Course Code	Course Title	L	T	P	C
OLMBA626	Wealth Tech and Lending Tech	3	1	0	4
Pre-requisite	NIL	Syllabus Version			
		1.0			

Course Objectives:

1. To provide foundational knowledge of Wealth Tech and Lending Tech, including key concepts, components, and their roles in modern finance.
2. To explore the technologies driving Wealth Tech and Lending Tech innovations, such as AI, blockchain, and digital applications.
3. To analyze the impact of user experience, personalization, and regulatory frameworks on the effectiveness of Wealth Tech and Lending Tech solutions.
4. Understanding the structure and significance of Lending Tech, recognizing major players and platforms

Course Outcomes:

1. Students will be able to differentiate between traditional wealth management and WealthTech, identifying key advantages of digital approaches.
2. Students will gain insights into robo-advisory services, including their benefits, technology, and regulatory challenges.
3. Students will be equipped to discuss technology innovations like AI, blockchain, and digital processes in both WealthTech and LendingTech sectors.
4. Students will appreciate the importance of user experience and design principles, demonstrating how these impact customer trust and engagement in WealthTech and LendingTech platforms.

Module:1	WealthTech Concepts	

Overview of WealthTech and its components – WealthTech vs Traditional wealth management - Types of Wealthtech Companies – Wealth management strategies: Traditional vs. digital approaches - Successful WealthTech firms in India (e.g., Zerodha, Groww)

Module:2	Robo-Advisory Services in WealthTech	

Concept and functioning of robo-advisors - Advantages and Disadvantages - Technology Behind Robo-Advisors - Regulatory landscape governing robo-advisors - Future of Robo-Advisory Services

Module:3	LendingTech Concepts	

LendingTech and its significance - Lending Technology Landscape: Types of lending platforms, Major players, Regulatory framework – Advantages and Disadvantages of LendingTech.

Module:4	Digital Loan	

Online Application Process - Digital Document Management - Automated Underwriting - Loan Contract Management - Digital Collections and Recovery

Module:5	Technology Innovations in WealthTech	

Blockchain technology and its applications in WealthTech - Artificial Intelligence and Machine Learning in investment strategies - Data analytics for customer profiling and personalized recommendations - Augmented Reality (AR) and Virtual Reality (VR) in WealthTech -		
Module:6	**Technology Innovations in LendingTech**	
AI and big data in credit scoring and risk assessment - Embedded Finance in Lending - Digital KYC processes - Fraud prevention techniques - Mobile applications in facilitating lending services – Blockchain technology and its application in LendinTech		
Module:7	**User Experience and Customer Engagement**	
Importance of user experience (UX) in WealthTech and LendingTech – Personalization and Customization - Gamification Strategies - User-Centric Design - User Feedback and Continuous Improvement - Trust and Transparency in Communication		
	Total Hours of Study:	**120 Hrs.**

1.	Chishti, S. & Puschmann, T (2018). The WEALTHTECH Book: The FinTech Handbook for Investors, Entrepreneurs and Finance Visionaries. Wiley
2.	Gupta, P., & Tham, T. M. (2018). Fintech: the new DNA of financial services. Walter de Gruyter GmbH & Co KG.
Reference Books	
1.	Lucas, G. (2023). The Prosperity Revolution: An exploration of how WealthTech is changing the face of wealth management. Automatic Authority Publishing & Press House
2.	Stijn Van Hijfte (2023). An Introduction to Fintech: The Revolution of Financial Services. O'REILY

Mode of Evaluation: Quiz/ Assignment/CAT/FAT			
Recommended by Board of Studies	04-11-2024		
Approved by Academic Council	No.76	Date	28-11-2024