | Credit Counsellor Robots | Data Science for Cross Selling | Hybrid Lending Products | Individual Payments | Alternate Finance | Digital Wallets | Credit Card Innovations | M-Pesa | Cybersecurity

UNIT 3: Investment (InvesTech) and Insurance (InsurTech) Technologies

3 + 6

Disruptions in Stock Broking | Discount Broking | Technology Stacks for Discount Brokers | AlgoTrading | Risks, and Costs of AlgoTrading | Backtesting Strategies | Robo Advisory | AI and ML for Investment Management | Business Model Disruption | Aggregators | AI/ML in InsurTech | IoT, and InsurTech | Risk Modeling | Fraud Detection | Processing Claims and Underwriting | Innovations in Insurance

UNIT 4: Other Areas of FinTech

3 + 6

P2P Lending | WealthTech | TaxTech | RegTech | Data-driven Finance | Data Sharing | Artificial Intelligence and Machine Learning

UNIT 5: Blockchain: Concepts and Applications

3 + 6

Overview of Blockchain | Distributed Ledger Technology | Cryptocurrencies | Impact of Blockchain | Regulatory Framework

Course Outcome:

1. Accurately handle and rigorously examine data from various sources
Eg:- SPSS, ICO promoters used code to retain the power to modify the smart contracts
2. He / She can create a portal for quick approval of loans for small and medium-scale enterprises (SMEs)
3. He / She can work on Information Asymmetry: Investor and Consumer Protection
4. He / She can make use of distributed ledger technology (DLT) assets like crypto-currencies, crypto-assets, and digital assets
5. He / She can successfully implement investor protection, financial stability, and market integrity for contributing to the financial sector competitiveness
6. Students can launch new digital products or digital-only banks with the help of incumbents

20 PROJECT TITLES

1. An efficacy study on the positive impact of digital payments for bank customers in the city during the period
2. An insightful study on the effective implementation of blockchain technology by the InsurTech companies for the benefit of Customers
3. An investigative study on various fintech services and their effectiveness by banks in the city during the period
4. An investigation of the benefits of Financial Inclusion in the city during the period
5. A detailed study on Challenges in UPI payments for bank customers in the city during the period
6. Effectiveness of Online Insurance Services for the Customers in the City during the period
7. Impact Analysis on Online tax payments for assesses and its challenges in the city during the period
8. Insightful study on e-governance and its effectiveness for the public in the city during the period
9. A detailed study on the benefits of online stock broking services for the investors in City during the period
10. A Cross impact analytical study on the benefits of post fintech era for the investors/customers in the city during the period
11. Insights on AI-enabled stock market investments for the naïve investors in the city during the period
12. Enhancing digital wallets usage and services in India A study on customer requirements to enhance the digital wallet services
13. Insights on AI-enabled financial services for investors in the city during the period
14. Effectiveness study on Cyber Security Laws and its benefits in India – A case study approach
15. Effectiveness of Online Insurance Services for the Customers in the City during the period
16. A Critical Study on Cyber Threats and impacts on investors in India during the period
17. A detailed study on the impact of Blockchain Technology and its benefits for the banking & financial services industry in India during the period
18. A detailed study on effective implementation of blockchain technology in stock markets investments by the InvesTech Companies during the period
19. An investigative study on financial frauds in India and its impact during the period A Case Study Approach

20. Efficacy of the study on the impact of cryptocurrency and its benefits for investors in the district of Tamil Nadu during the period

Books References: -

S.No	FINTECH Reference Books
1	Bernardo Nicoletti., 2018." The Future of FinTech: Integrating Finance and Technology in Financial Services" Palgrave Macmillan, First Edition, ISBN-10: 3319846442, ISBN-13: 978-3319846446
2	Hanlon'O Steven & Chishti Susanne., 2021." FinTech For Dummies " Wiley, First edition, ISBN-10: 8126515929, ISBN-13: 978-8126515929
3	Sanjay Phadke., 2020. " Fintech Future : The Digital Dna Of Finance" SAGE Publications India Pvt Ltd, First edition, ISBN-10: 9353882486, ISBN-13: 978-9353882488
4	Swaminathan Karthik., 2021. "FUTURE FINTECH FRAMEWORK" Notion Press., First edition, ISBN-10: 1637147236, ISBN-13: 978-1637147238