

Professional Certificate in FinTech Operations – **Curriculum Details**

The programme covers 9 modules – each building competency progressively to understand the concepts and apply the same in FinTech driven environment.

Module A — Foundation (Weeks 1–4) 26 hours		
NO.	Module	Key Concepts
1	Money, Finance & Financial Innovation	Evolution of money, financial intermediation, ledger systems, financial cycles, why innovation happens
2	Banking & BFSI Operations	CASA, NEFT/RTGS/IMPS, cheque clearing, fee income, NPA basics, customer lifecycle
3	Business Communication & Excel	Excel for finance, data interpretation, business writing, reporting
4	Digital Tools & Workflows	CRM systems, no-code tools, API basics
5	Professional Skills & Industry Orientation	Interview prep, certifications, FinTech career pathways

Module B — Strategy, Product & FinTech Frame 20 hours		
NO.	Module	Key Concepts
6	FinTech Landscape, Business Models & Strategic Frameworks	Ecosystem mapping, neobanks vs TechFin, unit economics, global vs India, platform economics, network effects, BaaS, valuation metrics (DAU/MAU/TPV/GTV)
7	Product Management in FinTech	Product lifecycle, user journeys in finance, payments/lending product design, CAC/LTV, case-based strategy

Module C — India Stack | 10 hours

NO.	Module	Key Concepts
8	India Stack — Policy & Financial Architecture	UPI, Aadhaar/eKYC, Account Aggregator, ONDC, OCEN, JAM Trinity, institutional design
9	India Stack — Technical Flows	API flows, transaction journeys, AA technical architecture, integration patterns

Module D — Payments (Anchor Sector) | 18 hours

NO.	Module	Key Concepts
10	Payments — Systems, Economics & Strategy	Payment architecture, transaction lifecycle, MDR economics, India Stack payments, cross-border systems, merchant acquiring
11	Payments — Operations & Tech Lab	Payment gateway APIs, transaction handling, reconciliation, failure management, dashboards

Module E — Digital Lending (Anchor Sector) | 18 hours

NO.	Module	Key Concepts
12	Digital Lending — Credit, Risk & Strategy	Underwriting models, lending lifecycle, LSP vs RE structures, collections strategy, risk policy
13	Digital Lending — Operations Lab	Loan origination systems, rule engines, scoring tools, workflow simulation

Module F — Blockchain, Digital Assets & Future of Money | 16 hours

NO.	Module	Key Concepts
14	Blockchain & Trust Systems	Ledger evolution, hashing, cryptography, consensus, smart contracts as institutional innovation, enterprise blockchain
15	Digital Assets & Future of Money	Cryptocurrencies as monetary experiments, stablecoins, ICOs as capital formation, CBDC and policy response
16	Blockchain Applications Lab	Smart contract demo, tokenization basics, blockchain workflow simulation

Module G — AI, Data & Analytics | 20 hours

NO.	Module	Key Concepts
17	AI in Financial Systems & Decision-Making	AI applications in lending, payments, fraud, risk; explainability, bias, human-in-the-loop, RBI guidance on AI
18	AI Tools & Applications Lab	LLM tools, prompt engineering, fraud detection tools, AI copilots in workflows
19	Data & Analytics for FinTech Operations	Dashboards, reconciliation, transaction analytics, anomaly detection, no-code data tools

Module H — Regulation, Risk & Compliance | 16 hours

NO.	Module	Key Concepts
20	Regulation & Compliance Framework	RBI digital lending guidelines, SEBI norms, IRDAI rules, DPDP Act 2023, sandbox frameworks
21	Risk Management in FinTech	Operational risk, fraud risk, liquidity, governance, vendor / third-party risk
22	KYC / AML Deep-Dive	SPJ: regulatory logic + risk frameworks; NIIT: KYC workflow simulation, AML screening tools

Module I — WealthTech, InsurTech & Capstone | 20 hours

NO.	Module	Key Concepts
23	WealthTech & InsurTech (Overview)	Robo-advisory, discount broking, parametric insurance, telematics, RegTech
24	No-Code Tools & API Fluency	Workflow automation, CRM platforms, API documentation for business users
25	Capstone Project	SPJ: business design + product logic + evaluation; NIIT: technical execution + prototyping

Outside Hour Allocation

NO.	Module	Key Concepts
26	Placement Assistance	NIIT: placement facilitation + connects; SPJ: mentorship
27	Optional Campus Immersion	2-day immersion at SPJIMR campus