

**VASAVI COLLEGE OF ENGINEERING (AUTONOMOUS)  
DEPARTMENT OF HUMANITIES AND SOCIAL SCIENCES**

**SYLLABUS FOR B.E-IV SEMESTER**

**(Stream based Open Elective)  
COURSE NAME - INTRODUCTION TO FINTECH  
ACADEMIC YEAR 2024-25**

<b>Instruction: 2Hrs/week</b>	<b>SEE Marks: 60</b>	<b>Course Code:</b>
<b>Credits: 2</b>	<b>CIE Marks:40</b>	<b>SEE: 3 hrs.</b>

<b>Course Objectives:</b>	<b>Course Outcomes:</b>
<b>This is a theory based paper :</b>	<b>At the end of the course the students will be able to:</b>
Provides exposure to students regarding financial markets integrating Technology and financial services.	Apply the traditional methods and adopt to the digital methods now used in banks.
Creates awareness about Fintech (focus areas of leading technology companies)	Use digital wallets and digital currency more dexterously.
	Access bank accounts through chatbots in banking sector.

**Unit I:**

Financial Markets & Services - Capital Markets - Meaning, Features, Structure, instruments - Money markets – characteristics, structure of money market, instruments in money market financial institutions and their importance – Regulators in financial markets of major countries – US, UK and India.

**Unit II:**

Risk and Return - Concept of Risk – Types of Risks – Measurements of Risk - Risk – Risk Premium – Approaches to risk management – Returns – ExAnte – Ex post returns – Tax effect in Returns – Risk Return Tradeoff.

**Unit III:**

Overview of Fintech : Concept - Meaning - Evolution of Fintech - Significance - Drivers of fintech - Areas of Fintech - Fintech Opportunities and Challenges - Fintech users - Recent Developments in Fintech.

**Unit IV:**

Fintech in Banks -Traditional Vs Digital Banks - Neo Banks – Use of technology for banking operations like lending, real time access to bank accounts – Chatbots in Banking – Payment systems concept and importance – Technology adoption in payment systems- Settlement Systems – Concepts – Technology in settlement systems – players in Payments and settlement Systems – Study of RBIs UPI and IMPS – Regtech Ecosystem.

**Unit V :**

Digital Currencies - Concept of Crypto currency, Working of Crypto currencies - Use of Blockchain and other technologies in Digital currency – Central Bank Digital Currencies – Concept – Use cases - Advantages and Disadvantages of CBDCs – Digital wallets Vs Digital currencies Use cases like AmazonPay, WhatsappPay etc.,

Textbooks :

The break-up of CIE: Internal Tests + Assignments + Quizzes

1	No. of Internal tests	:	<input type="text" value="2"/>	Max. Marks	:	<input type="text" value="30"/>
2	No. of assignments	:	<input type="text" value="3"/>	Max. Marks	:	<input type="text" value="5"/>
3	No. of Quizzes	:	<input type="text" value="3"/>	Max. Marks	:	<input type="text" value="5"/>

Duration of Internal Tests : **90 Minutes**

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Dr. Jacqueline Amaral  
HoD, H&SS