

GANPAT UNIVERSITY									
FACULTY OF MANAGEMENT STUDIES									
Programme	MBA				Branch/Spec.	Innovation, Entrepreneurship and Venture Development (Minor Specialization - Fintech, Investment Banking and Artificial Intelligence)			
Semester	IV				Version	2.0.0.0			
Effective from Academic Year			2026-27		Effective for the Batch admitted in			January 2026	
Course Code	IVA03BFO	Course Name			Banking, Fintech, and Financial Operations				
Teaching Scheme					Examination Scheme (Marks)				
(Per week)	Lecture (DT)		Practical (Lab.)		Total		CE	SEE	Total
	L	TU	P	TW					
Credit	4	0	0		4	Theory	60	40	100
Hours	4	0	0		4	Practical			
Pre-requisites									
Course Outcomes									
On successful completion of the course, the students will be able to:									
CO1	Understand the evolution of the banking and fintech ecosystem, including regulatory frameworks, digital transformation, and emerging business models.								
CO2	Analyze the applications of fintech technologies such as blockchain, digital payments, AI, and robo-advisory in financial operations.								
CO3	Evaluate operational and risk management frameworks in financial institutions using data analytics and automation tools.								
CO4	Design technology-enabled financial solutions that enhance efficiency, compliance, and customer experience in banking and investment operations.								
CO5	Demonstrate strategic decision-making capabilities by integrating financial analytics, fintech innovations, and regulatory insights.								
Theory Syllabus									
Unit	Content								Hrs.
1	Overview and Historical Context: Evolution from traditional to digital banking, global financial architecture, and technological disruptions. Indian Banking Landscape: Role of RBI, NABARD, and regulatory frameworks; banking reforms and financial inclusion initiatives. Fintech Ecosystem: Players (banks, startups, regulators, investors), categories (payments, lending, wealth, insurance, RegTech). Open Banking and API Economy: Integration of financial data sharing platforms and cross-industry collaboration. Global Fintech Regulations: PSD2, GDPR, RBI Digital Lending Guidelines, and BIS frameworks. Emerging Trends: Challenger banks, Neobanks, and digital-first financial services.								12
2	Core Banking Systems (CBS): Architecture, functions, and data management. Digital Payment Infrastructure: UPI, IMPS, NEFT, RTGS, SWIFT, CBDC pilots. E-KYC and Customer Onboarding: Digital identity management and regulatory compliance. Operational Excellence in Digital Banking: Workflow automation, robotic process automation (RPA) for back-office optimization. Cybersecurity and Data Privacy: Risk mitigation frameworks, encryption standards, and digital trust models. Fraud Analytics and AI: Fraud detection using machine learning, anomaly detection, and predictive alerts. Case Studies: ICICI Bank digital transformation, Paytm Payments Bank, and cross-border remittances.								12
3	Blockchain Technology: Architecture, distributed ledger concepts, consensus mechanisms, and applications in settlement systems. Cryptocurrency and CBDCs: Regulatory stance, stablecoins, and cross-border digital assets. Artificial Intelligence in Finance: Credit scoring,								12

	robo-advisory systems, sentiment analysis, and predictive analytics. Machine Learning in Financial Operations: Lending analytics, portfolio optimization, and forecasting. RegTech and InsurTech: Automated compliance, fraud detection, risk monitoring, and digital claims management. Embedded Finance & BaaS: Partnerships between financial and non-financial firms. Case Studies: RippleNet, Revolut, LendingClub, and AI-powered credit platforms.	
4	Innovation and Strategic Integration in Financial Services: Digital Transformation Strategy: Fintech partnerships, bank-fintech collaborations, and accelerator ecosystems. Innovation in Financial Products: API-driven lending, wealth-tech, and buy-now-pay-later (BNPL) models. Sustainable and ESG Finance: Green fintech initiatives and carbon-tracking financial solutions. Future of Financial Intermediation: Tokenization, decentralized finance (DeFi), and asset digitalization. Cross-Border Financial Operations: Global remittance technologies and trade finance digitalization. Design Thinking for Fintech Solutions: Building user-centric and inclusive financial products. Capstone Perspective: Designing integrated digital financial operations for startups or financial institutions.	12
5	Future Trends in Banking and Fintech Transformation: Central Bank Digital Currencies (CBDCs): Frameworks, pilots, and impact on monetary systems. AI-Driven Banking Ecosystems: Autonomous finance, generative AI for banking operations, and financial analytics. Quantum Computing and Cybersecurity: Emerging risks and data encryption challenges. Digital Sovereignty and Data Protection: GDPR, Indian Data Protection Act, and cross-border data governance. Sustainability in Fintech: Climate finance, green bonds, and ethical AI models. Global Outlook: Trends in global digital banking, open finance 2.0, and metaverse-based financial services. Case Studies: BIS Project Dunbar, India's RBI CBDC, and AI-first banks.	12
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Practical, assignments and tutorials are based on above syllabus.		
Text Books		
1	Arner, D. W., Barberis, J., & Buckley, R. P. <i>The RegTech Book: The Financial Technology Handbook for Investors, Entrepreneurs, and Visionaries</i> . Wiley, 2019.	
Reference Books		
1	Hull, J. C. <i>Risk Management and Financial Institutions</i> . Wiley, 2022.	
2	Tapscott, D. & Tapscott, A. <i>Blockchain Revolution: How the Technology Behind Bitcoin and Other Cryptocurrencies Is Changing the World</i> . Penguin, 2018.	
3	Narula, R. <i>Fintech: The New DNA of Financial Services</i> . Routledge, 2024.	
4	Dermine, J. <i>Bank Valuation and Value-Based Management</i> . McGraw-Hill, 2023.	
5	Schueffel, P. <i>The Fintech Dictionary: The Comprehensive Guide to Financial Technology</i> . Springer, 2023.	
6	Kroszner, R., & Strahan, P. <i>Regulation and Innovation in Fintech</i> . University of Chicago Press, 2022.	
7	Chishti, S. & Puschmann, T. <i>The Fintech Handbook: How Technology is Transforming Financial Services</i> . Wiley, 2023.	
8	Schwab, K. <i>The Fourth Industrial Revolution</i> . Crown Business, 2018.	
ICT/MOOCs Reference		
1	Coursera: FinTech Foundations and Overview – University of Pennsylvania (Wharton)	
2	Udemy: The Complete FinTech Course: Banking, Payments, and Regulations	

	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	P S O 1	P S O 2	P S O 3	P S O 4
CO1	3	3	-	-	-	2	2	2	1	2	3	3	2
CO2	3	3	2	-	-	-	2	3	2	3	3	3	-
CO3	3	3	2	-	-	2	-	2	2	2	3	3	2
CO4	3	3	2	2	2	2	3	3	3	3	3	3	2
CO5	3	3	3	2	-	2	3	3	3	3	3	3	2