



AICTE – GTU Sponsored Online
Faculty Development Programme



on

Technology Applications in Finance (FinTech)

March 07 - 12, 2022

FDP Report



Organized by
Graduate School of Management Studies
Gujarat Technological University
Ahmedabad – 392424, India
www.gsms.gtu.ac.in

About AICTE

Technology Applications in Finance (FinTech) FDP was jointly sponsored by the AICTE and GTU and organised by Graduate School of Management Studies, GTU dated from 07th – 12th March, 2022. It was an online-based full-day Faculty Development Program of 6 days. In total, 92 participants from various reputed institutes participated in this FDP. All the sessions have organized on the web conferencing system (Microsoft Teams) and assessment of participants done by Google's learning management system (Google Classroom).

Various experts whose research area of interest is Finance invited to provide insight into the topics. These are as follows:

Mr. Pranav Kapadia (Co-Founder, PropCop Pvt. Ltd.)



Mr. Pranav Kapadia is the co-founder of PropCop and Exigro Pvt. Ltd. Mr. Kapadia is an experienced professional with around 25 years of experience as an entrepreneur, corporate employee and a business consultant. His is a MBA graduate and completed certificate courses of ACCA (Association of Chartered Certified Accountants) and IS Audit from USA. His area of expertise is Startups-Fintech/LegalTech/PropTech; Real estate due diligence; Business process consulting; and Internal audit.

Dr. Rohit Bansal (Rajiv Gandhi Institute of Petroleum Technology, Amethi)



Dr. Rohit Bansal is Assistant Professor of Accounting and Financial Management at Rajiv Gandhi Institute of Petroleum Technology, Amethi, Uttar Pradesh. Dr. Bansal completed his Ph.D. from IIT Roorkee and MBA from UPTU. He is having 8 years of teaching experience. His research interest is Data envelopment analysis; Corporate finance & equity valuation; Behavioral finance and Initial public offerings.

Dr. Muralidhar Kurni (GITAM University)



Dr. Murlidhar Kurni working as Assistant Professor in the Department of Computer Science, GITAM School of Science, GITAM University, Hyderabad. He is also an Independent Consultant for Pedagogy Refinement, EduRefine. He did Ph.D. in Computer Science and Engineering from JNTUA, Ananthapuram. He is editor of many national/international journals and he has 22 years of teaching experience.

Dr. Vidhisha Vyas (IILM University, Gurugram)



Dr. Vidhisha Vyas is working as professor at IILM University, Gurugram. Dr. Vyas did her PhD from IIT Bombay. She has around 5 years of teaching and 4 years of research experience. She holds a master's degree in economics, management and French. Her research interest is in the area of Economics, Industry organization, merger and acquisitions and International Business.

Dr. Muruganatham Ponnusamy (Indian Institute of Information Technology Kalyani)



Dr. Muruganatham Ponnusamy is a deputy registrar at IIIT Kalyani. He is a mechanical engineer with a PhD degree. He is having experience of 22 years in academia and more than a decade in Administration. He is holding 2 international innovation awarded patents and 4 national patents. His research interest is in the area of renewable energy resources; autonomous vehicles and engineering education in IoT and Blockchain.

Dr. Kaushal Bhatt (Gujarat Technological University)



Dr. Kaushal Bhatt is the Associate Professor at Graduate School of Management Studies and Coordinator of Internal Quality Assurance cell at GTU. He is having around 15 years of teaching and research experience. Dr. Bhatt earned his Ph.D. and M.Phil. degrees from Saurashtra University. He has obtained two Master Degrees i.e. M.B.A. in Finance and M.Com. with Advanced Management Accounting specialization.

Dr. G. P. Sahu (MNNIT Allahabad)



Dr. G. P. Sahu is working as professor at School of Management Studies, Motilal Nehru National Institute of Technology (MNNIT) Allahabad, Uttar Pradesh. He did his Ph.D. from IIT Delhi and PDF from California State University Monterey Bay, USA in the area of Information Systems. His research area is MIS, e-government, IS/IT planning, e-business, digital marketing, SCM, green IT etc.

Dr. Avinash Sharma (Maharishi Markandeshwar University, Haryana)



Dr. Avinash Sharma is a Professor at Maharishi Markandeshwar University, Ambala (Haryana). He is also president of Institution Innovation Council (IIC-MHRD) and ARIIA Nodal In-charge of the university. He did his Ph.D. in Computer Engineering. He is having 20 years of teaching experience. He has published around 350 research articles. He has edited 06 books so far. He also holds the position of guest editor in many international journals.

Dr. Naveen Kumar Singh (Gujarat Technological University)



Dr. Naveen Kumar Singh is working as Assistant Professor at Graduate School of Management Studies at GTU. He completed his PhD from MNNIT Allahabad. He is having 4 years of teaching and corporate experience. He also the visiting researcher at National Taiwan University of Science and Technology, Taiwan. His research area is e-commerce, technology adoption, digital finance, mobile payment systems etc.

Dr. R. P. Pradhan (IIT Kharagpur)



Dr. Rudra Prakash Pradhan is an associate professor at Vinod Gupta School of Management, Indian Institute of Technology Kharagpur. He is expertise in Financial Econometrics, Financial Analytics, Infrastructure Finance, Development Finance, and Financial Markets etc. He has 100+ publications in National and International Journals. He is also the editor of various journals.

Dr. P. S. Mann (Gujarat Technological University)



Dr. Palvinder Singh Mann is the Associate Professor at Graduate School of Engineering and Technology at GTU. He did his PhD from PTU in computer and science engineering. His research area is soft computing, data science and cyber security etc. He is member of various academic bodies like IEEE, IAENG, CSI, ISTE, and Punjab academy of science etc.

Dr. J. Somasekar (Gopalan College of Engineering & Management)



Dr. J. Somaseker is working as professor and HoD of computer science and engineering department at Gopalan College of Engineering and Management, Bangalore. He did his PhD from JNTUA and M.Tech from NIT Karnataka. He is having 9 years of experience and around 15 publications. He is also published 1 book. His research interest in the area of remote sensing image, ICT etc.

Dr. Kapil Arora (Alliance University Bangalore)



Dr. Kapil Arora is a professor at Alliance school of Business, Alliance University, Bangalore. He is also the area chair of Finance in his university. He did his PhD and MBA from VNSGU, Surat. He is having 23 years of experience in research, teaching and industry. Dr. Arora has published and presented 160 cases, research papers, chapters in books and abstracts in National / International Conferences, Books and Research Journals.

Dr. Y. N. Singh (Institute of Engineering & Technology Lucknow)



Dr. Y. N. Singh is professor at IET Lucknow. He did his PhD from IIT BHU and MTech from IIT Kanpur. His research work focuses on Pattern Recognition, ML, Social Media Analytics, Medical Image Computing and Biometrics. The aim of his research is to explore the knowledge of Mathematics, AI, Cognitive Science, and Biological Sciences to provide solutions to the problems related to Machine Vision, Human Recognition, Healthcare Info, Prediction and Discover Knowledge of Real-World Events.

Dr. Shaleen Srivastava (Central Bank of India, Mumbai)



Dr. Shaleen Srivastava is Chief Manager (Data Analytics) at Central Bank of India. He is having around 12 years of experience in BFSI sector in various leadership role with expertise in driving “Fintech strategy” on pan India level. His research focuses on AI, ML including Customer Segmentation, Propensity, Churn Prediction, Cross-sell, Collections, Product Recommendation Model etc.

Dr. A. Thangaraja (Vellore Institute of Technology, Chennai)



Dr. A. Thangaraja is Assistant Professor at VIT Business School, Vellore Institute of Technology, Chennai. He is expertise in the area of Data Analytics, Business Analytics, Marketing Analytics, and People Analytics. He also expert in statistical software like, SPSS, AMOS, NVIVO, RStudio, Python, Gephi etc. He has 10 years of teaching and 2 years of industry experience.

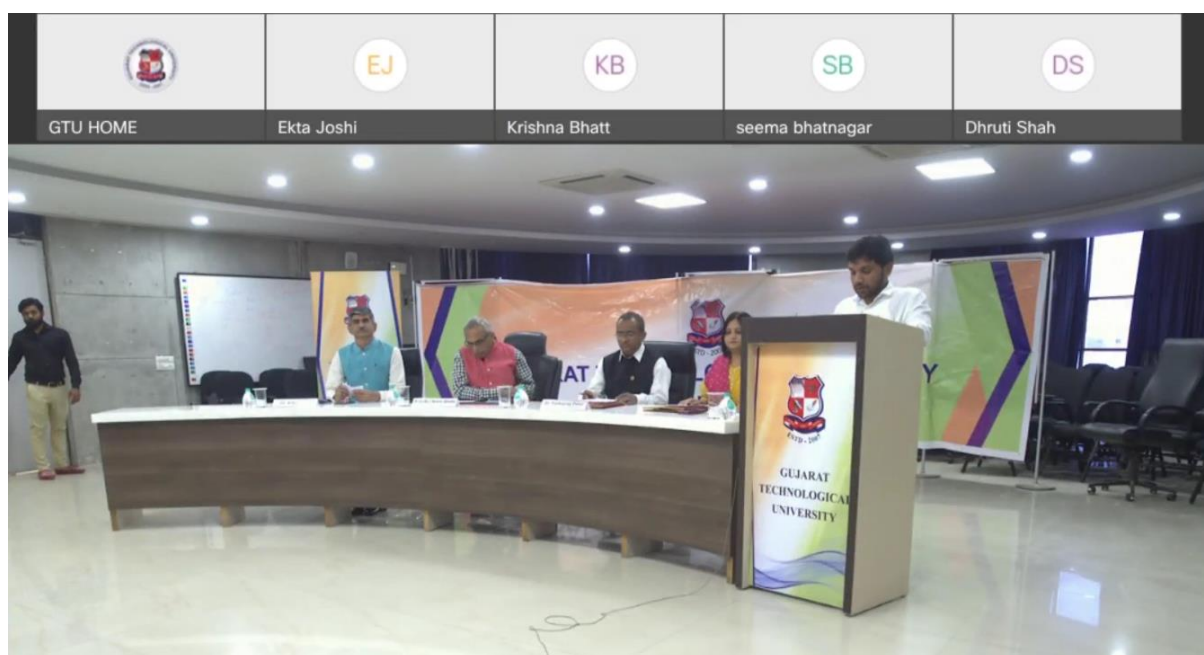
Dr. Peesh Ranjan Agrawal (Retd.) (MNNIT Allahabad)



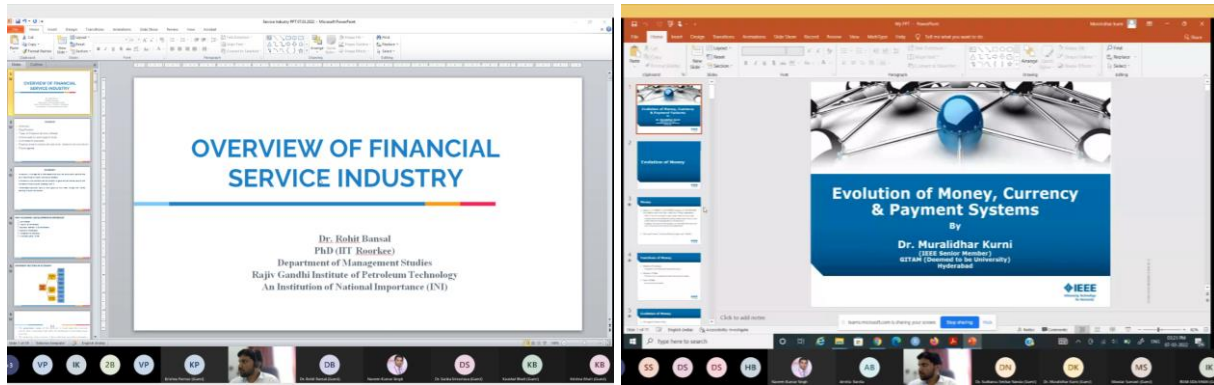
Dr. Peesh Ranjan Agrawal is retired professor of School of Management Studies, MNNIT Allahabad. He is former Vice Chancellor of Awadh Pratap Singh University, Rewa (MP) and VBS Purvanchal University, Jaunpur (UP). He was also member of various committees like, Faculty welfare, Member BoG, and Finance committee. He is having 40 years of teaching, research and administration experience in which 22 years of experience as professor.

Day -1 of the program started with the inauguration ceremony and the inauguration chaired by Prof. (Dr.) Navin Sheth (Hon’ble vice chancellor, GTU), Dr. K. N. Kher (Registrar, GTU), Prof. Pankajray Patel (Director, GSMS-GTU), and Dr. Sarika Srivastava (University Coordinator, GTU). The chief guest of the programme was Mr. Pranav Kapadia (Co-founder, PropCop). This event was coordinated by Dr. Naveen Kumar Singh (Assistant Professor, GSMS-GTU). This inaugural session was organized on Cisco Webex platform. At starting, Dr.

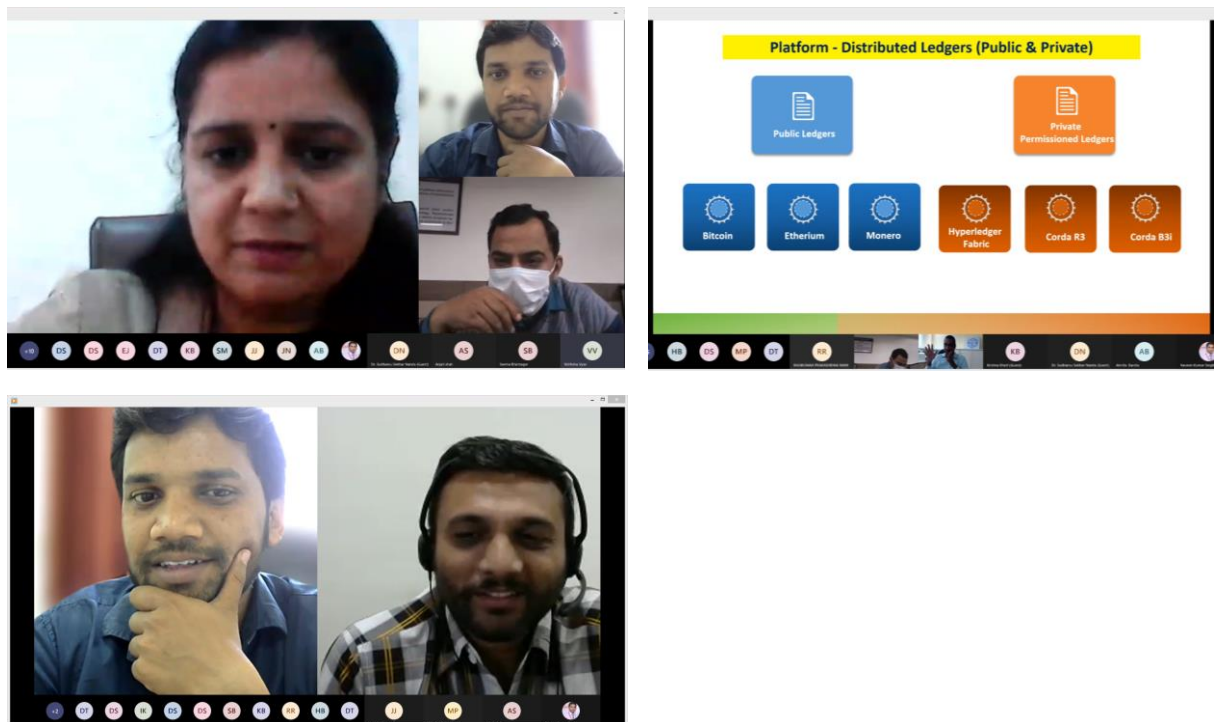
Naveen Kumar Singh took the initiative to welcome all the dignitaries over the dias, and started the session with saraswati Vandana and GTU song. Registrar of GTU, Dr. K. N. Kher welcomed all the guests, experts and participants of the program. Prof. Pankajray Patel provide the brief introduction about the GSMS. He further describes the journey to organising AICTE – GTU sponsored FDPs at GTU from last 4 years. He discussed the emerging trend and growth of online financial transactions in India specially after demonetisation in 2016. Prof. (Dr.) Navin Sheth, Hon'ble VC of GTU then describe the relevance of Fintech in currency era. He also connects this emerging topic with the vision of PM as “New India”. He also motivated the participants to gain knowledge from the program and support the nation to become “Atmanirbhar Bharat”. After that, Mr. Pranav Kapadia shared their views on how the Fintech and other major player of finance are working in the Indian market. He also discussed that Fintech is not new but Fintech is also new, “how”, that is because now there is a momentum that is happening where a lot of people are using technology to solve a lot of problem that financial institution as well as users and clients of those institutions were facing. He covered the fintech and allied terms like, Fintech start-ups, Fintech or Techfin, APIs, Open banking, Wealth tech, Public goods, E-KYC and Neo banks etc. He closed his presentation with the briefing of 30 Indian fintech influencers 2022. At the end Dr. Sarika Srivastava, university coordinator, GTU, addressed vote of thanks to all the audience and stakeholders of the program.



Day – 1 session – 2 was taken by Dr. Rohit Bansal (Assistant Professor, Department of Management Studies, Rajiv Gandhi Institute of Petroleum Technology, Amethi). He provided participants a detailed Overview of Financial Services Industry. Next, session – 3 was taken by Dr. Muralidhar Kurni (Assistant Professor, Department of Computer Science, GITAM School of Science, GITAM University) on the Evolution and Paradigm shift of Money, Currency and Payment Systems.

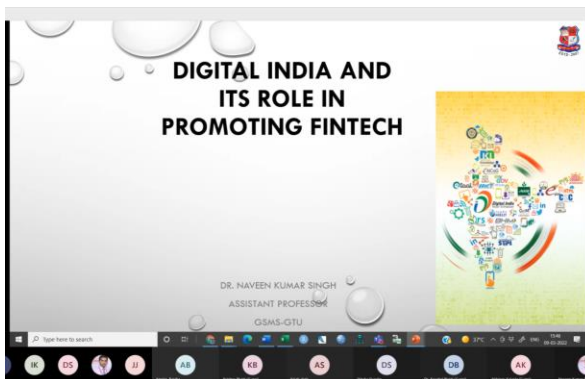
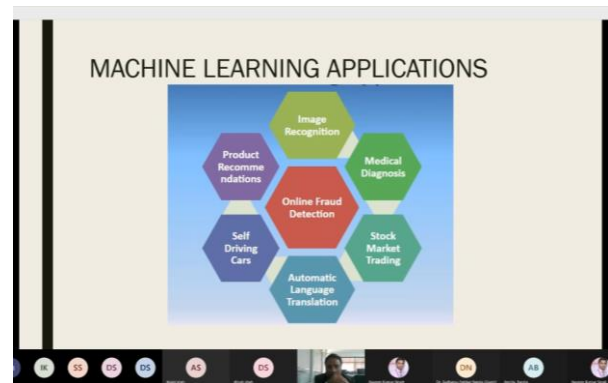
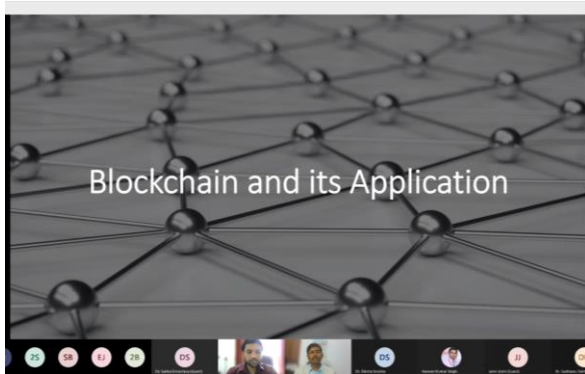


Day – 2 was started with session – 4, taken by Dr. Vidhisha Vyas (Professor, IILM University Gurugram), she explains the Fundamental of Financial and related Technology and its Associated Risks. Session – 5 was taken by Dr. Muruganantham Ponnusamy (Deputy Registrar, Indian Institute of Information Technology Kalyani) had extended the discussion over the emerging technologies in finance. The day was end with session – 6 which was taken by Dr. Kaushal Bhatt (Associate Professor, Graduate School of Management Studies, GTU). He explained the emerging finance start-up and role of fintech in existing start-ups in finance.



Day – 3 session – 7 was taken by Dr. G. P. Sahu (Professor, School of Management Studies, MNNIT Allahabad). He started his discussion with introduction of Blockchain and its role in finance. Session – 8 was taken by Dr. Avinash Sharma (Professor, Computer Science & Engineering Department, Maharishi Markandeshwar University). He explained the application of Artificial Intelligence, Machine Learning, and Blockchain in Finance Sector. He further explained the term Digital Lending, WealthTech & InsurTech in his session. Last session – 9 of the day was taken by Dr. Naveen Kumar Singh (Assistant Professor, Graduate School of Management Studies, GTU). He explained the current scenario of India with the GoI scheme

“Digital India” and discuss about the practice taken by GoI to promote technology in all sectors including finance.

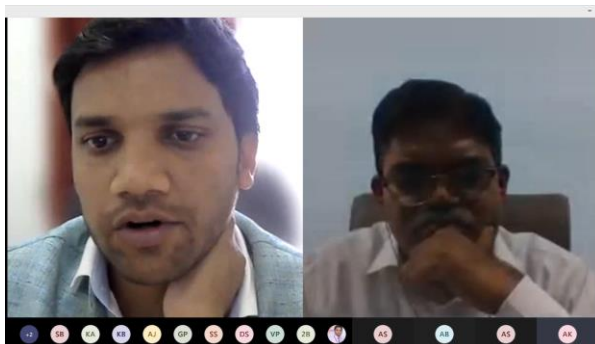


Day – 4 session – 10 was started by Dr. Rudra Prakash Pradhan (Associate Professor, Vinod Gupta School of Management, IIT Kharagpur). He first explained the Financial Inclusion and Financial Integration and then he explained the role of FinTech in Financial Inclusion and Financial Integration. Dr. Muruganantham Ponnusamy (Deputy Registrar, Indian Institute of Information Technology Kalyani) took his second session and session – 11 of the FDP. This time he explained the role of financial technology in insurance sector. Last session – 12 of was taken by Dr. P. S. Mann (Associate Professor, Graduate School of Engineering and Technology, GTU), he provides the information about the threads and security during the financial transaction.





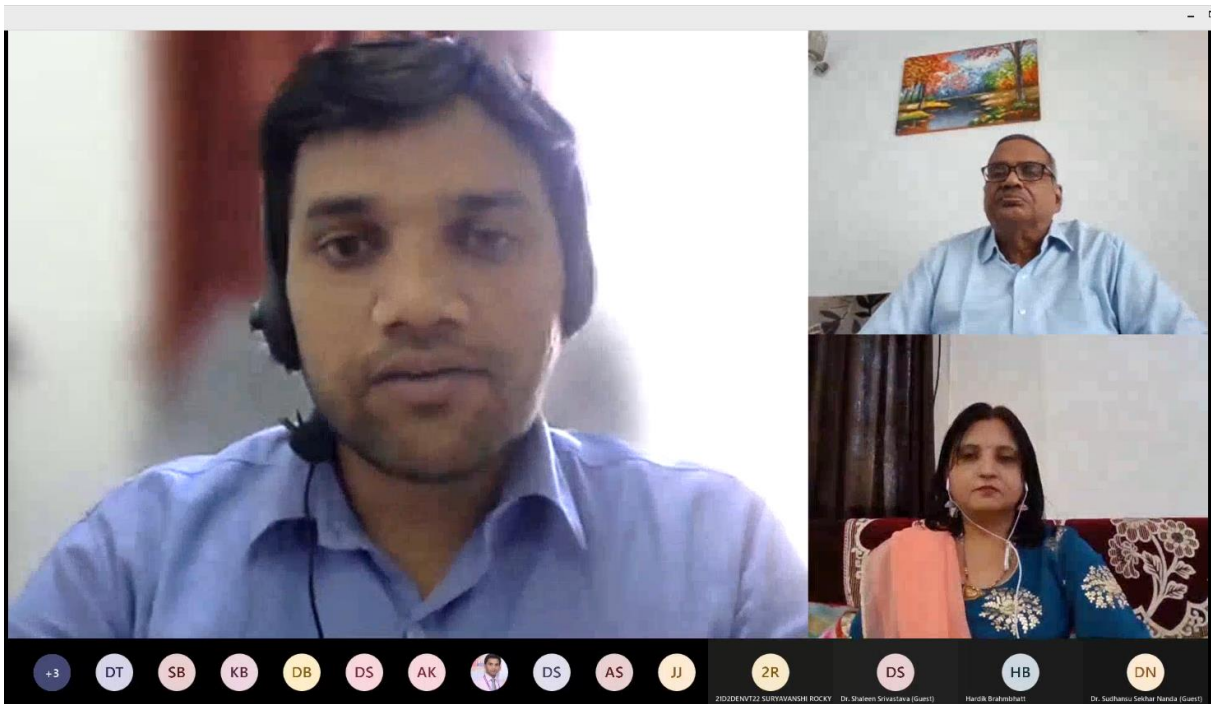
Day – 5 was started with session – 13 of Dr. J. Somasekar (Professor, Computer Science Engineering Department, Gopalan College of Engineering & Management), in which he described about the analyses of bitcoin data via machine learning. Next, session – 14 was about how the FinTech is a disruptive force for financial services. This session was taken by Dr. Kapil Arora (Professor, Alliance School of Business, Alliance University Bangalore). Next session – 15 was on National Education Policy – 2020, which was taken by Dr. Y. N. Singh (Professor, Computer Science and Engineering, Institute of Engineering & Technology, Lucknow).



Day – 6 first session – 16 was taken by a corporate speaker Dr. Shaleen Srivastava (Chief Manager, Central Bank of India, Mumbai). He explained the fintech and its revolution in Banking, Financial services and Insurance (BFSI) sector in very practice way. Next session was taken by Dr. A. Thangaraja (Assistant Professor, VIT Business School, Vellore Institute of Technology, Chennai). He demonstrates the various data analytics tools and techniques in fintech.



Afterward, there was a panel discussion followed by feedback and online examination. The chief guest of valedictory session was Prof. Peeush Ranjan Agrawal (Retd. Professor, School of Management Studies, MNNIT Allahabad). He explained how the financial sector was changes from 1980 to 2022. In the end, Dr. Naveen Kumar Singh provided the insights about the program and Dr. Sarika Srivastava gave a vote of thanks to the support of different persons for the successful completion of this program.



FDP Outcome:

At the end of the program, the participants able to understand the finance terminology like FinTech, Block chain, Bitcoin, and Cryptocurrency etc. They also able to understand the evolution of money and payment systems. After the programme they may easily identify the different types of Bitcoins available in the market. Participants now able to understand the importance of fintech in not only finance but also in the insurance sector and also correlate with digital program of GoI. They are able to analyse the value of Bitcoin and other methods of calculate the value of Bitcoin. During the session related to associated risk and security, participants may able to understand the cyber and other risk associated with fintech and other financial sector. Overall, this FDP was praised by all the participants for the content we've covered and gain something new with the help of this FDP.