INVERTIS UNIVERSITY BAREILLY

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BBA FinTech + AI CURRICULUM 2026

Program Proposed:

BBA : Fintech + AI | 3-Year Program | 6 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 IC 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
AECC (Project/Viva) Ability Enhancement	Internship, project, viva. Assessed entirely by examiner.	0	0	4	0	100	4 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. IC Skill and Lab 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. AECC project subjects (Internship Viva, Research Project, Capstone) are assessed entirely by the examiner panel 100 marks, 4 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.

BBA Fintech & AI

3-Year Full Program | 6 Semesters | 132 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 Business & Finance Fundamentals

Course Code	Course Title	Category	L	T	P	CA	EE	Total	Credit
BBA-FT 101	Fundamentals of Management	UF	3	1	0	30	70	**100**	**4**
BBA-FT 102	Introduction to FinTech Ecosystem	IP	3	1	0	30	70	**100**	**4**
BBA-FT 103	Principles of Economics	UF	3	1	0	30	70	**100**	**4**
BBA-FT 104	Business Statistics	IP	3	1	0	30	70	**100**	**4**
BBA-FT 105	MS-Office & Digital Tools	IP	3	1	0	50	50	**100**	**4**
BBA-FT 106	Fundamentals of Finance	UF	3	1	0	30	70	**100**	**4**
Total			**16**	**6**	**0**	**165**	**385**	**550**	**24**

SEMESTER 2 Digital Finance & Blockchain

Course Code	Course Title	Category	L	T	P	CA	EE	Total	Credit
BBA-FT 201	Managerial Accounting	UF	3	1	0	30	70	**100**	**4**
BBA-FT 202	Digital Banking & Payment Systems	IP	3	1	0	30	70	**100**	**4**
BBA-FT 203	Blockchain Fundamentals	IP	3	1	0	30	70	**100**	**4**
BBA-FT 204	Python Programming (Lab)	IP	2	1	2	30	70	**100**	**4**
BBA-FT 205	Macroeconomics & Monetary Policy	UF	3	1	0	30	70	**100**	**4**
BBA-FT 206	Financial Accounting	UF	3	1	0	30	70	**100**	**4**
Total			**17**	**6**	**2**	**200**	**400**	**600**	**24**

YEAR II

SEMESTER 3 AI + FinTech Deep Dive									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
BBA-FT 301	Machine Learning for Finance (Lab)	IP	2	1	2	30	70	**100**	**4**
BBA-FT 302	Crypto, DeFi & Digital Assets	UF	3	1	0	30	70	**100**	**4**
BBA-FT 303	Corporate Finance	UF	3	1	0	30	70	**100**	**4**
BBA-FT 304	Open Banking & API Economy	IP	3	1	0	30	70	**100**	**4**
BBA-FT 305	Data Visualisation for Finance (Lab)	IP	2	1	2	30	70	**100**	**4**
BBA-FT 306	Enterprise Information Systems for FinTech	IP	2	1	2	30	70	**100**	**4**
Total			**16**	**6**	**4**	**180**	**420**	**600**	**24**

SEMESTER 4 Payments, Risk & Regulatory Technology									
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
BBA-FT 401	Financial Risk & Credit Modeling	UF	3	1	0	30	70	**100**	**4**
BBA-FT 402	RegTech, AML & KYC Automation	IP	3	1	0	30	70	**100**	**4**
BBA-FT 403	Natural Language Processing (Lab)	IP	2	1	2	30	70	**100**	**4**
BBA-FT 404	InsurTech & Embedded Finance	IP	3	1	0	30	70	**100**	**4**
BBA-FT 405	Predictive Analytics for Finance	UF	3	1	0	30	70	**100**	**4**
BBA-FT 406	Digital Payments & FinTech Tools	IP	3	1	0	50	50	**100**	**4**
Total			**14**	**5**	**2**	**150**	**350**	**500**	**24**

SEMESTER 5	Generative AI, WealthTech & Global FinTech								
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
BBA-FT 501	Generative AI for Finance (Lab)	IP	2	1	2	30	70	**100**	**4**
BBA-FT 502	AI in Investment & WealthTech	UF	3	1	0	30	70	**100**	**4**
BBA-FT 503	Cybersecurity in Finance	IP	3	1	0	30	70	**100**	**4**
BBA-FT 504	Global FinTech Markets & Policy	UF	3	1	0	30	70	**100**	**4**
BBA-FT 505	Strategic Management & AI Leadership	UF	3	1	0	30	70	**100**	**4**
BBA-FT 506	Industry Elective I	IE	3	1	0	30	70	**100**	**4**
BBA-FT 595	Summer Internship Report & Viva	AE	0	0	0	0	100	**100**	**4**
Total			**14**	**5**	**2**	**150**	**450**	**600**	**28**

SEMESTER 6	Strategy, Capstone & Industry Immersion								
Course Code	**Course Title**	**Category**	**L**	**T**	**P**	**CA**	**EE**	**Total**	**Credit**
BBA-FT 601	Human-AI Collaboration in Finance	IP	3	1	0	30	70	**100**	**4**
BBA-FT 602	Environmental Science	AE	1	1	0	15	35	**50**	**2**
BBA-FT 603	Human Values & Business Ethics	AE	1	1	0	15	35	**50**	**2**
Total			**5**	**3**	**0**	**60**	**140**	**200**	**8**

PART B DETAILED SYLLABUS

Each subject carries 5 teaching units. One unit = approximately 9 lecture hours + 3 tutorial hours (for a 3-1-0 subject) over an 18-week semester.

BBA-FT 101 | Fundamentals of Management	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Introduction to Management: definition, nature, scope and importance; management as a science, art and profession; evolution of management thought classical (Taylor, Fayol), neo-classical (Mayo), modern approaches; management process
Unit 2	Planning and Decision Making: nature and types of plans; planning process; MBO; forecasting in business; decision-making programmed and non-programmed; rational decision model; bounded rationality; heuristics and biases
Unit 3	Organising: principles of organisation; types of structures line, staff, functional, matrix; departmentation; span of control; authority, responsibility, delegation; centralisation and decentralisation; virtual and digital team structures
Unit 4	Staffing and Directing: HR planning; recruitment; leadership styles autocratic, democratic, laissez-faire, transformational; motivation Maslow, Herzberg, Vroom; managing diverse and remote digital teams
Unit 5	Controlling and Coordination: control process; types and techniques of control MIS, budgetary; coordination meaning, principles, methods; management challenges in FinTech organisations; agile management principles

BBA-FT 102 | Introduction to FinTech Ecosystem	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	FinTech Overview: definition, scope and history of FinTech; evolution of financial services traditional to digital; key FinTech segments payments, lending, InsurTech, WealthTech, RegTech, PropTech; FinTech value chain
Unit 2	Digital Payments Landscape: payment systems in India NEFT, RTGS, IMPS, UPI, BBPS; card networks Visa, Mastercard, RuPay; mobile wallets; BNPL (buy now pay later); contactless payments; cross-border payments overview
Unit 3	FinTech Business Models: neo-banks features and examples; P2P lending platforms; robo-advisors; crowdfunding; open banking models; super apps; embedded finance; revenue models in FinTech subscription, interchange, interest spread
Unit 4	FinTech Regulation in India: RBI regulatory framework for FinTech; payment aggregator and gateway (PA/PG) guidelines; SEBI regulations for WealthTech; IRDAI for InsurTech; regulatory sandbox RBI, SEBI, IRDAI; PMLA and KYC norms
Unit 5	Global FinTech Landscape: US FinTech ecosystem; UK London as FinTech hub; Singapore MAS FinTech facilitation; China Alipay, WeChat Pay; cross-border payments challenges; SWIFT; stablecoins and digital currencies overview; India's UPI international expansion

BBA-FT 103 | Principles of Economics	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Demand and Supply Analysis: law of demand; demand curve shifts; price elasticity, income elasticity, cross-price elasticity; consumer surplus; law of supply; supply curve shifts; market equilibrium; price floors and ceilings; application in FinTech pricing
Unit 2	Production and Cost Theory: production function short run and long run; law of variable proportions; returns to scale; isoquants; producer equilibrium; types of costs; cost curves in short run and long run; economies and diseconomies of scale
Unit 3	Market Structures: perfect competition short-run and long-run equilibrium; monopoly pricing and welfare loss; monopolistic competition; oligopoly strategic behaviour; pricing strategies in digital financial markets
Unit 4	National Income Accounting: GDP definition and measurement methods; GNP, NNP, NI; circular flow; components of aggregate demand; business cycles phases and impact on financial services
Unit 5	Money, Banking and FinTech: functions and forms of money; money supply M0, M1, M2, M3; credit creation; Reserve Bank of India roles and functions; monetary policy tools; interest rate determination; impact of monetary policy on FinTech lending

BBA-FT 104 | Business Statistics	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Data Collection and Presentation: types of data primary and secondary; methods of data collection; frequency distribution ungrouped and grouped; graphical presentation bar, pie, histogram, frequency polygon, ogive; diagrammatic presentation
Unit 2	Measures of Central Tendency: arithmetic mean simple and weighted; median; mode; geometric mean; harmonic mean; relationship between mean, median and mode; quartiles, deciles, percentiles
Unit 3	Measures of Dispersion: range; quartile deviation; mean deviation; standard deviation; variance; coefficient of variation; Lorenz curve; skewness and kurtosis concepts and measurement
Unit 4	Correlation and Regression: types of correlation; scatter diagram; Karl Pearson's coefficient; Spearman's rank correlation; simple linear regression equation and estimation; coefficient of determination; standard error of regression
Unit 5	Probability and Index Numbers: basic probability; addition and multiplication theorems; conditional probability; Bayes' theorem applications in finance; index numbers Laspeyres, Paasche, Fisher; time reversal and factor reversal tests; uses in FinTech

BBA-FT 105 | MS-Office & Digital Tools	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	MS Excel for Finance: financial functions NPV, IRR, PMT, RATE, FV, PV; data tables for scenario analysis; scenario manager; goal seek; VLOOKUP, XLOOKUP, INDEX-MATCH; financial modelling best practices; formatting financial tables
Unit 2	MS Word for FinTech Professionals: professional report formatting; business letter structure; FinTech proposal document; tables; mail merge for client communications; footnotes and references; document collaboration with track changes
Unit 3	PowerPoint for FinTech Presentations: pitch deck structure problem, solution, market, business model, team; investor presentation design; demo slides for FinTech products; infographics; design principles for financial presentations
Unit 4	Google Workspace for Teams: Google Sheets for collaborative financial tracking; Google Docs for team proposals; Google Forms for data collection; Drive for document management; Google Meet for remote team collaboration
Unit 5	Digital Tools for FinTech Product Teams: Notion for documentation; Miro for brainstorming and journey mapping; Figma basics for wireframing; Trello and Jira for agile project management; Slack for team communication; digital collaboration best practices

BBA-FT 106 | Fundamentals of Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Financial System Overview: structure of Indian financial system; regulators RBI, SEBI, IRDAI, PFRDA, FIU-IND; financial intermediaries banks, NBFCs, MFIs; development financial institutions; financial markets primary and secondary
Unit 2	Money Market Instruments: call money; treasury bills (T-bills); commercial paper (CP); certificates of deposit (CD); repo and reverse repo; CBLO; RBI's monetary operations in money market; yield curve basics
Unit 3	Capital Market: primary market IPO, FPO, rights issue, private placement; book building process; stock exchanges NSE, BSE; trading mechanisms; SEBI regulations for capital market; market indices Sensex, Nifty; market microstructure basics
Unit 4	Mutual Funds and Insurance: types of mutual funds equity, debt, hybrid, index, ETF; NAV calculation; SIP and SWP; mutual fund selection criteria; types of insurance life: term, endowment, ULIP; health; general; IRDA regulations; insurance intermediaries
Unit 5	Personal Finance and Digital Wealth: personal budgeting; savings and investment planning; digital investment platforms Zerodha, Groww, Kuvera; robo-advisors; UPI for payments; credit score CIBIL, calculation, improvement; financial goal planning

BBA-FT 201 | Managerial Accounting	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Introduction and Cost Classification: distinction between financial and managerial accounting; cost concepts; classification by nature, function, behaviour and controllability; cost sheet preparation; elements of cost
Unit 2	Marginal Costing and CVP: marginal cost concept; contribution; contribution margin ratio; break-even point algebraic and graphical; profit-volume ratio; margin of safety; multi-product BEP; application to FinTech product decisions
Unit 3	Standard Costing and Variance Analysis: concept of standard cost; setting standards; material cost variances price and usage; labour cost variances rate and efficiency; overhead variances; interpretation and reporting
Unit 4	Budgetary Control: types of budgets; preparation of sales, production, cash budgets; master budget; flexible budget; zero-based budgeting; budgetary control system; standard cost vs budgeted cost
Unit 5	Decision Making with Costs: relevant costing; make or buy decisions; accept or reject decisions; product mix and discontinuation decisions; pricing decisions for digital products cost-plus, marginal cost; FinTech pricing models analysis

BBA-FT 202 | Digital Banking & Payment Systems	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Evolution of Banking: history from branch banking to digital banking; internet banking; mobile banking; neo-banks features, examples: Niyo, Fi, Jupiter; super apps WeChat, Grab, Jio Financial; platform banking
Unit 2	Payment Infrastructure: card networks Visa, Mastercard, RuPay roles of issuing bank, acquiring bank, network; payment gateway; payment aggregator; interchange fees; MDR; acquiring side economics; merchant onboarding
Unit 3	UPI and Real-Time Payments: NPCI and its mandate; UPI architecture PSP, TPAP, bank; UPI transaction flow; UPI 2.0 features overdraft, recurring payments; Bharat Bill Payment System (BBPS); UPI international Singapore, UAE, UK; FASTag
Unit 4	Open Banking and APIs: PSD2 and its principles; India's Account Aggregator framework FIP, FIU, AA, consent artefacts; RBI open banking direction; API design for FinTech REST, OAuth 2.0; API gateway; banking-as-a-service
Unit 5	Security and Fraud Prevention: 2-factor authentication; tokenisation card and mobile; PCI-DSS compliance; common payment frauds phishing, SIM swap, merchant fraud; fraud detection systems rule-based and ML; dispute resolution and chargebacks

BBA-FT 203 | Blockchain Fundamentals	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Blockchain Basics: distributed ledger technology (DLT); how blockchain works blocks, chain, nodes; cryptographic hashing; Merkle trees; consensus mechanisms proof of work (PoW), proof of stake (PoS), PBFT; properties immutability, transparency, decentralisation
Unit 2	Bitcoin and Cryptocurrency: Bitcoin architecture; mining process; Bitcoin wallets hot and cold; public and private keys; transaction lifecycle UTXO model; mempool; Bitcoin limitations scalability, energy; altcoins overview
Unit 3	Ethereum and Smart Contracts: Ethereum network; Ethereum Virtual Machine (EVM); accounts EOA and contract; gas and gas price; Solidity basics data types, functions, events, modifiers; writing and deploying a simple smart contract on testnet
Unit 4	DeFi and NFTs: DeFi ecosystem protocols: Uniswap, Aave, Compound; automated market makers (AMM); liquidity pools; yield farming and staking; risks smart contract bugs, impermanent loss; NFT standards ERC-721, ERC-1155; NFT use cases
Unit 5	Enterprise Blockchain: permissioned vs permissionless blockchains; Hyperledger Fabric architecture, channels, chaincode; R3 Corda; enterprise use cases trade finance: Marco Polo; supply chain: IBM Food Trust; healthcare; cross-border settlement

BBA-FT 204 | Python Programming (Lab)	
Category: IP | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	Python Basics for Finance: Python setup Anaconda, Jupyter; syntax; data types; operators; control flow if-else, loops; functions; modules; object-oriented programming basics; reading financial data from CSV and Excel with Python
Unit 2	Data Structures and File Handling: lists; tuples; dictionaries; sets; list comprehensions; file I/O text, CSV, JSON; working with financial JSON APIs; exception handling; writing clean, documented Python code
Unit 3	NumPy and Pandas for Finance: NumPy arrays and vectorised operations; Pandas Series and DataFrame; loading financial data; data cleaning missing values, outliers; time series indexing; financial data reshaping; merging and joining datasets
Unit 4	Data Visualisation for Finance: Matplotlib line charts for stock prices, bar charts, histograms; Seaborn heatmaps for correlation matrices; candlestick charts with mplfinance; portfolio returns visualisation; exporting publication-quality charts
Unit 5	Python for Financial Analytics: downloading market data with yfinance; computing returns simple and log; portfolio variance and covariance; Sharpe ratio calculation; basic backtesting of a moving average strategy; calling a FinTech API with requests

BBA-FT 205 | Macroeconomics & Monetary Policy	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	National Income and Output: GDP measurement expenditure, income, value-added methods; GNP, NNP, national income; circular flow two, three, four sector; GDP and its limitations; HDI; business cycle phases: expansion, peak, recession, trough
Unit 2	Money and Banking: functions of money; money supply M0, M1, M2, M3; credit creation multiplier; RBI functions and role; banking system in India scheduled commercial banks, RRBs, co-operative banks; NBFCs and their role in FinTech
Unit 3	Monetary Policy: objectives price stability, growth; tools repo rate, reverse repo, CRR, SLR, OMOs, LAF; monetary transmission mechanism; inflation targeting framework in India; RBI monetary policy committee (MPC); policy impact on digital lending
Unit 4	Fiscal Policy: government budget revenue and capital; fiscal deficit; FRBM Act; crowding out effect; multiplier and accelerator; automatic stabilisers; fiscal-monetary policy coordination; impact of government spending on financial sector
Unit 5	International Economics and Exchange Rates: balance of payments current account, capital account; exchange rate systems fixed, floating, managed float; factors affecting exchange rate; RBI intervention; external commercial borrowing (ECB); FEMA basics

BBA-FT 206 | Financial Accounting	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Accounting Fundamentals: definition and objectives; accounting concepts and conventions; GAAP; double-entry system; accounting equation; journal; ledger; trial balance preparation
Unit 2	Final Accounts: trading account; profit and loss account; balance sheet; adjustment entries depreciation, outstanding, prepaid, accrued, unearned income; closing entries
Unit 3	Bank Reconciliation and Bills: reasons for difference; BRS preparation; bills of exchange definition, parties, types; discounting; accommodation bills; dishonour
Unit 4	Depreciation and Provisions: meaning and causes; straight line method; written down value method; change in method; provisions and reserves types and accounting treatment
Unit 5	Partnership Accounts: features; goodwill meaning, need, valuation methods; admission of partner; retirement; death of partner; dissolution of partnership

BBA-FT 301 | Machine Learning for Finance (Lab)	
Category: IP | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	ML Foundations for Finance: financial ML problem framing; types of financial data market, fundamental, alternative; feature engineering for finance lags, rolling stats, technical indicators; class imbalance in fraud and credit datasets; data leakage prevention
Unit 2	Credit Scoring and Risk Models: logistic regression scorecard Weight of Evidence (WoE), Information Value (IV); Gini coefficient; KS statistic; model validation train/test split, k-fold; champion-challenger testing; regulatory requirements for credit models
Unit 3	Fraud Detection Models: fraud as anomaly detection; isolation forest; local outlier factor; XGBoost for imbalanced fraud data SMOTE; graph-based fraud detection overview; real-time fraud scoring architecture; false positive management
Unit 4	Algorithmic Trading Basics: financial time series features; moving average crossover strategy; RSI, MACD indicators; backtesting with Python zipline or backtrader basics; Sharpe ratio; drawdown; overfitting in trading strategies
Unit 5	Financial NLP: sentiment analysis on earnings call transcripts; news sentiment and stock return correlation; FinBERT for financial text; EDGAR/SEBI filing analysis with Python; extracting forward guidance from annual reports

BBA-FT 302 | Crypto, DeFi & Digital Assets	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Cryptocurrency Ecosystem: types of cryptocurrency proof of work (Bitcoin), proof of stake (Ethereum), stablecoins (USDC, DAI, USDT), CBDC; cryptocurrency market structure centralised exchanges (CEX): Binance, Coinbase; OTC markets; market capitalisation; volatility
Unit 2	DeFi Protocols and Mechanics: automated market makers (AMM) Uniswap constant product formula; decentralised exchanges (DEX); lending protocols Aave, Compound; collateralisation; liquidation; yield farming; staking; DeFi risks smart contract, oracle, governance
Unit 3	NFT and Digital Ownership: NFT creation minting; NFT standards ERC-721 and ERC-1155; NFT marketplaces OpenSea, Blur; IP rights and NFTs; real-world assets (RWA) tokenisation; NFT in gaming, art, real estate; NFT valuation challenges
Unit 4	Tokenomics Design: utility tokens vs security tokens vs governance tokens; token distribution and vesting schedules; token supply fixed vs inflationary; governance mechanisms; DAO structure and voting; tokenomics case studies Ethereum, Uniswap, Curve
Unit 5	Regulation and Compliance for Digital Assets: India RBI and SEBI stance on crypto; VDA taxation in India (30% tax); FATF guidance on virtual asset service providers (VASPs); travel rule; AML for crypto exchanges; global regulatory comparison US, EU, Singapore

BBA-FT 303 | Corporate Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Time Value of Money and Capital Budgeting: time value concepts; present and future value; annuities; NPV; IRR; payback period; profitability index; modified IRR (MIRR); capital rationing; risk in capital budgeting sensitivity analysis
Unit 2	Capital Structure Theories: Modigliani-Miller without taxes; MM with taxes; trade-off theory; pecking order theory; signalling theory; agency costs; financial distress costs; WACC calculation and application; optimal capital structure in practice
Unit 3	Dividend Policy: dividend irrelevance MM hypothesis; Walter's model; Gordon's model; clientele effect; signalling through dividends; forms cash dividend, stock dividend, buyback; Indian corporate dividend trends; FinTech company dividend policies
Unit 4	Working Capital Management: operating cycle and cash conversion cycle; cash management Baumol model, Miller-Orr model; inventory management EOQ; receivables management credit policy; payables management; short-term financing sources
Unit 5	FinTech and Corporate Finance: digital lending and its impact on corporate debt; invoice discounting platforms; treasury management technology; FX risk management tools for corporates; fintech solutions for working capital optimisation

BBA-FT 304 | Open Banking & API Economy	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Open Banking Fundamentals: definition and rationale; PSD2 in EU strong customer authentication (SCA), account information services (AIS), payment initiation services (PIS); India Account Aggregator (AA) framework FIP, FIU, AA roles; consent architecture; benefits and challenges
Unit 2	API Economy and Design: REST API concepts; HTTP methods GET, POST, PUT, DELETE; request and response structure; authentication API keys, OAuth 2.0, JWT; API gateway; rate limiting; versioning; API documentation Swagger/OpenAPI
Unit 3	India Account Aggregator Ecosystem: AA participants and their roles; consent artefact structure; data flow FIP to AA to FIU; use cases lending, personal finance management, insurance; Sahamati ecosystem; challenges in AA adoption
Unit 4	Banking as a Service: BaaS definition and model; BaaS providers Setu, Cashfree, Razorpay X; embedded banking; neobank infrastructure; BaaS vs traditional banking; revenue sharing models; regulatory requirements for BaaS
Unit 5	Building with Financial APIs Lab: Postman for API testing; calling a mock bank API; authentication flow; building a simple Python script to fetch account balance and transactions; demo FinTech prototype using open banking data

BBA-FT 305 | Data Visualisation for Finance (Lab)	
Category: IP | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	Financial Data Visualisation Principles: chart types for finance OHLC, candlestick, waterfall, treemap, heatmap, sparkline; colour choices for financial charts; cognitive load reduction; chart annotation for financial context; regulatory reporting standards for charts
Unit 2	Tableau for Financial Dashboards: connecting to financial data sources; calculating financial metrics with calculated fields; P&L visualisation; portfolio allocation chart; budget vs actual waterfall; trend analysis; KPI scorecards; publishing dashboards
Unit 3	Power BI for Finance: financial modelling in Power BI relationships and data model; DAX for financial metrics YTD, MTD, LY, variance %; risk heatmaps; budget vs actual reports; CFO-level executive dashboard; deployment and sharing
Unit 4	Python Financial Visualisation: Plotly for interactive charts candlestick, scatter matrix; Bokeh for web dashboards; yfinance integration for live data; correlation heatmap for portfolio; risk-return scatter; exporting to HTML for stakeholder sharing
Unit 5	Executive Financial Dashboard Project: designing a comprehensive CFO/finance director dashboard; data preparation; choosing right visualisations; adding commentary; testing with real or simulated financial data; live demonstration to faculty panel

BBA-FT 306 | Enterprise Information Systems for FinTech	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	**Enterprise Information Systems:** fundamentals of Enterprise Information Systems (EIS); information flow in organizations; enterprise architecture; ERP, CRM, MIS, DSS and ESS; role of information systems in banking, NBFCs, insurance and FinTech organizations.
Unit 2	**Enterprise Applications in FinTech:** core banking systems; loan management systems; payment processing systems; customer onboarding and KYC workflow; customer relationship management (CRM); document management systems; workflow automation.
Unit 3	**Enterprise Integration & Digital Platforms:** API-based enterprise integration; Open Banking concepts; payment gateway integration; enterprise data exchange; cloud-based enterprise applications; Software-as-a-Service (SaaS) platforms; digital transformation in financial services.
Unit 4	**Management Information Systems & Business Intelligence:** management reporting; Key Performance Indicators (KPIs); executive dashboards; decision support systems; business process monitoring; financial reporting systems; data governance and information security in enterprise environments.
Unit 5	**Enterprise Technology Trends:** Robotic Process Automation (RPA); AI-enabled enterprise systems; low-code/no-code platforms; Enterprise AI assistants; digital process optimization; case studies of SAP, Oracle Financials, Microsoft Dynamics 365, Salesforce and modern FinTech enterprise platforms.

BBA-FT 401 | Financial Risk & Credit Modeling	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Risk Management Framework: types of financial risk market, credit, operational, liquidity, reputational, strategic; risk management process identification, measurement, monitoring, control; enterprise risk management (ERM); risk culture; Basel III overview for India
Unit 2	Credit Risk Components: probability of default (PD); loss given default (LGD); exposure at default (EAD); expected loss (EL = PD x LGD x EAD); unexpected loss; economic capital; credit risk in digital lending buy now pay later, P2P lending
Unit 3	Credit Scoring Models: traditional scorecard development, scorecard weights, application score; logistic regression for credit default; model validation Gini, KS statistic, PSI; ML-based scorecards XGBoost; application vs behaviour scores; RBI guidelines for credit models
Unit 4	Market Risk: value at risk (VaR) concept and methods; historical simulation; parametric method; Monte Carlo simulation; stress testing; backtesting; interest rate risk duration, convexity; foreign exchange risk; Basel III market risk framework
Unit 5	Operational Risk: Basel categories of operational risk; loss event data collection; advanced measurement approach (AMA); scenario analysis; risk and control self-assessment (RCSA); key risk indicators (KRIs); operational risk in digital FinTech operations

BBA-FT 402 | RegTech, AML & KYC Automation	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	RegTech Landscape: definition and scope of regulatory technology; RegTech vs SupTech; RegTech market segments compliance, reporting, risk, identity; compliance automation tools; regulatory reporting automation; NLP for regulatory reading; RegTech in India
Unit 2	KYC and Customer Due Diligence: KYC requirements under RBI master direction; CDD and EDD; customer risk categorisation; video KYC guidelines and process; Aadhaar eKYC OTP and biometric; digital onboarding; periodic KYC review; FATF customer due diligence standards
Unit 3	AML Framework and PMLA: Prevention of Money Laundering Act (PMLA) 2002; RBI AML/CFT master direction; stages of money laundering placement, layering, integration; FATF 40 recommendations; suspicious transaction reports (STR) filing process; FIU-IND
Unit 4	Transaction Monitoring Systems: transaction monitoring objectives and process; alert generation rule-based thresholds; ML-based anomaly detection; alert management and investigation; SAR/STR investigation workflow; name screening OFAC, UN sanctions, PEP lists; correspondent banking risk
Unit 5	RegTech Tools and Future: ACAMS certification overview; RegTech tools Ayasdi, NICE Actimize, Oracle Financial Crime; Python for compliance analytics; case studies HSBC AML failure; Paytm Payments Bank RBI action; technology in global AML transformation

BBA-FT 403 | Natural Language Processing (Lab)	
Category: IP | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	NLP for FinTech: financial text data sources earnings call transcripts, analyst reports, SEBI/RBI filings, financial news, social media; NLP applications in FinTech regulatory reading, customer support, fraud detection, credit assessment
Unit 2	Text Preprocessing and Representation: tokenisation; stop word removal; stemming and lemmatisation; TF-IDF; word embeddings Word2Vec for financial text; FinBERT pre-trained BERT model for financial NLP; sentence transformers
Unit 3	Sentiment and Opinion Mining: rule-based sentiment Loughran-McDonald financial dictionary; ML-based sentiment classification; aspect-based sentiment analysis extracting sentiment about specific financial entities; social media financial sentiment
Unit 4	Information Extraction for Finance: named entity recognition (NER) for companies, persons, monetary amounts; relation extraction; extracting financial metrics from PDFs; table extraction from annual reports; building a regulatory filing summariser
Unit 5	Applications Lab: AML transaction narrative classification; complaint category detection; earnings call sentiment vs stock returns; building a financial document Q&A with LangChain; evaluation metrics for NLP tasks; demo and peer review

BBA-FT 404 | InsurTech & Embedded Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	InsurTech Overview: digital disruption of insurance; InsurTech market landscape Policybazaar, Acko, Digit; InsurTech value chain distribution, underwriting, claims, servicing; global InsurTech unicorns Root, Hippo, Oscar; incumbent response
Unit 2	Digital Underwriting and Pricing: telematics UBI (usage-based insurance) for motor; IoT sensors for property insurance; wearables for health insurance; alternative data for underwriting; AI/ML in pricing dynamic pricing, risk segmentation; actuarial vs ML models
Unit 3	Claims Automation: FNOL (first notice of loss) automation; AI-powered damage assessment image recognition for vehicle and property; chatbot for claims guidance; straight-through processing (STP) claims; AI fraud detection in claims; subrogation analytics
Unit 4	Embedded Finance: definition and architecture; embedded insurance insurance at point of sale; embedded lending credit at checkout; BNPL integration; embedded investing micro-investing; platform integration APIs; banking and non-banking embedded products
Unit 5	Regulation and Future Trends: IRDAI regulations Bima Sugam platform; regulatory sandbox for InsurTech; parametric insurance concept and use cases; climate risk insurance; cyber insurance; reinsurance and InsurTech; future trends decentralised insurance

BBA-FT 405 | Predictive Analytics for Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Financial Forecasting Framework: types of financial forecasts revenue, balance sheet, cash flow; time series components in finance; stationarity and unit root tests; autocorrelation structure of financial data; data preparation for financial forecasting
Unit 2	Statistical Forecasting Methods: moving average; exponential smoothing simple, Holt's, Holt-Winters; ARIMA identification, estimation and diagnostics; SARIMA for seasonal financial data; model selection criteria AIC, BIC; forecast combination
Unit 3	Machine Learning for Financial Forecasting: feature engineering for financial time series; gradient boosting for financial regression; LSTM for time series architecture and training; Facebook Prophet for multi-seasonality; ensemble forecasting; walk-forward validation
Unit 4	Portfolio and Market Prediction: factor models CAPM, Fama-French three-factor and five-factor; return prediction with ML evidence and limitations; portfolio optimisation Markowitz; Black-Litterman model; Monte Carlo simulation for portfolio risk
Unit 5	Applications and Implementation: revenue forecasting for FinTech firms; NPL (non-performing loan) prediction; credit portfolio stress testing; EMI default prediction; Python and Excel implementation; forecasting dashboard design; forecast governance and review

BBA-FT 406 | Digital Payments & FinTech Tools	
Category: IP | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Payments Deep Dive: payment rails UPI, NEFT, RTGS, IMPS, SWIFT; acquiring and issuing side; settlement and netting; payment failures and reconciliation; ISO 20022 migration; merchant discount rate (MDR) and its elimination for UPI
Unit 2	FinTech Tools Lab: Razorpay dashboard payment links, payment pages, subscriptions; PayU integration; Stripe API basics; testing payment APIs with Postman; webhook handling; settlement reports; reconciliation tools
Unit 3	Compliance Tools and Practice: ACAMS eLearning modules overview; using Python for transaction monitoring rules; writing a suspicious activity narrative; AML alert management walkthrough; KYC checklist practice; compliance calendar management
Unit 4	Analytics and Intelligence Tools: Bloomberg Terminal orientation equity, fixed income, FX modules; Refinitiv Eikon basics; Crunchbase for FinTech research; CB Insights for deal data; alternative data platforms Second Measure, SimilarWeb
Unit 5	Portfolio Project and Certification Prep: Bloomberg Market Concepts (BMC) modules: economic indicators, currencies, fixed income, equities; mock assessment; building a FinTech product demo; portfolio compilation academic and project work; career readiness review

BBA-FT 501 | Generative AI for Finance (Lab)	
Category: IP | L-T-P: 2-1-2 | Credits: 4 Credits	
Unit 1	GenAI in Financial Services: LLM applications in banking and finance report generation, customer service automation, compliance summarisation, research automation; robo-advisors with LLM; AI investment tools; risk of LLM in financial advice
Unit 2	Prompt Engineering for Finance: financial analysis prompts earnings summary, risk memo drafting, ratio interpretation; regulatory query prompts; loan document summarisation; zero-shot and few-shot prompting for financial tasks; prompt quality evaluation
Unit 3	RAG for Financial Documents: building a Q&A system for RBI circulars and regulatory documents; vector databases Chroma, FAISS; embedding financial text; chunking strategies for long documents; retrieval quality evaluation; demo on SEBI annual reports
Unit 4	AI in FinTech Products: AI chatbots for banking customer support intent classification, entity extraction; AI-powered investment research tools; document automation for loan processing; fraud narrative generation for SAR; KYC document verification AI
Unit 5	Building a GenAI FinTech App Lab: LangChain with OpenAI API; building a financial document assistant; Streamlit UI; testing for hallucinations; responsible deployment checklist; presenting the prototype; evaluation rubric and peer review

BBA-FT 502 | AI in Investment & WealthTech	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	WealthTech Landscape: evolution from private banking to robo-advisors; WealthTech market in India Zerodha, Groww, ET Money, Kuvera, Smallcase; global players Betterment, Wealthfront, Robinhood; hybrid advisory model; fee compression challenge
Unit 2	Algorithmic and Quantitative Trading: types of trading strategies momentum, mean reversion, statistical arbitrage, event-driven; backtesting methodology and pitfalls; execution algorithms TWAP, VWAP; transaction cost analysis (TCA); market microstructure basics
Unit 3	Portfolio Management with AI: Markowitz mean-variance optimisation; efficient frontier; Capital Asset Pricing Model (CAPM); Black-Litterman model; ML-based asset allocation; risk parity; factor investing momentum, value, quality, low volatility
Unit 4	Alternative Data and Alpha Generation: types of alternative data satellite imagery, credit card data, web traffic, social media, earnings call tone; alpha factor development; alternative data vendors; legal and ethical use of alternative data in investing
Unit 5	Regulation and Ethics in Investment AI: SEBI algorithmic trading guidelines registration requirement, audit trail; risks of AI in trading flash crashes, herding; front-running and market manipulation by AI; explainability requirements for investment recommendations

BBA-FT 503 | Cybersecurity in Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Cybersecurity Fundamentals: CIA triad confidentiality, integrity, availability; cybersecurity threat landscape for financial institutions; types of attacks phishing, social engineering, ransomware, DDoS, man-in-the-middle; OWASP Top 10; threat intelligence
Unit 2	Financial Sector Cyber Threats: targeted attacks on banks SWIFT heists, Bangladesh Bank case; ransomware attacks on financial firms; ATM jackpotting; insider threats in FinTech; supply chain attacks; mobile banking threats; dark web financial data markets
Unit 3	Security Frameworks and Standards: ISO/IEC 27001 ISMS; NIST Cybersecurity Framework identify, protect, detect, respond, recover; RBI Cyber Security Framework for banks (2016); RBI guidelines for urban cooperative banks; PCI-DSS for payment systems
Unit 4	Identity, Access and Cloud Security: identity and access management (IAM); multi-factor authentication OTP, biometric, hardware tokens; zero trust architecture principles and implementation; privileged access management (PAM); cloud security in banking shared responsibility model
Unit 5	Incident Response and Compliance: incident response lifecycle preparation, detection, containment, eradication, recovery; CERT-In mandatory reporting requirements (6 hours); DPDP Act 2023 breach notification; cyber insurance; business continuity planning for FinTech; cyber resilience testing TLPT

BBA-FT 504 | Global FinTech Markets & Policy	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Global FinTech Hubs: US FinTech Silicon Valley (Stripe, Square, Plaid), New York (Goldman Sachs Marcus, Betterment); UK London FinTech City, FCA regulatory sandbox, Revolut, Monzo; Singapore MAS FinTech Festival, regulatory innovation; China Ant Group, WeChat Pay, DCEP
Unit 2	Cross-Border Payments: correspondent banking structure and challenges; SWIFT and SWIFT gpi; Project Nexus BIS multilateral real-time payment linkage; Wise and Ripple as alternatives; G20 roadmap for enhancing cross-border payments; remittances SWIFT vs UPI
Unit 3	Central Bank Digital Currencies: CBDC design principles retail vs wholesale; account-based vs token-based; programmable money; privacy vs traceability; India e-Rupee pilot design, status, lessons; China DCEP status and global implications; BIS CBDC tracker
Unit 4	FinTech Regulation Globally: EU DORA (Digital Operational Resilience Act); PSD3; MiCA for crypto; UK FCA sandboxes, Open Banking; Singapore MAS payment services act, digital banking licences; regulatory arbitrage; global regulatory coordination
Unit 5	Policy, Financial Inclusion and FinTech: FinTech as enabler of financial inclusion; Jan Dhan-Aadhaar-Mobile (JAM) trinity; India Stack Aadhaar, UPI, DigiLocker, eSign; PMJDY; BC network; UPI for merchants; digital financial literacy; FinTech and SDG alignment

BBA-FT 505 | Strategic Management & AI Leadership	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Strategic Management Foundations: vision, mission, goals and objectives; strategic intent; levels of strategy corporate, business, functional; PESTEL analysis; Porter's Five Forces applied to FinTech; competitive landscape mapping
Unit 2	Internal Analysis and SWOT: resource-based view (RBV); VRIO framework; value chain analysis; core competencies in FinTech; SWOT synthesis; McKinsey 7S framework; competitive advantage in digital financial services
Unit 3	Strategy and Technology in Finance: digital strategy frameworks; platform business models two-sided markets; network effects in FinTech; AI as a strategic resource; first-mover vs fast-follower in FinTech; build vs buy vs partner strategy
Unit 4	Strategy Execution: balanced scorecard for FinTech; OKRs objective and key results; change management; organisational alignment; agile strategy execution; digital transformation strategy case studies of bank transformation
Unit 5	AI Leadership in Finance: role of AI in strategic decision-making; building AI-first financial organisations; managing AI teams and data scientists; AI governance at the leadership level; FinTech founder mindset; career paths in FinTech leadership; case study presentations

BBA-FT 506 | Industry Elective	
Category: IE | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	FinTech Startup Ecosystem: India FinTech unicorns PayTM, Razorpay, PhonePe, Zerodha, BharatPe; startup lifecycle ideation, MVP, product-market fit, growth, scale; co-founder dynamics; FinTech-specific challenges regulatory, trust, customer acquisition
Unit 2	FinTech Business Modelling: revenue models interchange, interest income, subscription, AUM-based fees; unit economics CAC, LTV, LTV:CAC ratio; gross margin; burn rate and runway; cohort economics; benchmarking against global FinTechs
Unit 3	Fundraising and Venture Capital: VC fund structure LP/GP; VC investment thesis; deal sourcing; term sheet key clauses: valuation, liquidation preference, pro-rata, anti-dilution, vesting; due diligence checklist for FinTech; cap table management
Unit 4	Legal and Regulatory Setup for FinTech Startups: company registration private limited; RBI licences NBFC, PA/PG, AA; SEBI registration for WealthTech; startup recognition DPIIT; data protection compliance under DPDP Act; IP protection
Unit 5	Pitching and Go-to-Market: pitch deck structure problem, solution, market size, business model, traction, team, ask; investor Q&A preparation; GTM strategy for FinTech channel selection, customer acquisition, partnerships; growth hacking for FinTech

BBA-FT 595 | Summer Internship Report & Viva	
Category: AE | L-T-P: 0-0-0 | Credits: 6 Credits	
Unit 1	Internship Placement: minimum 8–10 weeks at a bank, NBFC, FinTech startup, RegTech firm, investment platform, payment company or financial regulator; supervisor approval required; internship letter from organisation mandatory
Unit 2	Work Contribution: active participation in a FinTech or financial services project; learning tools and systems used by the organisation; contribution to at least one deliverable report, model, analysis, presentation or feature
Unit 3	Internship Report Preparation: sections organisation profile, business model, department overview, role and responsibilities, key project, tools used, learnings, challenges, recommendations; minimum 3,000 words; structured and professionally formatted
Unit 4	Viva Voce Presentation: 15-minute presentation of internship work + 10-minute Q&A; faculty panel evaluation; assessed on professional communication, domain understanding, tools learned, and quality of contribution
Unit 5	Assessment and Certification: report quality (50%) + viva performance (50%); industry certification obtained during internship is counted as additional achievement; organisations recommended PayTM, PhonePe, Razorpay, HDFC Digital, Zerodha, NSE, SEBI internship programme

BBA-FT 601 | Human-AI Collaboration in Finance	
Category: UF | L-T-P: 3-1-0 | Credits: 4 Credits	
Unit 1	Human-AI Interaction Models: augmentation vs automation; levels of AI autonomy from decision support to fully autonomous; human-in-the-loop, human-on-the-loop, human-out-of-the-loop; task allocation between humans and AI; case studies from financial services
Unit 2	AI-Assisted Decision Making in Finance: AI in credit underwriting banker + model; AI in trading floor operations; hybrid robo-advisory; AI in risk management human oversight of ML models; AI-assisted compliance review; customer service bot + human handoff
Unit 3	Explainable AI for Finance: why explainability matters in finance regulatory, customer, ethical; SHAP values computation and visual explanation; LIME for local explanations; model cards for financial AI; explainability for RBI and SEBI compliance; customer-facing explanations
Unit 4	Future of Work in Financial Services: job transformation by AI which roles are augmented vs displaced; new roles emerging AI trainer, AI auditor, prompt engineer, AI compliance officer; upskilling and reskilling frameworks; NASSCOM future skills report
Unit 5	Responsible AI Deployment: testing AI systems before deployment; red-teaming and adversarial testing; human override protocols; AI incident management; post-deployment monitoring; AI ethics governance in financial organisations; building a responsible AI culture

BBA-FT 602	Environmental Science	
Category: AE	L-T-P: 1-1-0	Credits: 2 Credits
Unit 1	Ecosystems and Natural Resources: structure and function of ecosystems; food chains and food webs; energy flow; biogeochemical cycles carbon, nitrogen, water; biodiversity types, importance and threats; conservation strategies; Wildlife Protection Act	
Unit 2	Environmental Pollution: air pollution sources, effects, control; water pollution industrial and agricultural; soil pollution pesticides, heavy metals; noise pollution; e-waste WEEE directive; solid waste management; plastic pollution; Environmental Protection Act 1986	
Unit 3	Sustainable Development and Green Finance: sustainable development goals (SDGs); carbon footprint and its calculation; green economy; green bonds and sustainability-linked bonds; ESG investing and its growth; climate risk in banking physical and transition risk; corporate environmental reporting BRSR	

BBA-FT 603	Human Values & Business Ethics	
Category: AE	L-T-P: 1-1-0	Credits: 2 Credits
Unit 1	Human Values: meaning, types and classification of values; personal and professional values; value formation processes; role of values in financial decision-making; integrity and trust in financial services	
Unit 2	Business Ethics: ethical theories utilitarianism, Kantian ethics, virtue ethics; ethical decision-making process; CSR and Indian context Companies Act 2013 CSR provisions; stakeholder theory in FinTech	
Unit 3	Digital and FinTech Ethics: ethics of AI in financial services; algorithmic bias in credit scoring; dark patterns in financial apps; consumer data privacy; responsible innovation in FinTech; RBI consumer protection guidelines	