

**AC – 28/03/2025**  
**Item No. – 7.8 (N) (3a) Sem. III**

**As Per NEP 2020**

## University of Mumbai



### **Syllabus for Basket of OE Vertical 3**

**Faculty of Commerce & Management**

**Board of Studies in Bachelor of Management Studies**

**Second Year Programme in B.Com. (Management Studies)**

**Semester**

**III**

**Title of Paper**

**Credits**

**Fintech Start up**

**2**

**From the Academic Year**

**2025-26**

## **Title: Fintech Start up**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
<b>1</b>	<b>Description the course:</b>  <b>Including but not limited to:</b>	This course explores the dynamic intersection of finance and technology, focusing on startup ventures. Students will analyze emerging fintech trends, including digital payments, blockchain, and crowdfunding. The curriculum covers the process of developing and launching fintech startups, from ideation to funding. Emphasis is placed on understanding the regulatory landscape and risk management within fintech. Students will learn to evaluate fintech business models and assess market viability. Practical applications include case studies and potential project work, creating business plans. The course aims to equip students with entrepreneurial skills relevant to the evolving financial sector.
<b>2</b>	<b>Vertical :</b>	Open Elective
<b>3</b>	<b>Type :</b>	Theory
<b>4</b>	<b>Credit:</b>	2 credits
<b>5</b>	<b>Hours Allotted :</b>	30 Hours
<b>6</b>	<b>Marks Allotted:</b>	50 Marks
<b>7</b>	<b>Course Objectives:</b> <ol style="list-style-type: none"><li>1. To provide students with a comprehensive understanding of the evolving landscape of financial technology like AI in finance</li><li>2. To enable students to develop and evaluate Fintech business models, including ideation, and financial planning, preparing them for entrepreneurial ventures.</li><li>3. To develop a comprehensive understanding of the Fintech ecosystem, including its key applications, technological foundations and regulatory landscape.</li><li>4. To equip students with the practical skills necessary to analyze, evaluate, and develop Fintech products and strategies, with regulatory compliance.</li></ol>	

8	<p><b>Course Outcomes:</b></p> <ol style="list-style-type: none"> <li>1. Students will be able to analyse and describe the key components of the modern Fintech landscape, identifying major trends and the role of AI and other core technologies.</li> <li>2. Students will be able to construct a comprehensive business model for a Fintech startup, demonstrating proficiency in market analysis, and financial planning.</li> <li>3. Students will be able to critically analyze the operational, regulatory, and technological challenges and opportunities associated with specific Fintech applications.</li> <li>4. Students will be able to formulate and develop a comprehensive risk management plan for a hypothetical Fintech startup.</li> </ol>
9	<p><b>Modules: -</b></p>
	<p><b>Module 1:</b> Fundamentals of Fintech and Startup development</p>
	<ol style="list-style-type: none"> <li>1. Introduction to the Fintech landscape, meaning and features of fintech, Evolution of fintech</li> <li>2. Key Players in Fintech, Modern Trends and future of FinTech, Overview of core technologies and AI in finance.</li> <li>3. Ideation and market analysis for Fintech ventures, Business model development and value proposition creation,</li> <li>4. Financial planning, budgeting, and funding strategies.</li> </ol>
	<p><b>Module 2: Innovation, Launch and Growth of Fintech Start-ups</b></p>
	<ol style="list-style-type: none"> <li>1. Exploring specific Fintech applications, The Story and the regulation of Mobile Money,</li> <li>2. Understanding the role of data analytics and cybersecurity, Evaluating technological feasibility.</li> <li>3. Marketing and customer acquisition strategies for Fintech products, Regulations and Risk management of Fintech start-up</li> <li>4. Indian and Global Scenario of Fintech Start-ups --- Case studies of successful and failed Fintech start-ups, and final project presentations.</li> </ol>
10	<p><b>Reference Books:</b></p> <ol style="list-style-type: none"> <li>1. Janos, Barberies, Douglas W., Ross. Bukeley. (2019). The REGTECH Book. Wiley publication.</li> <li>2. Paolo., sironi. (2016). FinTech Innovation. Wiley publication.</li> </ol>

	3. Steve., Brown. (2020). The Innovation Ultimatum. 4. Pavlo., Sidelov. (The world of Digital payment 5. Abhishek., B. (2023). The Poster boy of Indian Fintech: start lessons from Paytm. Kindle unlimited.	
11	<b>Internal Continuous Assessment: 40%</b>	<b>External, Semester End Examination Individual Passing in Internal and External Examination : 60%</b>
12	<b>Continuous Evaluation through:</b> Quizzes, Class Tests, presentation, project, role play, creative writing, assignment etc. ( at least 3 )	
13	<b>QUESTION PAPER PATTERN (External and Internal)</b> <b>Paper Pattern                  2 Credits                  (Total 50 Marks)</b>  <b>Internal                  =                  20 Marks</b> <b>External                  =                  30 Marks</b>  <b>Internal Paper Pattern                  (20 Marks)</b>  1.Project Presentation OR Case Study writing                  }                  10 Marks 2. Quiz OR Group discussion                  } any one  3. Class Test (Mandatory) with objectives                  10 Marks  <div style="text-align: right;"> <b>Total                  20Marks</b> </div>	

**External Paper Pattern (30 Marks)**

**Write any TWO questions from the following**

**Q1. Answer the following 15 marks**

**A**

**B**

**Q2. Answer the following 15 Marks**

**A**

**B**

**Q3. Answer the following 15 Marks**

**A**

**B**

**Sd/-  
Sign of the BOS  
Chairman  
Dr. Kanchan Fulmali  
Board of Studies in  
BMS**

**Sd/-  
Sign of the  
Offg. Associate Dean  
Prin. Kishori Bhagat  
Faculty of Commerce  
& Management**

**Sd/-  
Sign of the  
Offg. Associate Dean  
Prof. Kavita Laghate  
Faculty of  
Commerce &  
Management**

**Sd/-  
Sign of the  
Offg. Dean  
Prin. Ravindra  
Bambardekar  
Faculty of  
Commerce &  
Management**