Jagadguru Kripalu University

उद्धरेत् विद्यया आत्मानम्

Masters of Business Administration (MBA) With specialization (Fintech)

(Aligned with NEP 2020 & with the guidelines of UGC/ AICTE)

Academic Batch: 2026–2028

JK Institute of Management Studies

Programme Overview

About the Programme

The **Master of Business Administration (MBA) with Specialization in FinTech** is a two-year postgraduate programme designed to develop future-ready professionals capable of leading digital transformation in the financial services industry. Aligned with **NEP 2020**, **UGC**, and industry requirements, the programme combines core management education with specialized knowledge in **Financial Technology, Digital Banking, Digital Payments, Blockchain, Artificial Intelligence in Finance, Financial Analytics, Cybersecurity, and Regulatory Technology (RegTech)**.

The curriculum provides a strong foundation in management, finance, marketing, strategy, operations, and leadership while offering advanced exposure to emerging financial technologies and digital business models. Students gain hands-on experience through industry projects, simulations, internships, case studies, fintech labs, and interactions with banking and technology professionals.

The programme equips learners with the analytical, technological, managerial, and strategic competencies required to navigate the rapidly evolving digital finance ecosystem and lead innovation across banking, financial services, insurance, and technology-driven enterprises.ip.

Programme Highlights

- **NEP 2020 Aligned**
- **Industry-Focused FinTech Specialization**
- **Digital Banking and Financial Innovation**
- **Blockchain, Cryptocurrency & Distributed Ledger Technologies**
- **Digital Payments and Financial Ecosystems**

Semester I — Foundations of Management, Finance, and Financial Intelligence

Total Credits: 25 | The first semester builds foundational expertise in management, finance, economics, business analytics, and AI-driven financial intelligence, preparing students for advanced studies in FinTech and digital financial innovation.

Sl. No.	Course Code	Subject	L	T	P	Cr.
1	MNGT501	Principles of Management & Organisational Behaviour	3	0	0	3
2	MGFN501	Financial and Cost Accounting	3	0	0	3
3	MNGT502	Business Environment and Ethics	3	0	0	3
4	MGIB501	Financial Statement Analysis & Business Performance Evaluation (Elec)	4	0	0	4
5	MNGT503	Managerial Economics	3	0	0	3
6	MATH 501	Quantitative Techniques and Statistics for Manager	3	0	0	3
7	MGFT501	Financial Intelligence & AI (Elec)	4	0	0	4
8	JKVA101	The science of mind management	1	0	1	2

Semester II — Strategic Management, Financial Analytics, and Technology-Driven Decision Making

Total Credits: 24 | The second semester develops expertise in strategic management, managerial finance, financial modelling, and business analytics while equipping students with the technological and analytical skills required for leadership roles in the FinTech and digital finance sectors.

Sl. No.	Course Code	Subject	L	T	P	Cr.
1	MGMK501	Strategic Marketing Management	3	0	0	3
2	MGHR501	Strategic Human Resource Management	3	0	0	3
3	MGFN502	Managerial Finance	3	0	0	3
4	MGFT502	Python for Finance, Automation & Business Analytics (Elec)	4	0	0	4
5	MNGT504	Strategic Operations Management	3	0	0	3
6	RISE 501	Business Communication and soft skills	1	0	1	2
7	MGIB502	Financial Modelling (Elec)	4	0	0	4
8	JKVA102	Art & Science of Happiness	1	0	1	2

Semester III — Advanced FinTech, AI Innovation, and Digital Financial Transformation

Total Credits: 26 | The third semester develops advanced expertise in FinTech, Generative AI, Blockchain, digital finance, financial analytics, risk management, and regulatory governance, preparing students to drive innovation and transformation in the modern financial industry.

Sl. No.	Code	Subject	L	T	P	Cr.
1	MGFT601	Generative AI, Block chain & Digital Finance (Elec)	4	0	0	4
2	MGIB601	Advanced Equity Research, EIC Analysis & Investment Advisory(Elec)	4	0	0	4
3	MGFT602	FinTech Product Design & Intelligent Financial Systems(Elec)	4	0	0	4
4	MGFT603	FinTech Regulations, Compliance & Ethical Governance(Elec)	4	0	0	4
5	MGFT604	Risk Management, InsurTech & Alternative Investments(Elec)	4	0	0	4
6	MGFT605	AI-Driven Financial Modelling & Emerging FinTech Technologies(Elec)	4	0	0	4
7	MNGT601	Business Research Methods	1	0	1	2

Semesters IV — Industry Immersion, Research, and Applied Financial Innovation

Total Credits: 35

- **Project Work / Dissertation / OJT / Apprenticeship** – 20 Credits
- **Viva Voce & Practical Evaluation**
- Exposure to:
  - Technical Analysis
  - FOREX Markets
  - Commodity Markets & Mutual Funds

The final semester is fully focused on industry immersion, research, and applied learning, enabling students to work on real-world business and financial challenges through projects, internships, apprenticeships, and professional evaluations.

Features of National Education Policy (NEP-2020)

For UG Programs

The UGC has formulated a new student-centric **Curriculum and Credit Framework for Undergraduate Programmes (CCFUP)** in accordance with NEP 2020, incorporating a flexible choice-based credit system, multidisciplinary approach, and multiple entry and exit options — empowering students to pursue their career path by choosing subjects and fields of their interest.

Core Features of the NEP Framework

The NEP 2020 framework introduces transformative changes to undergraduate education, designed to give students greater freedom, flexibility, and holistic development.

Flexible Curricular Structures

Creative combinations of disciplinary areas enabling multidisciplinary study alongside rigorous specialisation in chosen subjects.

Multiple Entry & Exit Options

3 or 4-year UG degree programmes with UG Certificate, UG Diploma, or Degree depending on credits secured.

4-Year Honours Degree

Eight-semester programme with an option for Honours with Research upon completion of a rigorous research project in the major area.

Holistic & Multidisciplinary Education

The 4-year programme is the preferred option, offering the full range of holistic education alongside chosen major and minor disciplines.

Global Citizenship Education

Education for sustainable development integrated into the curriculum to empower learners as active promoters of peaceful, inclusive, and sustainable societies.

Internships & Apprenticeships

Opportunities with industries, businesses, premier institutions, and research organisations to actively engage with the practical side of learning.

Cutting-Edge Curriculum

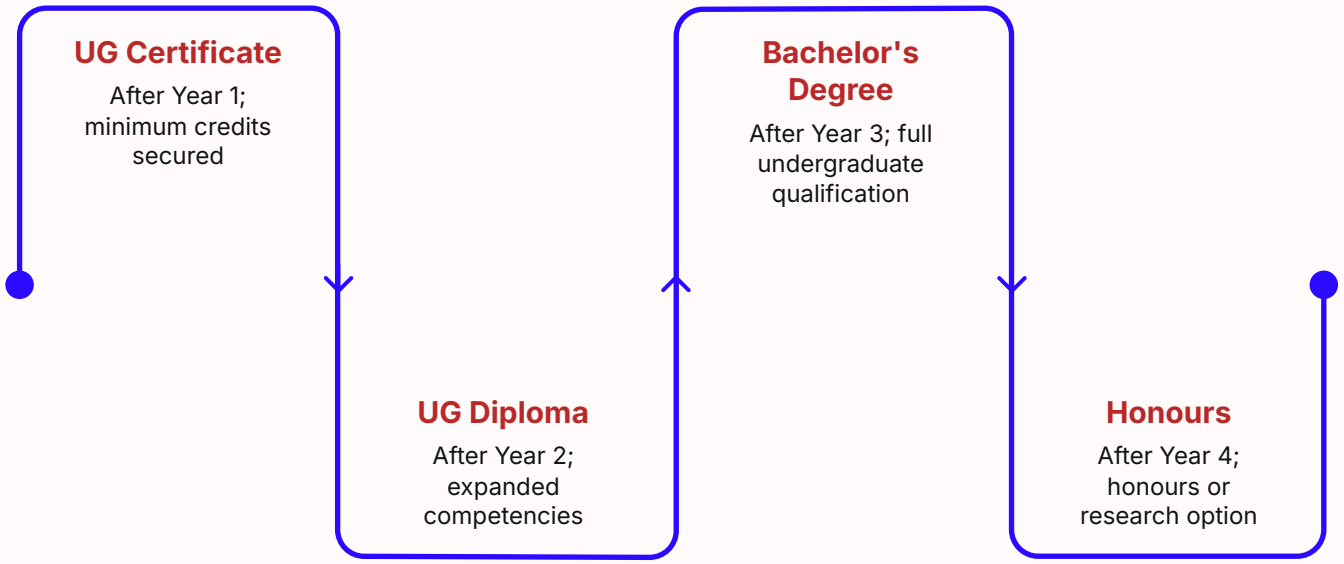
Preparation in AI, Agentic AI, Big Data, Machine Learning, FinTech, Cyber Security, Quantum Computing, Robotics, VLSI, Genomics, and more.

Alternative Learning Modes

Flexibility to switch between offline, ODL, online, and hybrid modes of learning as per student needs.

Multiple Entry & Exit Options

One of the most student-friendly features of NEP 2020 is the structured pathway that allows students to enter, exit, and re-enter the UG programme at defined milestones — ensuring no year of study is wasted.



Students who exit with a UG Certificate or UG Diploma are permitted to **re-enter within three years** and complete the degree programme. Students may also take a break during the period of study, but the total duration for completing the programme shall not exceed **7 years**.

ⓘ The Academic Bank of Credit (ABC) and guidelines for Multiple Entry and Exit are already in place to facilitate the implementation of CCFUP.

Minimum Credit Requirements

A student must fulfil the following minimum credit requirements for the award of a degree under each category. The framework ensures a balanced distribution across major, minor, multidisciplinary, and skill-based components.

Category	3-Year UG (120 Credits)	4-Year UG (160 Credits)	Remarks
Major with Specialisation	Min. 60 Credits (50%)	Min. 80 Credits (50%)	Core discipline focus
Minor Discipline	Min. 32 Credits	Min. 32 Credits	Broader understanding
Multidisciplinary Courses	Min. 9 Credits	Min. 9 Credits	Liberal arts & science
Ability Enhancement (AEC)	Min. 8 Credits	Min. 8 Credits	Language & communication
Skill Enhancement (SEC)	Min. 9 Credits	Min. 9 Credits	Practical & soft skills
Value-Added Courses (VAC)	Min. 6 Credits	Min. 6 Credits	Understanding India, community
Summer Internship	Min. 2–4 Credits	Min. 4 Credits	Work-based learning
Research Project / Dissertation	—	Min. 12 Credits	Honours with Research only
Total Minimum Credits	**120 Credits**	**160 Credits**	20 credits per semester

40% of the credits in any category may be earned through online courses approved by the Department and Institution as per existing UGC regulations.

Course Level Numbering System

The NEP framework introduces a standardised course numbering system to indicate the level and complexity of each course offered across all UG and PG programmes.

1	**0–99: Pre-requisite / Bridge Courses** Pass or fail courses with no credits. Replaces the existing informal bridge courses conducted in colleges and universities.
2	**100–199: Foundation / Introductory Courses** Entry-level courses designed to introduce students to the fundamentals of a discipline.
3	**200–299: Intermediate-Level Courses** Courses that build upon foundational knowledge and develop deeper understanding.
4	**300–399: Higher-Level Courses** Advanced undergraduate courses requiring prior foundational and intermediate knowledge.
5	**400–499: Advanced Courses** Specialised courses at the upper undergraduate level, often linked to research and industry applications.
6	**500–699: Master's Level Courses** 500–599 for first-year Master's; 600–699 for second-year of 2-year Master's or 1-year Master's degree programmes.
7	**700+: Doctoral Level Courses** Courses limited to doctoral students pursuing advanced research and specialisation.

Major, Minor & Multidisciplinary Disciplines

Major Discipline (Min. 80 Credits)

The primary discipline of focus. Students must secure ~50% of total credits through core courses in the major with specialisation. A student with 80 credits in Physics out of 160 total credits is awarded B.Sc. (Hons.) in Physics.

Eligibility for Honours with Research: CGPA of 7.5 (75%) after completion of 3rd year (6th semester).

Students can opt for a **Double Major** by securing a minimum of 40% credits (64 out of 160) from a second major discipline.

Minor Discipline (Min. 32 Credits)

Helps students gain broader understanding beyond the major. For example, a student in Computer Science & Engineering (AI&ML) may choose Cyber Security or Data Engineering as a minor.

Minor stream courses must be from the 300-level or above. 50% of minor credits must be in the relevant subject; the remaining 50% can be from any discipline of the student's choice.

Multidisciplinary Courses (Min. 9 Credits)

All UG students must complete 3 introductory-level courses from broad disciplines such as Natural Sciences, Mathematics & Statistics, or Humanities. Students cannot repeat courses already studied at the 12th class level.

ⓘ Students may change their major within the broad discipline at the end of the first year. HEIs may create **10% additional seats** over and above sanctioned strength to accommodate change-of-major requests, with preference given to students with the highest CGPA and no arrears.

Ability Enhancement, Skill Enhancement & Value-Added Courses

These course categories ensure that every UG student develops well-rounded competencies — from language and communication to practical skills and civic awareness.

Ability Enhancement Courses (AEC) — Min. 8 Credits

Focused on **Modern Indian Language (MIL) & English** with emphasis on language and communication skills. Develops critical reading, expository writing, academic writing, and the ability to participate in discussions and debates. Helps students appreciate the cultural and intellectual heritage of their chosen MIL.

Skill Enhancement Courses (SEC) — Min. 9 Credits

Aimed at imparting **practical skills, hands-on training, and soft skills** to enhance employability. Institutions may design courses as per students' needs and available resources. Vocational Education and Training forms an integral part, with a minimum of 12 credits allotted to the Minor stream for vocational courses.

Value-Added Courses (VAC) — Min. 6–8 Credits

Understanding India: Knowledge of contemporary India, its historical perspective, national development goals, constitutional values, fundamental rights and duties, India's freedom struggle, and Indian knowledge systems. **Community Engagement & Service:** Exposes students to socio-economic issues and supplements theoretical learning with real-life experiences. **Field-Based Learning / Minor Project:** Provides exposure to development-related issues in rural and urban settings.

Internships, Projects & Research

Summer Internship / Apprenticeship / OJT (Min. 2–4 Credits)

All students undergo internships or apprenticeships in firms, industries, organisations, or research labs during the summer term. Opportunities span local industry, business organisations, health sectors, local governments (panchayats, municipalities), Parliament, media organisations, artists, and crafts persons. Students exiting after the first two semesters must complete a **4-credit work-based learning/internship** to receive a UG Certificate.

Minor Project (Min. 2 Credits)

A practical, hands-on project applying concepts from programming, data analytics, or AI. Students design and develop a small software application, AI model, or data-driven solution to solve a real-world problem. May be carried out individually or in a small team under faculty supervision. Requires a project report and presentation/demonstration at the end of the semester. Objective: enhance problem-solving ability, coding skills, and technical confidence before the major project.

Major / Captioned Project (Min. 12 Credits)

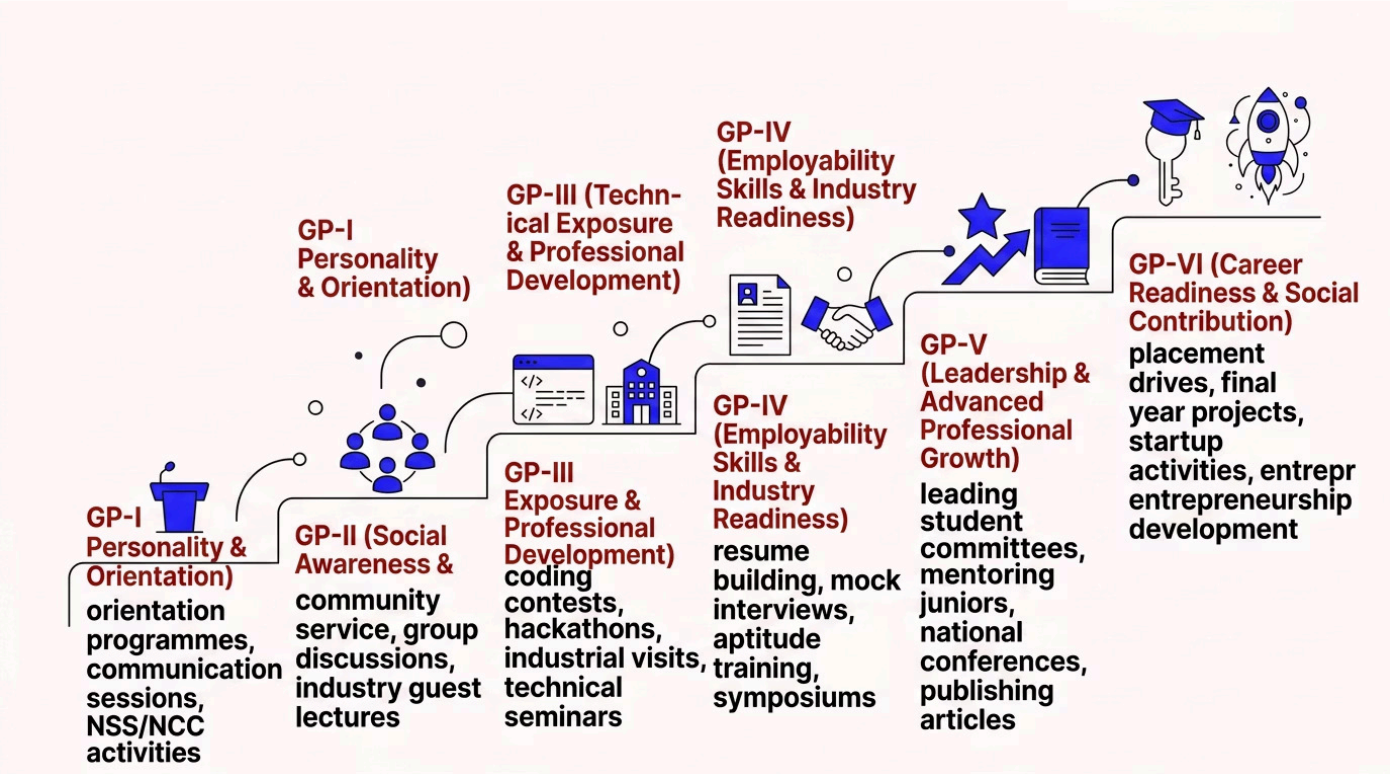
Applies knowledge and skills acquired throughout the programme to address a significant real-world problem. Develops research aptitude, critical thinking, innovation, and professional competencies. Involves problem identification, literature review, methodology development, analysis, implementation, testing, and documentation. May be carried out in collaboration with industry, research organisations, government agencies, or community stakeholders. Culminates in a project report, presentation, demonstration, and viva-voce — serving as a capstone experience reflecting NEP 2020 graduate attributes.

Research Project / Dissertation (Min. 12 Credits — Honours with Research)

Students choosing a 4-Year Bachelor's degree (Honours with Research) must take up a research project under faculty guidance, to be completed in the **eighth semester**. Research outcomes may be published in peer-reviewed journals, presented at conferences/seminars, or patented. Eligibility: CGPA ≥ 7.5 after the 6th semester. Honours students not undertaking research will complete 3 courses for 12 credits in lieu of the dissertation.

General Proficiency — Semester-wise Development

General Proficiency is a co-curricular component that tracks the holistic development of students across all six semesters, from orientation and personality building to career readiness and community contribution.



Stage	Focus Area	Key Objective
GP-I	Personality & Orientation	Build confidence and communication skills at entry level
GP-II	Social Awareness	Improve teamwork, social responsibility, and leadership basics
GP-III	Technical Exposure	Enhance technical confidence and presentation skills
GP-IV	Employability Skills	Develop employability skills and professional grooming
GP-V	Leadership & Mentorship	Develop leadership, mentoring ability, and professional maturity
GP-VI	Career Readiness	Ensure career readiness, ethical responsibility, and community contribution

Modular Teaching & Evaluation Pattern

The NEP 2020 framework introduces a modular, continuous evaluation system that balances internal assessments, practical work, and end-term examinations to provide a comprehensive and fair assessment of student learning.

Internal Assessment Breakdown (60 Marks)

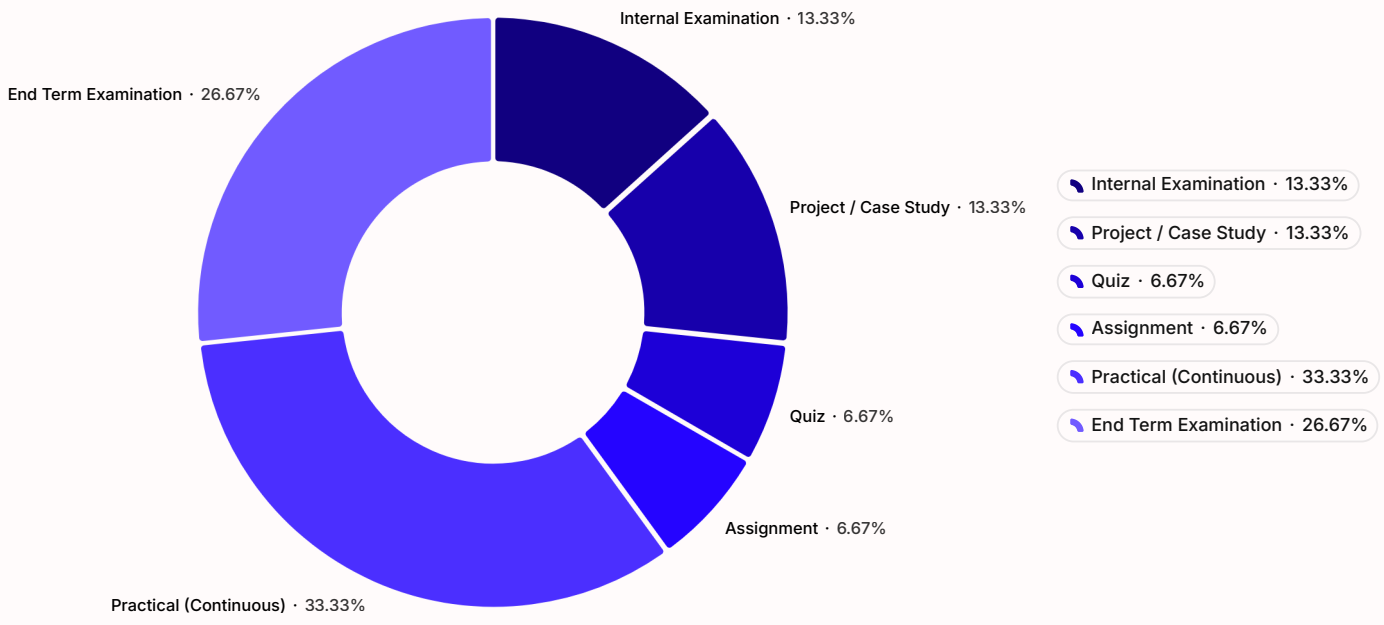
Component	Marks
One Internal Examination	20 Marks
Project / Case Study (2 × 10 Marks)	20 Marks
Quiz (1 Number)	10 Marks
Assignment (1 Number)	10 Marks
Total Internal	**60 Marks**

External Assessment

Component	Marks
Practical (Continuous Evaluation)	50 Marks
Final Examination (End Term)	40 Marks

Key Highlights of the Evaluation System

- Continuous and comprehensive assessment throughout the semester
- Project and case study-based evaluation promotes applied learning
- Quizzes and assignments ensure regular engagement with course content
- Practical evaluation rewards hands-on skills and lab performance
- End-term examination tests conceptual depth and analytical ability
- VIII Semester core major may be seminar-based with student presentations and discussions



The modular evaluation pattern ensures that students are assessed continuously and holistically, reducing dependence on a single high-stakes examination and encouraging consistent academic engagement throughout the programme.