SEMSETER-II

GANPAT UNIVERSITY									
FACULTY OF MANAGEMENT STUDIES									
Program	MBA		Branch/Spec.		Tech MBA (MBA Technology Management)				
Semester	II				Version	1.0.0.0			
Effective from Academic Year		2025-26			Effective for the batch Admitted in		January 2025		
Subject code	**IIA02FBC**		Subject Name		**FinTech, Blockchain & Crypto in Business**				
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			

Objective:
To provide MBA students with a strategic understanding of the FinTech landscape, its underlying technologies like blockchain, and the business implications of digital assets, enabling them to identify opportunities and manage challenges in the modern digital economy.

Course Outcome:
CO 1: The students will be able to analyze the FinTech ecosystem, including its key segments and players, and explain its disruptive impact on traditional financial services.
CO 2: The students will be able to explain the core concepts of blockchain and Distributed Ledger Technology (DLT), including smart contracts, and assess their potential business applications and limitations.
CO 3: The students will be able to differentiate between various digital assets, including cryptocurrencies, stablecoins, and tokenized assets, and analyze their business implications and associated risks.
CO 4: The students will be able to evaluate various FinTech business models and formulate a high-level strategy that addresses the associated regulatory, ethical, and future-facing challenges.

Theory syllabus

Unit	Content	Hrs
1	Foundations of Financial Technology (FinTech) Introduction to FinTech: Evolution, History, and Key Drivers. The FinTech Ecosystem: Startups, Incumbents (Banks), Big Tech (GAFAM), and Regulators. Major Segments of FinTech: Digital Payments, P2P Lending, InsurTech, RegTech, WealthTech. The Impact of FinTech on Traditional Banking: Disruption, Collaboration, and Co-opetition. Business Model Innovation in Financial Services.	12
2	Understanding Blockchain and Distributed Ledger Technology (DLT) Core Concepts: Decentralization, Immutability, Transparency, and Consensus Mechanisms (Conceptual Overview). Types of Blockchains: Public, Private, and Consortium (Hybrid) - Use cases and business trade-offs. Smart Contracts: The concept of self-executing contracts and their business applications (e.g., automated insurance claims, supply chain management). Enterprise Blockchain: Applications beyond finance in Supply Chain, Healthcare, and Governance. Limitations and Challenges of Blockchain Technology for Business.	12

Note: Version 1.0.0.0 (First Digit= New syllabus/Revision in Full Syllabus, Second Digit=Revision in Teaching Scheme, Third Digit=Revision in Exam Scheme, Forth Digit= Content Revision)
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3	Cryptocurrencies and Digital Assets Introduction to Cryptocurrencies: Bitcoin, Ethereum, and their significance. Differentiating Digital Currency, Virtual Currency, and Cryptocurrency. Stablecoins and Central Bank Digital Currencies (CBDCs): Role, impact, and global landscape. Tokenization: Concept of representing real-world assets (Real Estate, Art, Equity) on a blockchain. Introduction to Decentralized Finance (DeFi): Key concepts like lending, borrowing, and trading without intermediaries. Managing Risks: Volatility, Security (Wallets & Exchanges), and Custody for businesses.	12
4	FinTech Applications and Business Models in Practice Digital Payments & Remittances: Mobile Wallets, P2P and P2B payment systems, evolution of cross-border payments. Alternative Finance & Digital Lending: Peer-to-Peer (P2P) lending platforms, crowdfunding, AI/ML in credit scoring. InsurTech: Innovations in insurance distribution, underwriting, and claims processing; on-demand and parametric insurance. WealthTech & Robo-Advisory: Automated financial planning and investment management. Regulatory Technology (RegTech): Using technology to enhance regulatory compliance, reporting, and risk management.	12
5	Strategy, Regulation, and the Future of Finance Strategic Management of FinTech: Developing a FinTech strategy for incumbents and startups (Build, Buy, or Partner). Global Regulatory Landscape: Key issues in KYC/AML, Data Privacy (GDPR), consumer protection, and securities law for digital assets. Ethical Considerations: Financial Inclusion vs. the Digital Divide, algorithmic bias, and data ethics. The Future of Money and Finance: Introduction to Web3, NFTs (Non-Fungible Tokens) from a business perspective, and the potential role of the Metaverse in commerce. Managerial decision-making through case studies on FinTech adoption and failures.	12
Practical content		

Reference Books	
1.	Chishti, S., & Barberis, J. (Eds.). (2016). *The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries*. Wiley.
2.	Arslanian, H., & Fischer, S. (2019). *The Future of Finance: The Impact of FinTech, AI, and Crypto on Financial Services*. Palgrave Macmillan.
3.	King, B. (2018). *Bank 4.0: Banking Everywhere, Never at a Bank*. John Wiley & Sons.
4.	Rubini, A. (2019). *Fintech Founders: Inspiring Tales from the Entrepreneurs that are Changing Finance*. Wiley.
5.	Tapscott, D., & Tapscott, A. (2016). *Blockchain Revolution: How the Technology Behind Bitcoin Is Changing Money, Business, and the World*. Portfolio.
6.	Drescher, D. (2017). *Blockchain Basics: A Non-Technical Introduction in 25 Steps*. Apress.
7.	Mougayar, W. (2016). *The Business Blockchain: Promise, Practice, and Application of the Next Internet Technology*. John Wiley & Sons.
8.	Arun, J. S., Cuomo, J., & Gaur, N. (2019). *Blockchain for Business*. Addison-Wesley Professional.
9.	Ammous, S. (2018). *The Bitcoin Standard: The Decentralized Alternative to Central Banking*. John Wiley & Sons.
10.	Lewis, A. (2020). *The Basics of Bitcoins and Blockchains: An Introduction to Cryptocurrencies and the Technology that Powers Them*. John Wiley & Sons.
11.	Burniske, C., & Tatar, J. (2017). Cryptoassets: The Innovative Investor's Guide to Bitcoin and Beyond. McGraw-Hill Education.
12.	Popper, N. (2015). *Digital Gold: Bitcoin and the Inside Story of the Misfits and Millionaires Trying to Reinvent Money*. Harper.

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