

# PROFESSIONAL PROGRAM IN FINTECH

## PROGRAM CURRICULUM

### INTRODUCTION TO BANKING:

- Bank's Financial Statements – Business Segments - Sources and Application of Funds
- Product Pricing Vs Cost of Funds in Banks & NBFC
- Common Regulatory Framework - KYC, AML & others
- Treasury Function in Banks & NBFCs

### WHAT IS FINTECH? WHY FINTECH AND DRIVERS OF CHANGE:

- *Banking Pre & Post 2008*
- *Increased Competition - New Bank licensing, Payment Banks & Wallets*
- *Steps taken for consumer empowerment*
- *New directives like Payment Services Directive (e.g. PSD2 in EU)*
- *Change in Service delivery and Consumption pattern*
- *Demographic characteristics, Consumption pattern, Consumer behavior and Trends*

### INTRODUCTION TO PROGRAMMING, LOGIC BUILDING & PSEUDOCODE:

- What are programs? Structure and Flow
- VBA
- Basic Building Blocks of Programs
  - Operators
  - Variables, Constants and Arrays
  - Conditional Statements
  - Loop
- Introduction to Python
- APIs and India Stack

### Design thinking, Digital Strategy and Gamification

### BLOCKCHAIN:

- What is Blockchain?
- Blockchain use cases across domains
- Blockchain solutions available and selection criteria
- Different types of implementation (private/public, permissioned, etc.)
- Blockchain Auditing and Security

### INTRODUCTION TO AI & ML (FOUNDATION)

### PAYMENTS ECOSYSTEM:

- *Payment Ecosystem, players, processes, modes and various charges*
- *P2P, B2C, B2B Payment requirement, challenges and solutions*

### **CONSUMER & RETAIL PAYMENTS:**

- *Mobile based, Person to Person, Credit Cards, POS based ecosystem: Traditional vs New*
- *Govt.- led UPI, Aadhaarpay, Bharat QR, BBPS & other NPCI/UDAI based products*
- *Pvt. Players led wallets and other innovative payment solutions*
- *Rules & Regulations*
- *Cross border remittances*
- *Micro Transactions*

### **WHOLESALE & CORPORATE PAYMENTS**

- *Harmonisation of standards and markets*
- *B2B & B2B2C solutions, Trade Finance*
- *Cash Management Services & Solutions*
- *Import/Export and International Payments*

### **NEW TECHNOLOGIES AND FUTURE OF PAYMENTS**

- *Use of Blockchain and Crypto currencies in payment*
- *Use of IoT and Big Data*
- *Use of AI and ML (payment specific)*

### **Several Case Studies on Payment Innovation & Implementation**

### **Payment LAB work & project by Industry + Mentorship**

### **INTRODUCTION TO LENDING & PROCESS OF RISK MANAGEMENT:**

- *Concept of Capital Adequacy, Capital Optimisation, Capital Planning and Risk Weighted Assets (Risk, Regulation & Adequacy for Funded and Non-funded businesses)*
- *Product Pricing and Transfer Pricing*
- *Exposure Management, NPA Management and ARC Sale*

### **RETAIL AND CONSUMER LENDING:**

- *Various type of consumer loans products including CC*
- *Regulatory Framework for Banks & NBFCs*
- *Lead Lifecycle – Traditional vs New Fintech Approach*
- *Social media based profiling, comparison tools and aggregators*
- *Dynamic credit rating, risk management & underwriting*
  - *New Lending models, crowdsourcing P2P lending approach, ecosystem & operational framework*
- *Financial Inclusion and Frugal Tech (Banking from feature phones & Micro ATM/ Bank Mitra)*
- *Using Tech for faster approvals & funding*
- *Utilizing data science tools and AI/ML for data mining/ cross sale*
- *Mirroring Millennial attitudes about Technology and servicing niche market segment*

### **Several case studies in Retail & Consumer Lending**

**WHOLESALE & COMMERCIAL LENDING:**

- *Various type of wholesale finance requirements, funded and non-funded products*
- *Regulatory Framework Banks & NBFC (specific of wholesale SBL/GBL, provision, monitoring etc.)*
- *Project Finance and Loan Structuring (Put/Call/Reset/Asset backed)*
- *Risk diversification and Risk recalibration (Syndication, IBPC, PSL etc.)*

**Several Case Studies in Wholesale & Commercial Lending****Payment LAB work & project by Industry + Mentorship**