



MARRI LAXMAN REDDY INSTITUTE OF TECHNOLOGY AND MANAGEMENT

(AN AUTONOMOUS INSTITUTION)

(Approved by AICTE, New Delhi & Affiliated to JNTUH, Hyderabad)

Accredited by NAAC with 'A' Grade & Recognized Under Section 2(f) & 12(B) of the UGC act, 1956

COURSE CONTENT

FINTECH								
III Semester: MBA								
Course Code	Category	Hours/Week			Credits	Maximum Marks		
25MB021F2	ELECTIVE	L	T	P	C	CIE	SEE	Total
		4	0	-	4	40	60	100
Contact Classes:60	Tutorial Classes: Nil	Practical Classes: Nil			Total Classes: 60			
Prerequisite: Basic concepts of Fintech								

COURSE OVERVIEW:

Financial Technology (FinTech) is a course that explores the use of technology to deliver financial services more efficiently, securely, and innovatively. It examines how digital tools such as blockchain, artificial intelligence, big data, and mobile platforms are transforming banking, payments, investments, lending, and insurance.

The course combines finance, technology, innovation, and regulation to prepare students for the rapidly evolving digital financial ecosystem.

COURSE OBJECTIVES:

- To introduce the concept of FinTech and its role in modern finance.
- To explain the technologies used in FinTech like UPI, chatbots, APIs, and blockchain.
- To understand how FinTech is used in banking, lending, and customer services.
- To learn how FinTech works in capital markets, insurance, and property technology.
- To explore the rules, risks, and benefits of FinTech, including cybersecurity and financial inclusion.

COURSE OUTCOMES: After completion of the course, students should be able to

1. Describe what FinTech is and how it is changing the finance industry.
2. Identify key technologies that support FinTech systems.
3. Explain how banks and lenders use FinTech to serve customers better.
4. Discuss how FinTech is used in capital markets and other sectors like insurance and real estate.
5. Recognize the challenges, rules, and social benefits related to FinTech.

. **Unit – I: Introduction to Fintech:** Digital Transformation in Manufacturing and Service Industry, The changing structure of the Financial ecosystem. Fintech and its advantages, Digital India and its role in promoting Fintech. Introduction to India Stack – Unique Identification, Presence Less Verification, eKYC, Digital Signature, Digital Document Repository (DigiLocker),

Use of DigiLocker to Expedite Recruitment Process, Cashless Digital Payments, Account Aggregation, Receivables Exchange TReDS, Regulatory Framework

Unit – II: Technology Enablers for FinTech: Digital Payments, Unified Payment Interface (UPI), Payment Gateway, The Instant Mobile Payment System (IMPS), Chatbots - Customer Relationship and Service, Use of Chatbots in P2P Platforms, Chatbots for Guiding Personal Financial Management, Robo Advisors or Algorithm-Based Planners - The Advantages of Robo Advisors, Application Programming Interface (API), Blockchain – key concepts, applications, Distributed ledger technology and Decentralized Finance (DeFi)

] Cross Border Trade Using Blockchain, Value Chain of Blockchain, Working of a Business Blockchain, Case Study—Capgemini Solution on AWS Managed Blockchain: From Proof of Concept to Production

Unit – III: FinTech in Banking: Digital Transformation in Banks. Changing Customer Expectations, Fitment of FinTech Companies in Digital Transformation – Core Banking Solutions, Network Banking and Cheque Truncation System, Cards with Chip and Pin, Net banking, Toll Gate Collections, PoS Terminals, Buy Now Pay Later (BNPL), Prepaid Mechanisms

FinTech in Lending and Borrowing: Introduction to the Business of Lending - Credit-worthiness of the Borrower, FinTech in Lending Business, Latest Technology Trends in Lending, Case Study—Amazon SMB Lending - Amazon as a FinTech Lender, Case Study—Indifi - How the Platform Works

Unit – IV: FinTech in Capital Markets: Raising Capital, Types of Securities, Important Stakeholders in Capital Markets, The Trade Lifecycle, Clearing, Settlement & Back office Operations – Clearing, Settlement, Asset Servicing, How Technology Supports Capital Market Processes Other Types of FinTech Companies: Insurtech, PropTech – Case Study—Property Locator App of DBS Bank, TailFin, EnablingTech, RegTech

Unit – V: Fintech Regulations and Challenges, Concerns and Trends in FinTech World: Concerns of FinTech Companies, Challenges Faced by FinTech Companies. Cyber security Sustainable Finance: Sustainable business practices, the role of Fintech in the Society, Green economic growth, Financial Inclusion and the role of Technology.

TEXT BOOKS:

1. Chandrahauns Chavan and Atul Patankar, Introduction to Fintech, Pearson,2024
2. Peter Goldfish, A Global guide to Fintech and Future Payment Trends, Routledge, 2023
3. Sanjay Phadke, Fintech Futue The Digital DNA Finance, Sage,2020
4. Chenjiazi Zhong, Cryptocurrencies and Beyond, Business experts press, LLC, 2025

REFERENCE BOOKS:

1. Shrier, David L. Frontiers of Financial Technology: Expeditions in Future Commerce, From Blockchain and Digital Banking to Prediction Markets and Beyond. VisionaryFuture, 2016.
2. Mills, Karen G. Fintech, Small Business & the American Dream. 2nd ed., Palgrave Macmillan, 2024.
3. Teigland, Robin, Shahryar Siri, et al., editors. The Rise and Development of FinTech:

Accounts of Disruption from Sweden and Beyond. Routledge, 2018.

ELECTRONIC RESOURCES:

1. . [http://www.icsi.in/Study%20Material%20Executive/Executive%20Programme-2013/COST%20AND%20MANAGEMENT%20ACCOUNTING%20\(MODULE%20I%20PAPER%202\).pdf](http://www.icsi.in/Study%20Material%20Executive/Executive%20Programme-2013/COST%20AND%20MANAGEMENT%20ACCOUNTING%20(MODULE%20I%20PAPER%202).pdf).
2. <https://www.free-ebooks.net/ebook/Fin> technologies

MATERIALS ONLINE:

1. Course template
2. Tutorial question bank
3. Tech talk and Concept Video topics
4. Open-ended experiments
5. Definitions and terminology
6. Assignments
7. Model question paper – I
8. Model question paper – II
9. Lecture notes
10. PowerPoint presentation
11. Drishya Siksha Sangrah (DSS) Videos

