

## NIRMA UNIVERSITY

<b>Institute Name</b>	Institute of Commerce
<b>Name of Programme</b>	B. Com (Hons)
<b>Course Code</b>	3CC601ME24
<b>Course Name</b>	Fintech Services
<b>Course Type:</b>	( <input type="checkbox"/> Core/ <input type="checkbox"/> Value Added Course/ <input type="checkbox"/> Departmental Elective/ [ <input checked="" type="checkbox"/> ] Institute Elective/ <input type="checkbox"/> University Elective/ <input type="checkbox"/> Open Elective <input type="checkbox"/> Any other)
<b>Year of Introduction</b>	2024-25

L	T	Practical Component				C
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### Course Learning Outcomes (CLOs):

After successful completion of this course, the students will be able to:

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| 1. Explain the functions and regulatory compliances of financial technologies. | BL – 2 |
| 2. Discuss the role and importance of Fintech payments and Blockchain.         | BL – 2 |
| 3. Examine the opportunities and challenges for fintech in emerging economies. | BL – 3 |
| 4. Discover the dynamic landscape of FinTech Innovations.                      | BL – 4 |
| 5. Evaluate the digital financial services and institutions.                   | BL – 5 |

### Contents

**Total Teaching Hours: 45**

<b>Unit – I FinTech: Introduction</b>	15
<ul style="list-style-type: none"> <li>• FinTech: evolution, transformation, infrastructure, typology and start-ups</li> <li>• Collaboration between financial institutions and FinTech start-ups</li> <li>• Emerging economies fintech: opportunities and challenges</li> </ul>	
<b>Unit – II FinTech Regulations</b>	10
<ul style="list-style-type: none"> <li>• RegTech: evolution, ecosystem and financial institutions</li> <li>• Regulations: licencing, registration, regulatory sandboxes, cyber security and fraud detection</li> <li>• RegTech start-ups: challenges and solutions</li> </ul>	
<b>Unit – III Fintech Payment Systems</b>	10
<ul style="list-style-type: none"> <li>• Digital Payments and Services: mobile money – regulation of mobile money – SFMS - RTGS - NEFT UPI – IMPS – NDS</li> <li>• Blockchain: applications and benefits</li> <li>• Crypto currencies- regulatory implications and applications</li> <li>• CBDC systems</li> </ul>	



#### **Unit – IV Digital Finance**

10

- Financial innovation
- Digitization of financial services - FinTech & funds, crowd and cloud funding, P2P, marketplace lending, wealth-tech and insure-tech
- Digital financial institutions
- Emerging sectors in FinTech

#### **Suggested Readings:**

1. Hanlon, S. (2021). FinTech For Dummies, Wiley India, New Delhi.
2. Susanne, C. (2016). The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries, Wiley, New Delhi.
3. Sanjay, P. (2023). Fintech Future: The Digital DNA of Finance, Atlantic Publishers and Distributors (P) Ltd, New Delhi.
4. Swaminathan, K. (2021), 3F: Future Fintech Framework: A Vision to Simplify Understanding, Foster Innovation, Accelerate Growth in Fintech, Notion Press Media Pvt, Chennai.
5. Chandrahauns and Patankar (2024) Introduction to Fintech, Ist Edition | Technology In Specific Financial Process | Cutting-Edge Technology, Pearson India, New Delhi.

w.e.f. Academic Year 2024-25 and onwards