



KALINGA INSTITUTE OF INDUSTRIAL TECHNOLOGY

Deemed to be University U/S 3 of the UGC Act, 1956

SCHOOL OF ECONOMICS & COMMERCE

ACADEMIC CURRICULUM

UNDER-GRADUATE PROGRAMME

B.Sc. (Fintech & Business Analytics)

As Per NEP 2020

Academic Year 2026-27

Effective from Academic Session 2026-27



KALINGA INSTITUTE OF INDUSTRIAL TECHNOLOGY (KIIT)

DEEMED TO BE UNIVERSITY, BHUBANESWAR-751024

Declared u/s 3 of UGC Act, 1956

Under-Graduate Programme in B.Sc. (Fintech & Business Analytics)

The Bachelor of Science [B.Sc. (Hons.)] in FinTech & Business Analytics Programme offered by the Department of Commerce, School of Economics & Commerce, KIIT Deemed to be University, is a 4-year Undergraduate Programme designed in alignment with the National Education Policy (NEP) 2020. The programme aims to develop technologically proficient, analytically skilled, and industry-ready professionals capable of addressing the emerging challenges of the rapidly evolving financial and business ecosystem.

The convergence of Finance, Technology, and Data Analytics has transformed the global business environment, creating a demand for professionals who possess expertise in financial systems, digital technologies, data-driven decision-making, and business intelligence. The programme offers an interdisciplinary curriculum integrating Finance, Financial Technologies, Business Analytics, Data Visualization, Artificial Intelligence, Blockchain, Banking, Investment Analysis, Economics, Statistics, and Programming Applications.

The programme is designed to equip students with conceptual understanding as well as practical exposure through experiential and technology-enabled learning. The pedagogy combines Lectures, Case Studies, Industry Projects, Data-driven Simulations, Computer-based Applications, Presentations, Assignments, Workshops, and Internships to create an engaging and application-oriented learning environment. The curriculum also emphasizes innovation, critical thinking, ethical practices, and problem-solving skills to prepare students for careers in the financial services industry, fintech sector, consulting, analytics, and entrepreneurship.

Salient Features of the B.Com. Curriculum

- The programme is interdisciplinary and industry-oriented, integrating Finance, Financial Technology, Business Analytics, Data Science, Artificial Intelligence, Blockchain, Banking, Economics, Statistics, and Programming Applications.
- The curriculum emphasizes experiential and technology-enabled learning through Case Studies, Industry Projects, Data Analytics Tools, Simulations, Internships, Presentations, and Research-based Assignments to enhance analytical and problem-solving skills.
- 3-year UG Programme requires a minimum of 120 credits; 4-year UG (Honours) requires 160 credits.
- Major (Core) courses: minimum 60 credits (3-year) and 80 credits (4-year).
- Minor Stream courses: minimum 24 credits (3-year) and 32 credits (4-year).
- General Education Requirement (GER) includes: Multidisciplinary/Open Elective (9 credits), Ability Enhancement Courses (8 credits), Skill Enhancement Courses (9 credits), Value Added Courses (8 credits), Summer Internship & Seminar (8 credits), and Research Project/Dissertation (12 credits for Honours with Research).

Note on Course Codes: Major Core Courses (011–099); Major Discipline Specific Elective Courses (111–299); Minor & Minor Elective Courses (311–499); GER – Ability Enhancement Courses (511–599); GER – Skill Enhancement Courses incl. Internship (611–699); GER – Value Added Courses (711–799); GER – Multidisciplinary/Open Elective Courses (811–899); Lab Courses (911–999).

Multiple Entry and Exit Options (NEP 2020)

The undergraduate programme extends over four academic years (Eight Semesters) with multiple entry and exit options as follows:

- **UG Certificate*:** Students who exit after Year 1 with a minimum of 40 earned credits and completion of one vocational course (4 credits) during summer vacation. Re-entry permitted within 3 years; degree completion within 7 years.
- **UG Diploma*:** Students who exit after Year 2 with a minimum of 80 earned credits and completion of one vocational course (4 credits) during summer vacation. Re-entry permitted within 3 years; degree completion within 7 years.
- **3-Year UG Degree:** Awarded upon successful completion of three years, satisfying the required credit obligations.
- **4-Year UG Degree (Honours):** Awarded upon completion of a four-year programme satisfying the full credit requirement.
- **4-Year UG Degree (Honours with Research):** Available to students with CGPA ≥ 7.5 in the first six semesters who undertake a research project/dissertation (12 credits) in the final year under faculty guidance.

*Additional Course for Exit (Certificate/Diploma)

	Category of Course	Course Code	Course Name	Contact Hrs / Week	Credits
Exit after 1 st year	Vocational / Internship – I	CB18698	Industrial Training Programme	8	4
Exit after 2 nd year	Vocational / Internship – II	CB28698	Industrial Training Programme	8	4

Programme Combinations Available

- 4-Year Single Major — B.Sc. Fintech & Business Analytics with Commerce / Management as the Minor
- 4-Year Single Major (With Research) — B.Sc. Fintech & Business Analytics (Hons. with Research) with Commerce / Management as the Minor

Double Major: A student must secure a minimum of 48/64 credits from the second major discipline (3-year/4-year) to be awarded a double major.

★ Important Note:

1. Students enrolled in this programme have the option to choose either Management or Commerce as their Minor discipline. The list of Courses in all the Minor subjects is given in Annexures after the Course Structure.

B.Com. (Hons.) — Semester-wise Course Structure

Effective from Academic Session 2026–27 | Total Programme Credits: 163

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
SEMESTER I						
CB11013	Foundations of Fintech & Financial Markets	3	1	0	4	4
	Minor I (Refer to Commerce/Management List)	3	0	0	3	3
ES10811	Business Economics	3	0	0	3	3
	English					2
	Basic Statistics					3
	Understanding India					2
CB19713	Spreadsheet and its Application	0	0	4	4	2
	Basics of Mathematics	2	0	0	2	2
Semester I Total						21
SEMESTER II						
CB12012	Programming for Fintech (Python, R, and Java)	3	0	2	4	4
	Minor II (Refer to Commerce/Management List)	3	0	0	3	3
	Cyber Culture and Digital Identities					3
	Professional Communication					2
	Quantitative Aptitude and Logical Reasoning					3
	Environmental Studies					2
	Corporate Presentation & Design Techniques					2
	Group Works and Social Interactions					1
Semester II Total						20

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
SEMESTER III						
CB21017	Banking, Insurance and Financial Services	3	1	0	4	4
CB22011	Data Analytics and Visualization in Finance	3	0	2	4	4
	Minor III (Refer to Commerce/Management List)	3	0	0	3	3
	Science of Happiness and Well-Being	3	0	0	3	3
FR11200/GR11200	Introduction to French Language & Culture/ Introduction to German Language & Culture	1	1	0	2	2
	Corporate Etiquette					2
	English Communication Lab					1
SY18001/	Sports and Yoga/ K-Xplore	0	0	2	2	1
Semester III Total						20
SEMESTER IV						
CB22012	API Development and Integration in Open Banking	3	0	2	4	4
CB22014	Blockchain Development and Smart Contracts	3	0	2	4	4
CB21016	Capital Markets	3	1	0	4	4
	Minor IV (Refer to Commerce/Management List)	3	0	0	3	3
	Minor V (Refer to Commerce/Management List)	3	0	0	3	3
	Scientific and Technical Writing					2
Semester IV Total						20
SEMESTER V						
CB32011	AI and Machine Learning Applications in Finance	3	0	2	4	4
CB31019	Legal Framework for Banking, Insurance & Capital Market	3	1	0	4	4
	Elective 1 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 2 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor VI (Refer to Commerce/Management List)	3	0	0	3	3
CB38611	Summer Internship I	0	0	8	8	4
Semester V Total						21

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
SEMESTER VI						
CB32012	Building Fintech Applications: Idea to Impact	3	0	2	4	4
CB31016	Big Data, Big Money: Fintech at Scale	3	1	0	4	4
	Elective 3 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 4 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor VII (Refer to Commerce/Management List)	3	0	0	3	3
	Minor VIII (Refer to Commerce/Management List)	3	0	0	3	3
Semester VI Total						20
SEMESTER VII — Hons.						
CB41015	Cybersecurity and Data Privacy in Fintech OR Research Methodology	3	1	0	4	4
CB41017		3	1	0	4	
	Elective 5 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 6 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor IX (Refer to Commerce/Management List)	3	0	0	3	3
	Minor X (Refer to Commerce/Management List)	3	0	0	3	3
CB48611	Summer Internship II	0	0	4	4	2
CB48613	Seminar Presentations	0	1	2	3	2
Semester VII Total						20
SEMESTER VII — Hons. With Research						
CB41015	Cybersecurity and Data Privacy in Fintech OR Research Methodology	3	1	0	4	4
CB41017		3	1	0	4	
	Elective 5 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 6 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor IX (Refer to Commerce/Management List)	3	0	0	3	3
	Minor X (Refer to Commerce/Management List)	3	0	0	3	3
CB48611	Summer Internship II	0	0	4	4	2
CB48613	Seminar Presentations	0	1	2	3	2
Semester VII Total						20

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
SEMESTER VIII — Hons.						
CB41016	InsurTech & Risk Management	3	1	0	4	4
CB41018	Cloud Computing and DevOps for Financial Services	3	1	0	4	4
CB41020	RegTech Solutions & Compliance	3	1	0	4	4
	Elective 7 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 8 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor XI (Refer to Commerce/Management List)	3	0	0	3	3
Semester VIII Total (Hons.)						21
SEMESTER VIII — Hons. With Research						
CB48614	Dissertation	0	0	6	12	12
	Elective 7 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Elective 8 (Refer Discipline Specific Elective List)	3	0	0	3	3
	Minor XI (Refer to Commerce/Management List)	3	0	0	3	3
Semester VIII Total (Hons. With Research)						21

Annexure A: B.Sc. (Fintech & Business Analytics) Discipline Specific Elective Courses

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
Semester V & VII Discipline Specific Electives (Choose Any Two)						
ES30125	Foundations of Financial Economics	3	0	0	3	3
CB30113	Programming with R	3	0	0	3	3
CB30115	Economic Data Visualization using POWER BI/Tableau	3	0	0	3	3
CB30117	Machine Learning for Data Analytics	3	0	0	3	3
CB40117	AI and Business Intelligence Tools	3	0	0	3	3
CB40119	Data Analysis using STATA	3	0	0	3	3
CB40121	Applied Data Mining for Economics	3	0	0	3	3
CB40123	Time Series Data Analysis	3	0	0	3	3
CB40125	Big Data Analytics for Social Sciences	3	0	0	3	3
Semester VI & VIII Discipline Specific Electives (Choose Any Two)						
ES30126	Economics of Sustainable Development	3	0	0	3	3
CB30122	Python for Data Analysis	3	0	0	3	3
CB30124	Database Management using SQL	3	0	0	3	3
CB30126	Statistical Computing for Economists	3	0	0	3	3
CB30128	Bayesian Data Analysis	3	0	0	3	3
CB40122	Applied Panel Data Analytics	3	0	0	3	3
CB40124	Spatial (GIS) Economic Analysis	3	0	0	3	3
CB40126	Computational Modelling	3	0	0	3	3
CB40128	Risk and Portfolio Analytics	3	0	0	3	3
ES40126	Economics of Innovation & Technology	3	0	0	3	3
ES20128	Global Financial Systems	3	0	0	3	3

Annexure B: Minor in Management

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
Semester I						
CB10311	Principles and Practices of Management	3	0	0	3	3
Semester II						
CB10312	Entrepreneurship and Start Up Development	3	0	0	3	3
Semester III						
CB20311	Principles of Marketing	3	0	0	3	3
Semester IV						
CB20312	Business Environment	3	0	0	3	3
CB20314	Retail Business Management	3	0	0	3	3
Semester V (Choose Any One)						
CB30311	Human Resource Management	3	0	0	3	3
CB30313	Supply Chain and Operations Management	3	0	0	3	3
Semester VI (Choose Any Two)						
CB30312	Investment & Risk Management	3	0	0	3	3
CB30314	Consumer Behavior	3	0	0	3	3
CB30316	Management Information System	3	0	0	3	3
CB30318	Digital Marketing & Application	3	0	0	3	3
Semester VII (Choose Any Two)						
CB40311	International Business Management	3	0	0	3	3
CB40313	Organisational Behavior	3	0	0	3	3
CB40315	Data Governance & Regulation in India	3	0	0	3	3
CB40317	Performance Management	3	0	0	3	3
Semester VIII (Choose Any One)						
CB40312	Business Analytics	3	0	0	3	3
CB40314	Project Management	3	0	0	3	3

Annexure D: Minor in Commerce

Course Code	Course Title	Contact Hours/Week				Credit Points
		L	T	P	Total	
Semester I						
CB10311	Principles and Practices of Management	3	0	0	3	3
Semester II						
CB10314	Basics of Financial Accounting	3	0	0	3	3
Semester III						
CB20311	Principles of Marketing	3	0	0	3	3
Semester IV						
CB20316	Cost Analysis & Managerial Decision Making	3	0	0	3	3
CB20318	Introduction to Business Law	3	0	0	3	3
Semester V (Choose Any One)						
CB30315	Introduction to Corporate Law	3	0	0	3	3
CB30317	Introduction to Financial Markets and Institutions	3	0	0	3	3
Semester VI (Choose Any Two)						
CB30320	Fundamentals of Financial Management	3	0	0	3	3
CB30322	Fundamentals of Corporate Accounting	3	0	0	3	3
CB30116	Audit & Compliance	3	0	0	3	3
CB30324	Basics of Financial Derivatives	3	0	0	3	3
Semester VII (Choose Any Two)						
CB40313	Organisational Behaviour	3	0	0	3	3
CB40319	Basics of Banking and Insurance	3	0	0	3	3
CB40321	Fundamentals of Sustainable Finance	3	0	0	3	3
CB40111	Financial Modelling	3	0	0	3	3
Semester VIII (Choose Any One)						
CB40316	Basics of Tax Laws	3	0	0	3	3
CB40114	International Finance	3	0	0	3	3