



भारतीय प्रौद्योगिकी संस्थान दिल्ली  
Indian Institute of Technology Delhi



# Professional Certificate Programme in FinTech (Batch 03)

6 Months | Live Online Lectures | ₹1,65,000 + GST

# The ABCD of FinTech

FinTech, a portmanteau of 'Finance' and 'Technology', refers to businesses that use technology to enhance or automate financial services and processes.

It has a seemingly endless array of applications, considering its exponential growth from mobile banking and insurance to cryptocurrency and investment apps. The evolution of FinTech can be attributed to 4 key enablers that have contributed to the growth of FinTech, empowering businesses and customers worldwide.

## FinTech Enablers



**Artificial Intelligence for smart decision-making and solving complex problems**



**Blockchain Technology for building trust and maximising efficiency**



**Cloud Management for robust infrastructure and future-proofed technology**



**Big Data for increased data accuracy, utilization and inferences**

*Technological advances, changing demand for financial products, and competition in financial services are all driving the growth of FinTech. An S&P Global Market Intelligence report outlines key segments that are experiencing rapid change due to FinTech, which include e-commerce and marketing tech, digital lending, HR and payroll tech, financial media and data solutions, insurance and healthcare tech, investment and capital markets tech, etc. Hence, a **Professional Certificate Programme in FinTech** from IIT Delhi will help you stay ahead in the industry.*

# Professional Certificate Programme in FinTech

FINTECH

## Programme Overview

The Professional Certificate Programme in FinTech by IIT Delhi is a groundbreaking course curated to provide professionals with the essential knowledge and skills to thrive in the fast-changing financial technology landscape. This all-encompassing programme uniquely combines theoretical foundations with practical applications, ensuring that participants develop a thorough understanding of the latest trends and innovations shaping the future of finance. The curriculum covers a wide range of topics, including blockchain technology, digital payments, cryptocurrencies, financial analytics, and regulatory frameworks, offering a comprehensive grasp of FinTech concepts and their real-world applications.

## Programme Highlights



Real-world Harvard/global and Indian case studies



E-certificate issued by CEP, IIT Delhi



Leading experts from industry and academia to provide contemporary inputs



Generative AI in FinTech

## Who should attend?

- Mid-level executives from various industries
- Post-graduate students, academicians, researchers, and entrepreneurs in the technology and finance space
- Individuals employed or who wish to pursue a career in financial services firms, insurance agencies, investment banks, etc.

# Learning Outcomes



Understand the evolution of finance and technology and how these innovations are transforming finance as a discipline and business decision-making



Apprehend the evolution of money, banking, and payment systems using the concepts of Blockchain, Cryptography, Security in Blockchain, Bitcoin and Central Bank digital currency



Learn the FinTech ABCDs: Artificial Intelligence, Blockchain, Cloud Computing, Big Data



Understand the evolving banking landscape, alternative lending, and digital payments



Become versed with applications of FinTech – Smart Contracts, NFT, Lending and Payments, P2P Lending, Alternative Payments, BNPL, InsureTech, and WealthTech



Appreciate the era of RegTech, FinTech regulations in India, and regulatory sandboxes



Looking forward: Cyber security issues, GenAI and Entrepreneurial landscape

# Programme Curriculum

## Module 1: FinTech: An Overview

- What is FinTech?
- Drivers of FinTech
- How it is Transforming Finance?
- Innovations in FinTech (Smartphone/Cloud computing, AI/ML, IoT, and Blockchain)
- Emerging Sectors in FinTech

### Learning Outcome:

Dive into the FinTech world to appreciate how FinTech innovations are transforming businesses

## Module 2: Blockchain and Cryptocurrencies

- Evolution of Traditional Payment Systems
- Transformation to Digital Currency
- Blockchain – Concepts
- Cryptography in Blockchain
- Bitcoin – Introduction and Transactions
- Blockchain Security
- Central Bank Digital Currency (CBDC)

### Learning Outcome:

- Apprehend the concepts of Blockchain, cryptography, hashing, and cryptocurrencies
- Understand Central bank digital currency, FinTech ABCDs: Artificial Intelligence, Blockchain, Cloud Computing, Data

# Programme Curriculum

## Module 3: Banking and Alternative Lending

- Overview of the Banking Industry
- Understanding the Bank Functions
- Financial Statements of Banks and Financial Institutions
- Alternative Lending
- Digital Payments

### Learning Outcome:

Understand the evolving landscape of the banking industry, the impact of FinTech on traditional banking businesses and alternative lending and payment models

## Module 4: Applications in Finance

- Applications of Blockchain in Finance (Smart Contracts, NFT, BNPL, etc.)
- Big Data and AI – Introduction, Application in FinTech, Use cases, AI Tools Used, and Future Trends
- InsurTech and WealthTech
- Case Studies
- Industry Showcases

### Learning Outcome:

Appreciate the use of FinTech in various domains such as insurance industry, stock markets and asset management, contracts and tokenisation

# Programme Curriculum

## Module 5: Risks and Regulations

- Risks and Challenges: Banking Sector Regulations
- FinTech and Risk Exposures to the Financial System
- RegTech and FinTech Regulations in India
- Cybersecurity
- Regulatory Sandboxes

### Learning Outcome:

Understand the banking sector risks and regulations as well as FinTech regulations in India, regulatory technologies and cybersecurity issues

## Module 6: Way Forward/Opportunities

- Generative AI in FinTech
- FinTech and Entrepreneurial Landscape
- Financial Inclusion and the Role of Technology
- Upcoming Trends
- Risks and Considerations of using FinTech in Organisations





### Learning Outcome:

Understand the impact of GenAI in the Fintech space, the entrepreneurial landscape in FinTech and future trends and directions in FinTech

## Tools/Hands-on Projects/Case Studies

- Use of AI/ML applications in risk management and financial markets
- Real-world Harvard/global and Indian case studies
- Hands-on learning with some GenAI tools
- Hands-on learning through the capstone project

# Career Support

 <b>Personal Branding</b>	<ul style="list-style-type: none"><li>• Introduction to networking platforms</li><li>• Profile creation on professional networking platforms like LinkedIn, Lunchclub etc.</li><li>• LinkedIn Profile Review</li><li>• How to create personal brand presence on LinkedIn?</li><li>• How to increase post engagement on LinkedIn?</li><li>• Active networking</li></ul>
 <b>Business Communication</b>	<ul style="list-style-type: none"><li>• Role and importance of effective communication as a leader</li><li>• The art of providing constructive feedback for successful team</li><li>• Importance of non-verbal communication</li><li>• Key elements of executive body language</li></ul>
 <b>Job Search Strategy</b>	<ul style="list-style-type: none"><li>• Resume Creation</li><li>• Importance of creating ATS friendly executive resume</li><li>• Executive resume sections and structure</li><li>• Tailoring resumes for different roles and industries</li><li>• Write a powerful resume that stands out from the competition</li><li>• Resume Review - Peer to peer review and Q&amp;A</li></ul>
 <b>Interview Preparation</b>	<p><b>Pre-interview Etiquettes</b></p> <ul style="list-style-type: none"><li>• Learn about top-down approach for interviews</li><li>• Pre-interview tips and tricks</li></ul> <p><b>In-interview Etiquettes</b></p> <ul style="list-style-type: none"><li>• Create a self-elevator pitch</li><li>• Understanding interviewer mindset</li><li>• Interview grooming sessions and tips and tricks for interview</li></ul> <p><b>Post-interview Etiquettes</b></p> <ul style="list-style-type: none"><li>• Reflecting on interview experience and incorporating the feedback</li><li>• Relationship building with the recruiter</li><li>• Learn how to follow up on your job application</li></ul>

**Note:** Career support facility is offered by TimesPro. IIT Delhi is not responsible for the same.



# Job Roles

**Below are the job roles available in this field:**

## Financial Analyst

Analyses financial statements, understands the operations of banks and financial institutions, evaluates alternative lending platforms, and assesses risk exposures.

## Compliance Expert

Ensures that fintech firms comply with financial regulations and manage risk exposures.

## FinTech Product Manager

Oversees the development and launch of financial technology products, ensuring they meet customer needs and regulatory requirements. They coordinate between engineering, marketing, and finance teams to drive product strategy and execution.

## Data Scientists

Analyses large financial datasets using statistical methods and machine learning to extract insights. They inform business strategies, enhance products, and improve customer experiences by uncovering patterns and trends.

# Programme Details



## Eligibility

- Graduates or Postgraduates in Science, Engineering, Business or any related disciplines from recognized university/institute



## Duration

6 Months

Learning Time: 118 hours

- 60 hours live online sessions
- 20 hours capstone project
- 20 hours of recorded lectures
- 10 hours Assignments/Case-studies/ Quizzes as part of the modules
- 1 day (8 hours) in Campus Immersion (optional for the learners to attend)



## Delivery

Live Online Sessions delivered  
Direct to Device (D2D)



## Class Schedule

Every Sunday - 09.00 a.m. to 12.15 p.m.



## Admission Criteria

Selection based on application review.  
Filtering will be done by the  
programme coordinators, as required.



## Evaluation

Quizzes/Assignments: 50%  
End-term Exam: 30%  
Capstone Project: 20%



# Campus Immersion\*

One day campus immersion at IIT Delhi campus (optional).

*\*Travel and accommodation to be arranged by the participants.*



# Certification\*

- Candidates who score at least 40% marks overall and have a minimum attendance of 50%, will receive a 'Certificate of Completion'.
- Candidates who score at least 20% marks overall and have a minimum attendance of 50%, will receive a 'Certificate of Participation'.
- The organising department of this programme is the Department of Management Studies, IIT Delhi.



*\*Only e-Certificates will be issued by CEP, IIT Delhi for this programme.*



# Programme Coordinator



## **DR. SMITA KASHIRAMKA**

### **Professor**

Department of  
Management Studies,  
Indian Institute  
of Technology Delhi

Dr. Smita Kashiramka is a Professor in Finance at the Department of Management Studies, IIT Delhi. She holds a Ph.D. in Mergers and Acquisitions from BITS Pilani, Pilani Campus. She has over 17 years of academic and research experience. Her areas of interest include Financial Institutions and Markets, Banking, Corporate Finance, and Mergers & Acquisitions. She has been invited for guest lectures by several eminent institutions, including IIFT, New Delhi, IIM Raipur, and IIT Jammu, to name a few. She has also conducted training programmes for national and international participants from both the government and private sectors. She has published papers in several international and national journals of repute, including those listed in the Australian Business Deans Council list, Scopus, and ABS Journal Quality list. She has also presented several papers at international peer-reviewed conferences.

Dr. Smita has worked on several research projects funded by organisations of international and national repute including the Bill and Melinda Gates Foundation, USA, the Ministry of Textiles, the Ministry of Human Resource Development, and the Ministry of Agriculture and Farmers Welfare, Government of India. She has also organised and conducted training programmes for international participants as well as government institutions including Tshwane University of Technology, Pretoria, South Africa, the Airports Authority of India, Hindustan Zinc Ltd., etc.



## Programme Coordinator



**DR. SONALI JAIN**  
Assistant Professor

Department of  
Management Studies,  
Indian Institute of  
Technology Delhi

Dr. Sonali Jain is an Assistant Professor of Finance at DMS, IIT Delhi. She holds a Ph.D. from IIM Ahmedabad, specialising in Finance & Accounting. Before her Ph.D., she completed her Bachelor of Engineering from the Netaji Subhas Institute of Technology, Delhi University (DU). This unique combination of exposure to finance and technology has piqued her teaching and research interests in financial technology, financial markets, and financial management.

Her work is published in international journals of repute, including those listed in the Australian Business Deans Council list. She has also presented several papers at international peer-reviewed conferences around the world. She has been part of projects with the National Stock Exchange (NSE), the Ministry of Textiles (GoI) and the Ministry of Electronics and Information Technology (GoI). She is the recipient of multiple international and national-level awards, like the Best Thesis Award (IIM A), the Paul R. Lawrence Fellowship (USA), the Merit Scholarship (DU), and the Young Faculty Fellowship Award (IIT Delhi). She is a rank holder in the Mathematics Olympiad and has qualified for MENSA.

# Testimonials

## **ADITYA SHARMA**

Head of Gold Loans  
AU Small Finance Bank

“The course was well designed and got me through various aspects and developments in FinTech. This helped me to keep me updated on latest 360° happening with presentations from entrepreneurs, academicians, practitioners, and regulators.”

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## **VANDANA RAJPUT**

AVP  
Kotak Mahindra Bank Ltd

“Absolutely impressed with the Fintech programme! Comprehensive curriculum, expert instructors, real-world simulations, and cutting-edge insights. A transformative experience that enhanced my financial acumen and tech skills. Grateful for the programme.”

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## **ANIRUDH PATIL**

Analyst  
Accenture

“The curriculum was comprehensive, covering a wide range of topics. The instructors were highly knowledgeable and provided real-world insights that enhanced the learning experience. The learning platform was user friendly.”

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# Testimonials

## **NIHARIKA SHAH**

Managing Director

Ram Jas Rai Askaran Das and Company

"I really enjoyed everything, and I wish to come there once again for being a part and student of IIT Delhi . Thanks to Smita ma'am and Sonali ma'am, and all the management team and coordinators like Nikita, Radhika, and Pooja ma'am."

## **CHAKRADHER KUNINTY**

Dy General Manager

HCL Technologies Limited

"What I liked about the programme is the enthusiasm of the professors, making complex concepts like Blockchain easy to understand, taking extra classes when needed, guest lectures from Industry & regulators and the hospitality during campus immersion."

## **ARUN BABU K.S.**

Executive Vice President – Legal

Yes Bank Limited

"I am immensely grateful to IIT Delhi for providing an exceptional certificate program in FinTech. The curriculum was highly informative, covering a wide range of relevant topics. The dedicated faculty members imparted invaluable expertise."



# Testimonials

## **AKHIL BHUSHAN**

Head cashier

Punjab National Bank

"I recently completed the Fintech course offered by IIT, and I couldn't be more pleased with the experience. The course content was comprehensive and exceptionally well-structured, providing a thorough understanding of the latest trends and technologies in the financial technology sector. The faculty was knowledgeable and supportive, ensuring that all participants could grasp even the most complex concepts with ease. The practical insights and hands-on sessions were particularly valuable, equipping me with the skills and confidence to apply what I learned in real-world scenarios."

## **CA NISHANT VIKRAM**

Managing Partner

Nishant Vikram & Co.

"Overall a great learning experience. The professionalism of the faculty and quality of guest lectures was brilliant. Content was very contemporary given the dynamic nature of the Fintech space. Lot of value additions throughout the course."

## Programme Fee

Particulars	Amount (₹)
Programme Fees	1,65,000
GST @18%	29,700
<b>Total Fees</b>	<b>1,94,700</b>

### Easy EMI options available

#### Note:

- All fees should be submitted in the IITD CEP Account only, and the details will be shared post-selection.
- The receipt will be issued by the IIT Delhi CEP account for your records.
- Loan and EMI Options are services offered by TimesPro. IIT Delhi is not responsible for the same.

#### Withdrawal & Refund from Programme:

- Candidates can withdraw within 15 days from the programme start date. A total of 80% of the total fee received will be refunded. However, the applicable tax amount paid will not be refunded on the paid amount.
- Candidates withdrawing after 15 days from the start of the programme session will not be eligible for any refund.
- If you wish to withdraw from the programme, you must email to [cepaccounts@admin.iitd.ac.in](mailto:cepaccounts@admin.iitd.ac.in) and [icare@timespro.com](mailto:icare@timespro.com), stating your intent to withdraw. The refund, if applicable, will be processed within 30 working days from the date of receiving the withdrawal request.

## Instalment Schedule

Instalment	Instalment Date	Amount (₹)**
Registration Fee*	To be paid at the time of registration	10,000
I	Within one-week of offer-rollout	55,000
II	25 <sup>th</sup> Oct, 2024	50,000
III	9 <sup>th</sup> Dec, 2024	50,000

### Note:

- \*Registration fee of ₹10,000 will be charged for processing the selected applications only, post confirmation email from the institute. The registration fee is also part of the total programme fee.
- An offer letter from CEP, IIT Delhi will be released post the successful receipt of the Registration Fee.
- \*\*GST@ 18% will be charged extra in addition to the fee.

## Programme Timelines

Application Closure Date	8 <sup>th</sup> September, 2024
Programme Start Date	22 <sup>nd</sup> September, 2024
Programme End Date	8 <sup>th</sup> March, 2025

**APPLY NOW** 



## भारतीय प्रौद्योगिकी संस्थान दिल्ली Indian Institute of Technology Delhi



**The Indian Institute of Technology Delhi (IIT Delhi)** is one of the 5 initial IITs established for training, research and development in science, engineering and technology in India. Established as the College of Engineering in 1961, the Institute was later declared an Institution of National Importance under the “Institutes of Technology (Amendment) Act, 1963” and was renamed as “Indian Institute of Technology Delhi”. It was then accorded the status of a Deemed University with powers to decide its own academic policy, conduct its own examinations and award its own degrees. Since its inception, over 48,000 students have graduated from IIT Delhi in various disciplines including Engineering, Physical Sciences, Management and Humanities & Social Sciences.

For more details, please visit: [www.iitd.ac.in](http://www.iitd.ac.in)

## Continuing Education Programme (CEP)

Executive education is a vital need for companies to build a culture that promotes newer technologies and solutions and builds a workforce that stays abreast of the rapidly transforming needs in the technological, business and regulatory landscape. Committed to the cause of making quality education accessible to all, IIT Delhi has launched Online Certificate Programmes under eVIDYA@IITD (ई-विद्या @IITD), enabling Virtual and Interactive learning for Driving Youth Advancement @IITD for Indian as well as international participants.

These outreach programmes offered by the Indian Institute of Technology Delhi (IIT Delhi) are designed to cater to the training and development needs of various organisations, industries, society and individual participants at national and international levels with a vision to empower thousands of young learners by imparting high-quality Online Certificate Programmes in cutting-edge areas for their career advancement in different domains of engineering, technology, science, humanities and management.

For more details, please visit: <http://cepqip.iitd.ac.in>

**5<sup>th</sup>**

in NIRF Ranking 2023  
(Management Studies)

**2<sup>nd</sup>**

QS World University  
Rankings 2024 in India





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For any feedback, please write to:  
CEP, IIT Delhi at  
contactcep@admin.iitd.ac.in



Online Certificate Programmes are offered by the Indian Institute of Technology Delhi under the aegis of Continuing Education Programme (CEP) so that the Institute can realise its vision of serving as a valuable resource for industry and society, and fulfil its mission to develop human potential to its fullest extent so that intellectually capable and imaginatively gifted leaders can emerge in a range of professions.

Programme offered by Continuing Education Programme (CEP), IIT Delhi