INVERTIS UNIVERSITY BAREILLY

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CURRICULUM PROPOSAL 2026

MBA Programs

Programs Proposed:

MBA : Fintech + AI | 2-Year Program | 4 Semesters

Academic Year 2026 – 2027

CREDIT FRAMEWORK & EVALUATION SCHEME

Credit Structure | Delivery Model | Evaluation Norms

Category	Explanation	L	T	P	CA	EE	Credit Norm
UF University Faculty	Core subjects delivered by University Faculty. Foundation business and management subjects.	3	1	0	30	70	4 Credits / 100 Marks
IP Industry Professional	Delivered by Industry Professionals. Analytics, AI, FinTech and technology subjects.	3	1	0	30	70	4 Credits / 100 Marks
IE Industry Elective	Student selects one industry domain paper from the approved list.	3	1	0	30	70	4 Credits / 100 Marks
CA Split (all subjects)	CA = CA1 (mid-sem test 15 marks) + CA2 (project/assignment 15 marks). For AC Lab: CA1=10, CA2=20.						No change to total marks
SEC Skill Enhancement	Practical tools and software skills. Higher CA weightage.	3	1	0	50	50	4 Credits / 100 Marks
AECC (Theory) Ability Enhancement	Compulsory life skills: ethics, environment. All students.	1	1	0	15	35	2 Credits / 50 Marks
AE (Project/Viva) Ability Enhancement	Internship, project, viva. Assessed entirely by examiner.	0	0	4	0	100	6 Credits / 100 Marks
AC Analytics/Lab Course	Subjects with practical component. 2L+1T+2P per week.	2	1	2	30	70	4 Credits / 100 Marks

Notes:

1. UF (University Faculty) subjects are delivered by University Faculty foundation business, management and theory subjects. IP (Industry Professional) subjects are delivered by Industry Professionals and External Faculty Partners analytics, AI, FinTech and technology subjects. IE (Industry Elective) subjects allow students to choose one domain specialisation, delivered by Industry Professionals. AE (Ability Enhancement) subjects are mandatory milestones Human Values, Internship and Environmental Science.
2. All UF and IP subjects carry 30 marks CA and 70 marks EE, totalling 100 marks per subject and 4 credits.
3. CA (30 marks) is split into two components: CA1 = 15 marks (mid-semester written test) and CA2 = 15 marks (mini project / tool-based assignment / case submission). This ensures every subject has a formal project-based assessment component.
4. SEC Skill subjects carry CA 50 + EE 50 = 100 marks. CA for SEC is split as: CA1 = 20 marks (practical test) and CA2 = 30 marks (live project / tool demonstration / case presentation).
5. AC (Lab / Analytics) subjects carry CA 30 + EE 70 = 100 marks. CA split: CA1 = 10 marks (lab test) and CA2 = 20 marks (lab project submission and demo).
6. AECC theory subjects (Environmental Science, Human Values) carry 15 CA + 35 EE = 50 marks and 2 credits, with 1 lecture + 1 tutorial per week.
7. AE project subjects (Internship Viva, Research Project, Capstone) are assessed entirely by the examiner panel 100 marks, 6 credits.
8. IE (Industry Elective) subjects give students the ability to choose one industry domain from the approved list per program. Delivered by an Industry Professional. Each IE follows: 30 CA + 70 EE = 100 marks, 4 credits.
9. Grading is on a 10-point SGPA/CGPA scale. Minimum pass mark is 40% in each component separately.

MBA Fintech + AI

2-Year Program | 4 Semesters | 100 Credits

PART A SCHEME OF INSTRUCTIONS

L = Lectures/week | T = Tutorial/week | P = Practical/week | CA = Continuous Assessment | EE = End Semester Exam

YEAR I

SEMESTER 1 MBA Core + Digital Finance									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
MBA-FT 101	Managerial Economics & Business Environment	UF	3	1	0	30	70	**100**	**4**
MBA-FT 102	Financial Reporting & Analysis	IP	3	1	0	30	70	**100**	**4**
MBA-FT 103	FinTech Ecosystem & Digital Finance	UF	3	1	0	30	70	**100**	**4**
MBA-FT 104	Blockchain, Crypto & DLT	IP	3	1	0	30	70	**100**	**4**
MBA-FT 105	Python & Data Analytics for Finance (Lab)	IP	2	1	2	30	70	**100**	**4**
MBA-FT 106	Strategy, Leadership & Organizational Behavior	IP	3	1	0	30	70	**100**	**4**
Total			**17**	**6**	**2**	**180**	**420**	**600**	**24**

SEMESTER 2 Machine Learning in Finance & Risk Analytics									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
MBA-FT 201	Machine Learning for Finance (Lab)	IP	2	1	2	30	70	**100**	**4**
MBA-FT 202	Corporate Finance & Valuation	UF	3	1	0	30	70	**100**	**4**
MBA-FT 203	Digital Payments & Open Banking	IP	3	1	0	30	70	**100**	**4**
MBA-FT 204	Financial Risk Modeling & Credit AI	UF	3	1	0	30	70	**100**	**4**
MBA-FT 205	FinTech Consulting & Case Practice	IP	3	1	0	30	70	**100**	**4**
MBA-FT 206	NLP for Finance & Sentiment (Lab)	IP	2	1	2	30	70	**100**	**4**
Total			**16**	**6**	**4**	**180**	**420**	**600**	**24**

SUMMER (after Year I)

SEMESTER 0 Summer Internship									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
MBA-FT 295	Summer Internship Report & Viva	AE	0	0	4	0	100	**100**	**6**
Total			**0**	**0**	4	**0**	**100**	**100**	**6**

YEAR II

SEMESTER 3 Generative AI, WealthTech & Policy									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
MBA-FT 301	Generative AI in Financial Services (Lab)	IP	2	1	2	30	70	**100**	**4**
MBA-FT 302	AI in Investment & WealthTech	IP	3	1	0	30	70	**100**	**4**
MBA-FT 303	DeFi, CBDC & Digital Currency Policy	UF	3	1	0	30	70	**100**	**4**
MBA-FT 304	Cybersecurity & AI in Finance	IP	3	1	0	30	70	**100**	**4**
MBA-FT 305	RegTech, AML & Compliance Automation	UF	3	1	0	30	70	**100**	**4**
MBA-FT 306	MBA Industry Capstone Project & Viva	AE	0	0	4	0	100	**100**	**6**
Total			**14**	**5**	**6**	**150**	**450**	**600**	**26**

SEMESTER 4 Capstone, Electives & Placement									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
MBA-FT 401	Industry Elective A Algo Trading & Quantitative Finance	IE	3	1	0	30	70	**100**	**4**
MBA-FT 402	Industry Elective B FinTech Startups & Venture Capital	IE	3	1	0	30	70	**100**	**4**
MBA-FT 403	FinTech Strategy & Transformation	IP	3	1	0	30	70	**100**	**4**
MBA-FT 404	AI Ethics, Privacy & Regulation	UF	3	1	0	30	70	**100**	**4**
MBA-FT 405	Executive Leadership & AI Policy	UF	3	1	0	30	70	**100**	**4**
Total			**15**	**5**	**0**	**150**	**350**	**500**	**20**

PART B DETAILED SYLLABUS

Each subject carries 5 teaching units. One unit = approximately 11 lecture hours + 3-4 tutorial hours (for a 3-1-0 subject) over an 18-week semester.

Managerial Economics & Business Environment	
Category: UF 1 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Demand Analysis and Business Environment: demand and supply fundamentals; elasticity of demand (price, income, cross-price); demand forecasting methods (survey, expert opinion, trend analysis, econometric); business environment – internal and external factors; impact of economic environment on managerial decisions.
Unit 2	Production, Cost and Business Decisions: production functions (short-run and long-run); cost concepts and cost-output relationships; economies of scale and scope; learning curve; break-even analysis; cost analysis for pricing, production, and operational decisions.
Unit 3	Market Structure and Pricing Decisions: market structures (perfect competition, monopoly, monopolistic competition, oligopoly); pricing strategies; price discrimination; game theory (prisoner's dilemma, Nash equilibrium, dominant strategy); competitive decision-making in business.
Unit 4	Business Strategy and Industry Analysis: Porter's Five Forces; competitive advantage (cost leadership and differentiation); value chain analysis; Blue Ocean Strategy; PESTEL analysis; digital disruption and strategic business response.
Unit 5	Macroeconomic and Global Business Environment: GDP and national income; inflation (CPI, WPI, core inflation); business cycles; monetary policy (repo rate, CRR, quantitative easing); fiscal policy; international trade, exchange rates, and their impact on business strategy.

Financial Reporting & Analysis	
Category: IP 1 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	FinTech Financial Statements: P&L structure for FinTechs take rate, net revenue, gross margin; balance sheet items for NBFC NPA, provisioning; cash flow statement for high-growth startups; notes to accounts; IND AS applicability; differences from traditional banks
Unit 2	FinTech-Specific Ratio Analysis: take rate; net interest margin (NIM); cost of funds; cost-to-income ratio; GNPA and NNPA; provision coverage ratio; CAR (capital adequacy ratio); customer acquisition cost (CAC); LTV; LTV:CAC; monthly burn and runway
Unit 3	Cash Flow and Working Capital: free cash flow for FinTech adjusted for SBC; working capital cycle in lending platforms; cash burn management for startups; bridge financing; FinTech cash flow forecasting monthly, quarterly
Unit 4	Valuation of FinTech Firms: revenue multiples P/S for high-growth; GMV-based valuation; EV/Revenue; DCF for mature FinTechs; comparable analysis Indian FinTech public companies; IPO valuation case studies PayTM, PolicyBazaar; startup valuation methods
Unit 5	Digital Financial Reporting and Analytics: XBRL reporting overview; extracting financial data from annual reports using Python PyPDF2, pdfplumber; financial data APIs Trendlyne, Screener.in; building a FinTech financial analysis dashboard

FinTech Ecosystem & Digital Finance	
Category: UF 3 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	FinTech Market Analysis for Strategic Leaders: FinTech market sizing TAM, SAM, SOM for Indian and global markets; competitive intelligence in FinTech mapping incumbents, challengers and enablers; investment trends where VC money is flowing and why; evaluating FinTech as a strategic threat or opportunity for banks and NBFCs; FinTech competitive response strategies for traditional financial institutions
Unit 2	FinTech Partnership and Acquisition Strategy: bank-FinTech collaboration models referral, white-label, co-branding, joint venture, acquisition; evaluating a FinTech partnership financial, regulatory, technology, cultural due diligence; partnership deal structuring and governance; managing a FinTech partnership post-signing; build vs buy vs partner decision framework for financial institutions
Unit 3	Digital Business Model Analysis: analysing FinTech revenue models interchange, interest spread, subscription, AUM-based fees; unit economics deep dive CAC, LTV, take rate for strategic decisions; competitive moat analysis for FinTech firms; platform strategy assessment network effects, switching costs; profitability pathway analysis for loss-making FinTechs
Unit 4	FinTech Due Diligence Framework: conducting technology due diligence on a FinTech firm; regulatory risk assessment in FinTech M&A; customer and revenue quality assessment; team and culture evaluation; valuation approaches for pre-profit FinTechs; post-acquisition integration planning for FinTech deals
Unit 5	FinTech Strategy Presentation Case Exercise: analyse a real FinTech competitive situation as a management team; develop a strategic response partner, build or acquire; present recommendation with financial justification to a faculty-led board panel; structured peer and faculty feedback; written strategic memo as CA2 project submission

Blockchain, Crypto & Distributed Ledger Technology	
Category: IP 2 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Blockchain Investment and Strategic Decision Making: evaluating blockchain investment proposals as a board or management committee; blockchain ROI framework where does it create value vs where is it hype; build vs buy vs partner for blockchain; total cost of blockchain implementation at enterprise scale; blockchain vendor evaluation and selection criteria
Unit 2	Institutional Digital Asset Strategy: institutional approach to crypto custody, risk, regulation; corporate treasury and Bitcoin strategy and governance; digital asset risk policy for financial institutions; evaluating digital asset products for customers; managing reputational risk of crypto engagement; case studies MicroStrategy, BlackRock, Jio Financial digital asset positions
Unit 3	Board-Level Crypto and DLT Governance: what a board needs to know about blockchain and crypto; crypto risk reporting to the board; governance of enterprise blockchain initiatives; managing smart contract risk at an organisational level; DLT project governance steering committee, decision rights, escalation; regulatory disclosures for digital asset exposure
Unit 4	Regulatory Strategy for Digital Assets: navigating India's crypto regulatory environment VDA taxation, RBI stance, SEBI securities classification; global regulatory arbitrage opportunities and risks; engaging with regulators on digital asset products; preparing for crypto regulatory inspections; policy advocacy strategy for FinTech firms in digital assets
Unit 5	Enterprise Blockchain Business Cases: evaluating blockchain for trade finance cost-benefit analysis; DLT for cross-border payments build the business case; tokenisation of real-world assets legal, financial and operational considerations; blockchain for supply chain when does it make sense; rejected blockchain use cases and why lessons for leaders

Python & Data Analytics for Finance (Lab)	
Category: IP 3 | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	Python for Financial Data Science: NumPy for vectorised financial calculations; Pandas for time series financial data DatetimeIndex, resample, shift; loading data from Bloomberg, Yahoo Finance, Quandl; handling financial data quality issues
Unit 2	Statistical Analysis in Finance: descriptive statistics for returns; hypothesis testing t-test for alpha significance; correlation analysis Pearson, Spearman; statsmodels for regression; rolling statistics; event study methodology in Python
Unit 3	Risk Analytics with Python: computing VaR historical simulation; Monte Carlo VaR; portfolio risk variance-covariance; drawdown analysis; Sharpe ratio and risk-adjusted metrics; stress testing a portfolio; risk factor attribution
Unit 4	Financial Data Visualisation: Plotly interactive charts stock price, returns, volume; candlestick chart with mplfinance; heatmap for correlation matrix; returns distribution; portfolio efficient frontier plot; Streamlit for interactive financial dashboard
Unit 5	Integrated Financial Analytics Project: end-to-end analysis data collection, cleaning, analysis, modelling, reporting; Python notebook structure; combining multiple data sources; automated financial report with Python + Excel; presenting analytics to stakeholder

Strategy, Leadership & Organizational Behavior	
Category: IP 4 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Individual Behavior in FinTech Organisations: perception and attribution errors in business decisions; personality models Big Five, MBTI overview; learning and memory; emotional intelligence 4-branch model; managing high-performance knowledge workers and engineers
Unit 2	Motivation in FinTech Context: content theories Maslow, Herzberg, McClelland's achievement motivation; process theories expectancy theory, equity theory; self-determination theory; motivation of startup founders and employees; equity compensation and motivation
Unit 3	Leadership Theories in Digital Age: transformational vs transactional leadership; servant leadership in FinTech; founder-CEO leadership challenges; leading distributed global teams; data-driven leadership making decisions with analytics; developing leadership pipeline
Unit 4	FinTech Organisational Design: agile organisation design; squad, tribe, chapter, guild model Spotify model; product-led organisation; cross-functional teams in FinTech; remote and hybrid work management; scaling challenges from startup to unicorn
Unit 5	Culture and Change in FinTech: organisational culture types; building a culture of innovation and accountability; managing cultural change during rapid scaling; M&A integration culture clash; change management for digital transformation; leadership communication in change

Machine Learning for Finance (Lab)	
Category: IP 5 | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	ML Model Risk Governance for Finance Leaders: understanding model risk management without building models; what is SR 11-7 and why it matters for financial institutions; commissioning ML models what to ask your data science team; governance of ML models in credit, market risk and fraud; escalation protocols when an ML model fails in production
Unit 2	Credit Model Strategy and Oversight: credit model strategy application vs behavioural scoring; reviewing credit model outputs as a CRO or credit committee; approving credit model changes governance and documentation; understanding champion-challenger frameworks as a manager; regulatory expectations for ML credit models RBI guidance; managing model risk in a digital lending business
Unit 3	Fraud and AML Leadership and Governance: fraud risk governance board and management responsibilities; evaluating fraud detection system performance without technical depth; managing false positive rates business and customer impact; governance of automated AML systems; SAR escalation and board reporting on financial crime risk
Unit 4	ML in Capital Markets Strategic Oversight: governance of algorithmic trading and quantitative strategies; managing model risk in investment portfolios; board oversight of AI-driven investment decisions; SEBI regulatory requirements for algorithmic trading compliance strategy; managing reputational risk from ML trading errors
Unit 5	ML Governance Lab Management Committee Exercise: review three ML model proposals as a finance management committee credit scoring model, fraud detection model, revenue forecasting model; apply governance framework; make approve, revise or reject decisions with documented rationale; present decisions to faculty panel; written governance memo as CA2 project

Corporate Finance & Valuation	
Category: UF 6 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	DCF Valuation: FCFF and FCFE; WACC computation cost of equity: CAPM; cost of debt; terminal value perpetuity growth and exit multiple; sensitivity analysis; scenario modelling in Excel; common DCF errors and how to avoid them
Unit 2	Relative Valuation for FinTech: comparable company analysis selecting peers; adjusting for differences; FinTech-specific multiples P/S, P/GMV, EV/Revenue; EV/EBITDA for profitable FinTechs; India FinTech public company valuations Policybazaar, PayTM
Unit 3	Capital Structure and Financing: MM theorem in practice; leverage and value; optimal capital structure for FinTechs; startup financing convertible notes, SAFEs, preference shares; Venture Debt; NBFC capital adequacy requirements; bond issuance by large FinTechs
Unit 4	M&A in FinTech: FinTech M&A drivers talent, technology, customer base, regulatory licence; merger analysis; synergy valuation; accretion-dilution; due diligence checklist for FinTech M&A; case studies Axis-Freecharge, Prosus-PaySense, Adyen acquisitions
Unit 5	FinTech Startup Valuation: pre-revenue valuation methods; VC method; scorecard method; Berkus method; comparable transaction method; post-money valuation; cap table design and dilution management; secondary transactions; ESOP pool creation

Digital Payments & Open Banking	
Category: IP 6 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Global Payments Architecture: payment rails ACH, SWIFT, cards, real-time gross settlement; card network economics interchange, MSC, MDR; real-time payment systems globally UPI, UK FPS, Brazilian PIX, FedNow (US); ISO 20022 migration timeline and benefits
Unit 2	Open Banking Implementation: PSD2 in Europe strong customer authentication, TPP access, regulatory technical standards; India AA framework FIP, FIU, AA, consent artefact; AA use cases lending, PFM, insurance; API design for open banking; data sharing economics
Unit 3	Cross-Border Payments: correspondent banking structure and its friction; SWIFT gpi improvements; alternative rails Ripple, Stellar, Wise; Project Nexus (BIS multilateral linkage); UPI international Singapore, UAE, Mauritius, Bhutan; G20 cross-border roadmap
Unit 4	Merchant and E-commerce Payments: payment gateway architecture; checkout flow optimisation; payment failure analysis; chargeback management; tokenisation card and network; dynamic currency conversion; Buy Now Pay Later merchant integration; marketplace payments
Unit 5	Future of Payments: ISO 20022 full migration; programmable payments smart contracts; CBDC-based payments; stablecoin payments USDC, PayPal USD; WhatsApp Pay and super app payments; voice and biometric payments; invisible payments

Financial Risk Modeling & Credit AI	
Category: UF 8 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	CRO-Level Risk Appetite and Capital Strategy: risk appetite statement design, approval and embedding; capital adequacy strategy how much capital to hold and why; risk-adjusted return on capital (RAROC) for business decisions; capital allocation across business units analytics-driven approach; presenting capital strategy to the board and RBI
Unit 2	Stress Testing Design, Governance and Board Presentation: stress testing framework scenario design at leadership level; reviewing stress test results as a CRO or board member; managing stress test outcomes capital actions, business restrictions; RBI stress testing requirements compliance strategy; communicating stress test results to investors and regulators
Unit 3	ICAAP and Regulatory Capital Governance: Internal Capital Adequacy Assessment Process (ICAAP) design and governance; Pillar 2 supervisory review engagement preparation and management; managing RBI risk-based supervision; capital planning under different regulatory scenarios; board responsibilities for capital adequacy
Unit 4	Credit Portfolio Strategy and Oversight: credit portfolio review what a credit committee should focus on; sector concentration risk management; vintage analysis for portfolio health assessment; NPA governance early warning systems, resolution strategy, board reporting; credit portfolio analytics for strategic decisions which segments to grow or exit
Unit 5	Integrated Risk Reporting for Leadership: designing an enterprise risk dashboard for the board; integrating financial, operational and reputational risk reporting; risk culture measurement and reporting; presenting risk analytics to investors and rating agencies; regulatory risk reporting RBI returns, SEBI disclosures; case studies of risk governance at Indian banks

RegTech, AML & Compliance Automation	
Category: UF 9 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Compliance Programme Strategy for Financial Institutions: designing an enterprise compliance programme structure, resources, governance; compliance budget allocation where to invest for maximum risk reduction; building a compliance-first culture in a FinTech or bank; compliance programme maturity assessment; presenting compliance strategy to the board and regulators
Unit 2	Regulatory Relationship Management: building a productive relationship with RBI, SEBI, IRDAI and FIU-IND; managing regulatory inspections and audits preparation and conduct; responding to regulatory findings and show cause notices; regulatory liaison officer role and responsibilities; managing multiple regulatory relationships in a diversified financial institution
Unit 3	AML and KYC Programme Design and Governance: designing an enterprise AML programme policies, procedures, controls; AML governance money laundering reporting officer (MLRO) role; board AML reporting what to include, how often; managing an AML programme review by regulators; AML programme failures corporate lessons from HSBC, Deutsche Bank, Paytm Payments Bank
Unit 4	RegTech Investment and Vendor Governance: evaluating RegTech solutions what to look for, what to avoid; RegTech RFP design and vendor selection; managing RegTech implementation project governance, change management; measuring RegTech ROI compliance cost reduction, false positive reduction, regulatory penalty avoidance; ongoing vendor governance for compliance technology
Unit 5	Compliance Risk Reporting to Board and Regulators: designing a compliance dashboard for board reporting; key compliance metrics SAR filing rates, KYC completion, training completion; regulatory reporting calendar management; preparing for a regulatory inspection documentation, staff briefing, response protocols; crisis management when a compliance failure occurs

NLP for Finance & Sentiment (Lab)	
Category: IP 7 | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	Financial Text Data Sources: earnings call transcripts structure and content; analyst research reports; SEBI and RBI regulatory filings; financial news wires; social media Twitter, Reddit financial discussion; alternative text data Glassdoor, Yelp for economic signals
Unit 2	Text Preprocessing and FinBERT: financial domain text preprocessing; Loughran-McDonald financial sentiment dictionary; FinBERT pre-training details and usage; domain adaptation of general NLP models; sentence transformers for financial text; evaluation metrics for financial NLP
Unit 3	Sentiment Analysis Applications: earnings call sentiment tone analysis vs stock returns; news sentiment and market impact; analyst report sentiment extraction; social media sentiment for crypto; building a financial sentiment dashboard with Python
Unit 4	Information Extraction and NER: named entity recognition for financial documents companies, persons, monetary amounts, dates; relation extraction; XBRL data extraction; table extraction from PDF annual reports with pdfplumber; building a regulatory circular summariser
Unit 5	Regulatory NLP Lab: automated mapping of RBI circulars to compliance tasks; policy document classification; ESG text mining from annual reports; building a financial news analyser headline to category; evaluation and business presentation of NLP pipeline

Summer Internship Report & Viva	
Category: AE | L-T-P: 0-0-4 | Credits: 6 Credits	
Unit 1	Internship Placement: minimum 8–10 weeks between Semester 2 and Semester 3; placement at a bank, NBFC, FinTech startup, payment company, InsurTech firm or financial regulator; role must involve real financial services work payments, credit, compliance, risk or product; internship letter and role description submitted to placement cell; faculty supervisor assigned before commencement
Unit 2	Financial Services Contribution: student must contribute to a real deliverable a credit analysis, a compliance checklist, a payment reconciliation tool, a risk report or a product feature specification; the line manager confirms the contribution in writing; this is the student first exposure to how financial institutions actually operate observe carefully how regulatory constraints shape every decision
Unit 3	Learning in a Regulated Environment: the MBA FinTech internship is specifically designed to give students exposure to how regulated financial institutions work the compliance culture, the risk governance, the audit trails, the regulatory reporting; this context is irreplaceable and directly informs Year 2 subjects on governance, regulation and leadership
Unit 4	Black Book Documentation: all internship work is documented and added to the FinTech Black Book organisation profile, regulatory context, role, project, tools, learnings, manager feedback and certificate; this section is evaluated as part of the final Black Book submission in Semester 4
Unit 5	Internship Report and Viva: minimum 3,000-word report covering role, contribution, regulatory observations, key learnings and how the internship changed understanding of financial services leadership; viva at start of Semester 3 before faculty panel; internship certificate mandatory; assessment: report quality 50 percent plus viva 50 percent

Generative AI in Financial Services (Lab)	
Category: IP 8 | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	GenAI Strategy for Financial Institutions: GenAI opportunity assessment for banks, NBFCs and FinTechs; GenAI investment prioritisation framework where to start, what to avoid; evaluating GenAI vendors for financial services due diligence checklist; total cost of GenAI deployment in regulated financial institutions; presenting GenAI strategy to banking board and regulators
Unit 2	GenAI Risk and Governance in Financial Services: specific GenAI risks in finance hallucination in financial advice, data leakage in banking systems, model error in compliance; designing a GenAI risk framework for a financial institution; RBI and SEBI expectations for AI use in financial services; GenAI acceptable use policy for bank staff; managing liability for AI-generated financial outputs
Unit 3	GenAI for Regulatory Compliance Strategic Perspective: using GenAI to reduce compliance costs where it works and where it does not; governance of AI-assisted regulatory reading and mapping; managing regulator expectations about AI in compliance; AI-assisted SAR narrative generation governance and oversight; future of AI in regulatory reporting
Unit 4	Managing GenAI Adoption in Financial Institutions: change management for GenAI rollout across a bank or FinTech; staff training and upskilling strategy; managing customer trust when AI is involved in financial decisions; handling media and reputational risk from GenAI incidents; building an internal GenAI centre of excellence
Unit 5	GenAI Business Case Lab Financial Services: build a GenAI business case for a financial institution cost-benefit analysis, risk assessment, implementation plan; present to a faculty-led board panel representing RBI-regulated entity; CA2 project written GenAI governance framework for a bank of your choice; peer review and structured faculty feedback

AI in Investment & WealthTech	
Category: IP 9 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	CIO-Level Investment Strategy with AI: AI-driven investment decision frameworks for institutional investors; evaluating algorithmic trading strategies without building them what to look for, what to question; AI in asset allocation governance and oversight; managing model risk in investment portfolios at a fund or bank; investment committee governance when AI is involved in decisions
Unit 2	WealthTech Strategy and Business Model Evaluation: evaluating WealthTech investment opportunities market sizing, unit economics, regulatory risk; robo-advisor business model sustainability revenue, margin, retention; wealth management platform selection for banks and distributors; measuring WealthTech ROI AUM growth, cost reduction, client satisfaction; case studies Zerodha, Groww, Betterment business model analysis
Unit 3	Regulatory Governance of Investment AI: SEBI regulations for algorithmic trading compliance strategy for firms; algorithmic trading audit trail requirements building governance systems; managing reputational and regulatory risk from AI trading errors; explainability requirements for AI investment recommendations to clients; regulatory strategy for launching an AI-driven investment product in India
Unit 4	Alternative Data Governance and Ethics: institutional use of alternative data policy and governance; legal risk in using alternative data material non-public information; vendor due diligence for alternative data providers; managing client confidentiality when using transactional data; building an alternative data ethics policy for an asset manager
Unit 5	Investment AI Board and Investor Reporting: designing an investment technology risk dashboard for the board; reporting AI-related investment risk to investors in fund documents; managing stakeholder communication when AI-driven investment strategies underperform; regulatory disclosure of algorithmic trading activity; case study flash crashes and board accountability

DeFi, CBDC & Digital Currency Policy	
Category: UF 11 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	DeFi Ecosystem Deep Dive: DeFi total value locked (TVL); AMM mechanics constant product formula, slippage, price impact; lending protocols collateralisation ratios, liquidation; yield farming and liquidity mining; tokenised real-world assets; DeFi risks exploits, oracle manipulation, governance attacks
Unit 2	CBDC Design and Architecture: retail vs wholesale CBDC; account-based vs token-based; offline capability; programmable money conditional payments, smart contracts; privacy design anonymity vs traceability; interoperability with existing rails and internationally; technical architecture options
Unit 3	India e-Rupee: RBI CBDC concept note key provisions; retail pilot participating banks, use cases; wholesale pilot interbank settlement; user experience; integration with UPI; lessons learned; RBI's approach to programmability; future roadmap
Unit 4	Global CBDC Landscape: China DCEP design, rollout, international implications; EU digital euro consultation, design, timeline; US FedNow vs CBDC debate; Project mBridge multi-CBDC platform; Project Dunbar; BIS innovations hub projects; CBDC readiness index
Unit 5	Monetary Policy and Systemic Implications: CBDC and bank disintermediation risk; impact on monetary policy transmission; financial stability considerations; privacy and surveillance debate; BIS and IMF guidance on CBDC; digital dollarisation risk; data sovereignty in CBDC

Cybersecurity & AI in Finance	
Category: IP 10 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	CISO-Level Security Strategy for Financial Institutions: information security strategy aligning security with business objectives; security budget allocation where to invest for maximum risk reduction; build vs outsource security operations managed security service provider (MSSP) evaluation; security programme maturity assessment; presenting cybersecurity strategy to the board
Unit 2	Cyber Risk Governance and Board Reporting: board responsibilities for cybersecurity what directors must know and ask; cyber risk appetite defining and embedding; designing a cyber risk dashboard for board reporting; key cybersecurity metrics for leadership MTTD, MTTR, vulnerability coverage; managing board-level cyber risk education
Unit 3	Regulatory Compliance and Incident Disclosure Strategy: RBI Cyber Security Framework for banks compliance programme design; CERT-In mandatory reporting 6-hour disclosure governance; DPDP Act 2023 breach notification process and governance; managing regulatory inspection of cybersecurity controls; cyber incident legal liability management for financial institutions
Unit 4	Cyber Insurance and Third-Party Risk Management: cyber insurance coverage evaluation, negotiation, claims management; third-party and vendor cyber risk programme assessment, contracting, monitoring; cloud security governance shared responsibility model in practice; managing supply chain cyber risk in financial institutions; business continuity planning governance and testing
Unit 5	Crisis Leadership in Cyber Incidents: cyber incident response leadership responsibilities; communication strategy during a cyber incident media, customers, regulators; managing reputational damage after a breach; board crisis meeting management for cyber incidents; case studies Bangladesh Bank SWIFT heist, Cosmos Bank cyber attack, AIIMS ransomware; lessons for Indian financial institution leaders

AI Ethics, Privacy & Regulation	
Category: UF 13 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Ethics of AI in Financial Services: fairness definitions in financial AI individual fairness, group fairness, counterfactual fairness; sources of algorithmic discrimination in lending and credit; bias audit methodology; disparate impact analysis; case studies COMPAS, Amazon recruiting, healthcare AI
Unit 2	India Digital Personal Data Protection Act 2023: scope and applicability; data fiduciary obligations consent management, purpose limitation, data minimisation; data principal rights access, correction, erasure, grievance; data protection board; penalties; cross-border data transfer; implications for FinTech
Unit 3	EU AI Act and Global Frameworks: EU AI Act risk tiers: unacceptable, high, limited, minimal; financial services in high-risk category; conformity assessment; technical documentation requirements; GDPR and AI interaction; OECD AI Principles 2023 update; G20 AI principles
Unit 4	Consumer Protection in AI Finance: RBI consumer protection guidelines for digital lending; grievance redressal mechanisms; responsible lending code; dark patterns in financial apps; KYC and data use transparency; customer consent in AI-driven financial advice; SEBI investor protection
Unit 5	Building an AI Ethics Programme: AI ethics committee composition, mandate, process; bias audit tools IBM AI Fairness 360, Aequitas; model cards and datasheets; red-teaming financial AI systems; responsible scaling principles; reporting on AI ethics annual disclosure; governance maturity model

FinTech Strategy & Transformation	
Category: IP 11 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Digital Transformation of Banking: incumbent bank transformation challenges; technology stack modernisation cloud migration, API banking; core banking system replacement risks and approaches; digital-first bank design; transformation roadmap; change management
Unit 2	Platform Strategy in Finance: two-sided platform design; network effects direct and indirect; platform governance; chicken-and-egg problem solutions; platform economics take rate, transaction volume; FinTech ecosystem building; platform vs product decisions
Unit 3	Innovation Management in FinTech: design thinking for financial products; innovation funnel ideation to commercialisation; agile delivery of financial products; innovation lab vs startup acquisition; corporate venture capital (CVC) in FinTech; hackathons and accelerators
Unit 4	Strategic Partnerships: bank-FinTech collaboration models referral, white-label, co-branding, joint venture; co-lending RBI framework; BaaS agreements; data partnership models; API partnership economics; partnership risk management; case studies
Unit 5	FinTech Strategy Case Studies: Ant Group financial super app; Revolut global FinTech expansion; Stripe developer-first payments; Jio Financial Services conglomerate FinTech entry; HDFC Bank digital transformation; lessons from FinTech failures PayTM Payments Bank; strategic lessons

FinTech Consulting & Case Practice	
Category: IP 12 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	FinTech Consulting Fundamentals: FinTech consulting landscape Big 4 FinTech practices, boutique advisory firms; MECE principle applied to financial services problems; issue trees for FinTech payments, lending, risk, compliance; hypothesis-driven approach; structuring a FinTech consulting engagement
Unit 2	Quantitative FinTech Case Analysis: market sizing for FinTech TAM, SAM, SOM; unit economics analysis CAC, LTV, take rate, NIM; regulatory cost modelling; competitive benchmarking of FinTech firms; business case for digital transformation; using Crunchbase, CB Insights, RBI reports for data
Unit 3	FinTech Case Communication: pyramid principle for FinTech recommendations; investor deck vs consulting deck differences; RBI/SEBI regulatory filing communication; crisis communication for FinTech incidents; data visualisation for financial consulting; presenting to bank boards and regulator panels
Unit 4	Sales and GTM Strategy for FinTech: B2B FinTech sales cycle; enterprise sales analytics; pricing strategy for FinTech products; go-to-market analytics channel selection, CAC by channel; sales forecasting for FinTech; partnership vs direct sales model analysis; revenue growth management
Unit 5	Live FinTech Case Practice Project Assessment: two live FinTech case studies presented to industry panel one regulatory/compliance case, one FinTech strategy case; peer review and structured feedback; written case recommendation submitted as CA2 project component; presentation of solution counts as 15 marks project assessment

Industry Elective A Algo Trading & Quantitative Finance	
Category: IE 1 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Quantitative Finance Foundations: stochastic processes Brownian motion, geometric Brownian motion; Ito's lemma; Black-Scholes model derivation overview; option pricing put-call parity; Greeks delta, gamma, theta, vega; volatility modelling GARCH
Unit 2	Trading Strategy Design: momentum strategies time-series and cross-sectional; mean reversion pairs trading, cointegration; statistical arbitrage; factor strategies Fama-French; event-driven earnings, index inclusion; multi-factor model construction
Unit 3	Backtesting and Execution: backtesting methodology data snooping bias, look-ahead bias, survivorship bias; walk-forward optimisation; transaction cost modelling commissions, slippage, market impact; order management system concepts; live trading infrastructure overview
Unit 4	Portfolio Risk Management for Quant: drawdown analysis; Sharpe, Sortino, Calmar ratios; Kelly criterion for position sizing; risk allocation across strategies; tail risk hedging; stress testing quant strategies; portfolio construction under constraints
Unit 5	Regulatory and Ethics in Quant Finance: SEBI algorithmic trading registration requirements and process; audit trail for algorithmic orders; market manipulation regulations front-running, spoofing; HFT regulation globally; ethics of quantitative finance; fairness in financial markets

Industry Elective B FinTech Startups & Venture Capital	
Category: IE 2 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	India FinTech Startup Ecosystem: India FinTech unicorn tracker; funding landscape seed, Pre-A, A, B, growth, IPO; top VC firms in FinTech India Sequoia, Accel, Tiger Global; co-founder dynamics; FinTech failure analysis what went wrong; regulatory licensing as competitive moat
Unit 2	Venture Capital Deep Dive: VC fund structure limited partners, general partners, management fees, carry; investment thesis for FinTech; deal sourcing; VC due diligence process; portfolio construction concentration vs diversification; VC value-add beyond capital
Unit 3	Term Sheets and Deal Structuring: pre-money and post-money valuation; liquidation preference non-participating vs participating; anti-dilution broad-based weighted average vs full ratchet; drag-along; pro-rata rights; governance board composition; ESOP dilution
Unit 4	FinTech Regulatory Journey: NBFC registration RBI eligibility, process, capital requirements; payment aggregator/gateway licence new PA guidelines; account aggregator licence; SEBI IA registration; startup recognition DPIIT; FEMA for foreign investment; IP protection for FinTech
Unit 5	Exits and Returns: VC return expectations IRR, MOIC; exit routes IPO, strategic acquisition, secondary sale; FinTech M&A multiples; IPO process in India SEBI ICDR regulations; FinTech IPO case studies PayTM, Policybazaar; founder liquidity secondary; acqui-hire

Industry Elective C InsurTech & Embedded Finance	
Category: IE 3 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	InsurTech Market and Strategy: InsurTech market size globally and India; InsurTech unicorns Root, Hippo, Oscar, Acko, Digit, Go Digit; incumbent insurance + InsurTech partnership models; InsurTech investment trends; distribution disruption POSP, digital aggregators
Unit 2	AI in Underwriting and Claims: ML for risk classification motor, health, property; telematics and UBI implementation; wearables data for health underwriting; dynamic pricing with AI; straight-through claims processing; drone and satellite imagery for claims assessment; AI fraud detection
Unit 3	Embedded Finance Architecture: embedded insurance API integration with platform; embedded lending credit at POS; embedded investing round-up investing; BNPL structure and risks; BaaS and embedded banking; revenue sharing models; white-label product design
Unit 4	InsurTech Regulation: IRDAI Bima Sugam platform; IRDAI regulatory sandbox; insurance self-network platform; digital insurance licence; POSP and MISP regulations; reinsurance tech; InsurTech global regulation FCA, MAS, IRDAI comparison
Unit 5	Emerging Trends in InsurTech and Embedded: parametric insurance design and trigger events; climate insurance for agriculture; cyber insurance market and pricing challenges; decentralised insurance on blockchain; microinsurance for financial inclusion; future of embedded finance

Industry Elective D Global FinTech Markets	
Category: IE 4 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	US FinTech Market: key segments Stripe, Square, Plaid, Chime, Robinhood, Coinbase; US open banking Section 1033 rule; OCC FinTech charter; CFPB regulation; state money transmitter licences; SEC and CFTC FinTech jurisdiction; Silicon Valley Bank collapse lessons
Unit 2	UK and EU FinTech: UK FinTech ecosystem Revolut, Monzo, Starling, Wise; FCA regulatory sandbox and innovation hub; UK open banking success factors; EU PSD2 and PSD3; EU DORA digital operational resilience; MiCA for crypto assets; EU digital euro progress
Unit 3	Asia-Pacific FinTech: Singapore MAS FinTech facilitation, digital banking licences, Project Guardian; Ant Group and Tencent super app model; Grab and Sea Money SEA super apps; Korea KakaoBank; Australia NPP and open banking; Indonesia GoJek financial services
Unit 4	Africa and LatAm FinTech: M-Pesa case study in mobile money for financial inclusion; Flutterwave; Interswitch; Africa leapfrogging traditional banking; Nubank LatAm neobank; Mercado Pago; PIX (Brazil) real-time payments success; FinTech for remittances
Unit 5	Cross-Border Opportunities and Global Careers: regulatory arbitrage in global FinTech; international payment corridors; global FinTech career paths London, Singapore, Dubai, New York hubs; international FinTech certifications; building a global professional network; cross-border FinTech licensing

MBA Industry Capstone Project & Viva	
Category: AE | L-T-P: 0-0-4 | Credits: 6 Credits	
Unit 1	Industry-Sponsored Problem: the capstone problem must come from a real bank, NBFC, FinTech firm, payment company or regulatory body; organisation signs a problem statement agreement before work begins; industry mentor assigned at VP or Director level minimum; student cannot simulate or fabricate the problem; placement cell facilitates introductions if needed
Unit 2	Financial Services Deliverable: the deliverable must be something the financial institution can implement a FinTech transformation strategy, a regulatory governance framework, a working risk model, a compliance programme design, or a digital product strategy; a written report alone does not qualify; industry mentor reviews deliverable at mid-point for institutional relevance and regulatory feasibility
Unit 3	Engagement Standards: minimum 8-week engagement with sponsoring organisation; at least three formal touchpoints with industry mentor problem scoping, mid-review, pre-final review; faculty supervisor ensures academic and methodological standards; student presents interim findings to industry mentor before finalising
Unit 4	Final Submission: supporting document minimum 8,000 words executive summary, problem statement, regulatory context, methodology, solution design, implementation plan, risk assessment, financial justification; plus the primary deliverable; submitted one week before viva date
Unit 5	Mixed Evaluation Panel Financial Services Standard: panel must include minimum one external professional at VP level or above from banking, FinTech or financial regulation; panel evaluates on institutional viability is this regulatory feasible, is this commercially viable, can this bank or FinTech firm implement this; assessment: deliverable quality (40%) + institutional viability demonstrated (30%) + viva (30%); industry mentor evaluation carries 30% weight

Executive Leadership & AI Policy	
Category: UF 15 | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Executive Leadership in FinTech: CEO, CTO, CPO, CISO, CRO, CFO roles in FinTech; board composition for FinTech companies; investor-board-management dynamics; SEBI and RBI governance requirements for RBI-licensed entities; managing activist investors
Unit 2	AI Policy in Indian Financial Services: RBI approach to AI guidelines for responsible AI use; SEBI guidance on AI in capital markets; IRDAI on AI in insurance; RBI Responsible AI report; India's draft AI regulation approach; comparison with global AI governance
Unit 3	Global AI Policy for Financial Leaders: EU AI Act implementation for financial institutions timelines, obligations, fines; US AI executive order financial sector implications; IOSCO AI and machine learning report; FSB AI in financial stability; G20 AI governance framework
Unit 4	Crisis Leadership in AI Era: reputational risk from AI system failure Zillow, Amazon examples; RBI enforcement actions and their management; crisis communication speed, transparency, stakeholder management; regulatory investigation management; board accountability
Unit 5	Future of Financial Leadership: emerging leadership competencies AI fluency, data literacy, systems thinking; skills of the future CHRO agenda; building an AI-ready leadership team; personal leadership brand in FinTech; mentoring next generation; FinTech board readiness