

<b>COURSE TITLE</b>	<b>INTRODUCTION TO DIGITAL FINANCE</b>
<b>COURSE CODE</b>	<b>04CH0111</b>
<b>COURSE CREDITS</b>	<b>3</b>

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Describe financial services, products, technology, regulations, and social considerations.
- 2 Analyze disruption, innovation, and opportunities arising from the financial technology revolution.
- 3 Evaluate the roles and innovations of various financial institutions and products
- 4 Evaluate FinTech ventures and regulatory guidelines.
- 5 Identify problems, solutions, and opportunities associated with FinTech

**Pre-requisite of course:**NA

#### Teaching and Examination Scheme

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
2	0	2	50	50	0	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Introduction</b> How Fintech are disrupting traditional financial services, Millennials, Unicorns, Mobile Applications, About Fintech, Value Addition by Fintech companies., Case Studies of Fintech Companies, Disruption in Financial Products and Services, Millennials, Economic Facts about Millennials, Millennial usage of money.	9
2	<b>Financial Institutions</b> Technology, Quantum Computing, Graphic Processing Units (GPU), , Cloud Computing, Artificial Intelligence, Fintech Applications of AI, Information Asymmetries, Moral Hazard, Adverse Selection, Commercial Banks, Investment Banks, Trading Activities, Asset Securitization, Mergers and Acquisitions, Prime Brokerage, Credits Unions, Central Banks, Conventional Monetary Tools, Unconventional Monetary Policy	9
3	<b>Bank Lending</b> Insurance Companies, Finance Companies, Hedge Funds, Mutual Funds, Exchange Traded Funds, Shadow Banking, Innovation in Financial Institutions, Fintech Applications, World's Best Digital Bank, Secured vs Unsecured Loans, LIBOR, Real Estate Loans, Payday Lending, Credit Scores FICO, CIBIL, Fintech in Lending.	9

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
4	<b>Start-up Financing:</b> Credit Cards, Cash on Hands, Friends and Family, Loans, Crowdfunding, Equity Crowdfunding, AngelList, Angels, Accelerators, Venture Capital, Initial Public Offering (IPO), Initial Coin Offering (ICO), Financial Regulations Background, Significant Legislation Governing Financial Regulation.	9
5	<b>Government Regulations and Social Considerations:</b> Financial Regulators, Diversity and Inclusion, Unemployment, and Income Distribution, How Fintech companies have made contributions to economic activity, Lack of Diversity in VCs, Unemployment and Income Distribution Effects	9
<b>Total Hours</b>		<b>45</b>

**Textbook :**

- 1 Digital Finance, Baxter Hines, Wiley, 2021

**References:**

- 1 Digitalization and the Future of Financial Services, Digitalization and the Future of Financial Services, Darko B. Vukovic, Moinak Maiti, Elena M. rigorieva, Springer, 2022
- 2 Digital Finance: Big Data, Start-ups, and the Future of Financial Services, Digital Finance: Big Data, Start-ups, and the Future of Financial Services, Perry Beaumont, Routledge, 2019

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery and evaluation					
<b>Remember / Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Higher order Thinking / Creative</b>
20.00	30.00	25.00	15.00	10.00	0.00

**Instructional Method:**

- 1 NA