



Applied Finance, FinTech and Digital Economics

A Certificate Course by Educational Outreach, IIT Bombay

Outreach Partner masai

About IIT Bombay

Established in 1958, IIT Bombay is one of India's premier institutions for engineering, technology, research and innovation. Recognised globally for academic excellence and industry relevance, the institute has consistently nurtured leaders, entrepreneurs, researchers and changemakers across domains.

The institute offers a dynamic ecosystem that blends rigorous academics with real-world application. Its strong focus on innovation, interdisciplinary learning and problem-solving has made it a preferred destination for ambitious learners and professionals alike.

With a distinguished legacy of excellence and enduring contribution to industry and society, IIT Bombay continues to empower professionals with the knowledge and perspective to lead in an evolving world.



#1 University in India

QS World University Rankings 2025



#3 Engineering

NIRF India Rankings 2025



#14 SJMSoM

NIRF Management Rankings 2025



#118 Global Rank

QS World University Rankings 2025



About Educational Outreach

Educational Outreach (EO) at IIT Bombay is dedicated to meeting the knowledge enhancement and upskilling needs of professionals in industry, academia and government, empowering them to excel and adapt in a changing world. Through programmes by IIT Bombay faculty, EO offers flexible learning modes including online and in-person formats, customised courses for organisations and internationally recognised programmes, certifications and diplomas. Participants also gain access to IIT Bombay's cutting-edge research and resources across a wide range of domains.

Educational Outreach has upskilled 35,000+ professionals, delivered 800+ programmes, covered 100+ learning disciplines and partnered with 300+ corporate and government organisations, reflecting its continued commitment to lifelong learning and professional development.



**Motilal Oswal
Centre for
Capital Markets**



About MOCCM

The Motilal Oswal Centre for Capital Markets (MOCCM) is India's premier innovation engine for capital markets: convening high-impact collaboration, delivering actionable research and supplying future-ready talent to the global financial services industry.

The Centre will house all the required resources, including expertise, data, analytical tools, software, use cases, simulations and more. It will be the go-to place for support in research, training and policy formulation in the country.

The Centre will enter into collaborative agreements with similar entities in other geographies for mutual benefit, including faculty and student exchange, joint conferences and workshops, joint research projects and joint academic programmes.

The Centre will also encourage and promote start-ups in emerging areas such as FinTech, AI/ML in Banking and Finance, InsurTech, Wealth Management, RegTech, Finance Apps, Financial Analytics, Blockchain, Digital Currency and more.

Applied Finance, FinTech and Digital Economics

The Certificate Course in Applied Finance, FinTech and Digital Economics is designed to build strong foundations in finance while equipping learners with the skills needed for the digital economy. The course covers financial modelling, valuation, data analytics, FinTech systems, digital business models, financial markets, portfolio analytics and AI applications in finance, combining conceptual learning with practical, industry-relevant application using Excel and other relevant tools.

You'll Learn To

- Build valuation models
- Analyse listed companies
- Use AI for finance
- Work in FinTech
- Build investment research reports
- Understand venture investing



Course Highlights

Faculty & Industry Expertise

Learn from IIT Bombay faculty members and experienced industry professionals with extensive domain expertise

Industry-Relevant Learning

Work on an industry-endorsed capstone project, supported by real-world case studies and practical business scenarios

Campus Immersion

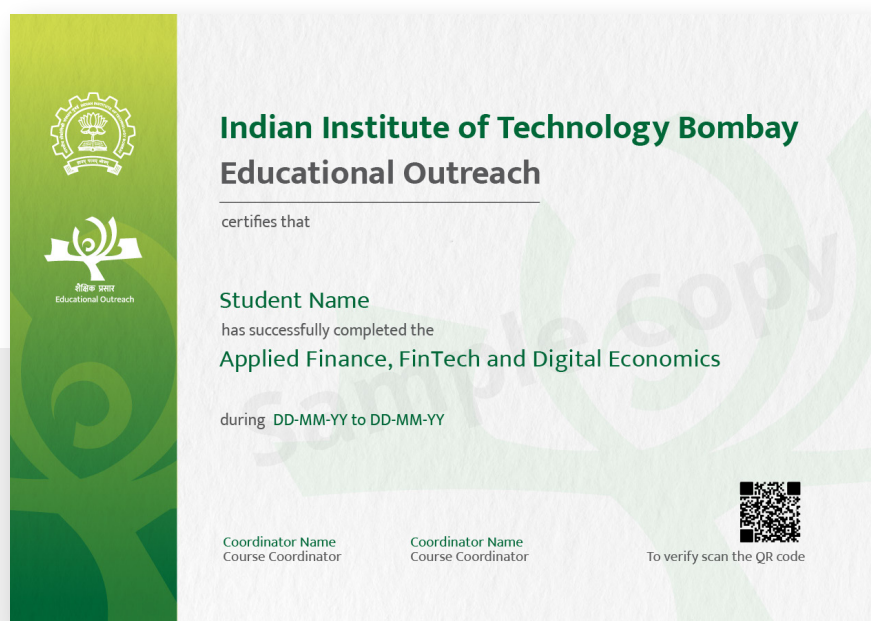
One-day optional campus immersion at IIT Bombay

Live Online Classes

Engage through live online discussions, module-end assessments and exclusive guest sessions with industry experts

Hands-on Skill Development

Gain practical experience using Excel, SQL and other essential financial analysis tools through guided exercises



Certificate Eligibility

The participants must:

- Meet the prescribed attendance requirement
- Successfully complete all course requirements

Course Snapshot

12 Weeks

48 Live Online
Teaching Hours

7 Modules

Foundation

Build analyst-grade foundations in finance: read financial statements with a valuation lens, model businesses in Excel and interpret finance, customer and transaction data for decision-making.

Module 1: Financial Modelling and Valuation Foundations

- Financial statement analysis; revenue, margins, cash flow, working capital & capital structure
- Time value of money, discounting, multiples and scenario-based thinking
- Excel-based financial modelling foundations and business-case evaluation
- Connecting business performance to valuation outcomes across businesses

Intangible skills acquired: Valuation Thinking, Scenario-Based Reasoning

Module 2: Data, FinTech Systems and Applied Analytics for Finance

- Programs for querying and interpreting finance, customer and transaction data
- Excel-based reporting, KPI tracking and business-data interpretation
- Digital payments, transaction lifecycle, settlements and core FinTech workflows
- Applied analytics for finance decision-making using structured business and financial data

Intangible skills acquired: Data Interpretation, Analytical Decision-Making

Roles unlocked

Finance Operations Associate

MIS / Financial Reporting Analyst

Junior Financial Analyst

FinTech Operations Analyst

Core Expertise

Understand how digital and FinTech businesses create and capture value from network effects and behavioral economics to startup valuation, venture capital dynamics and new-world business metrics.

Module 3: Digital Business Models and the New Economics of FinTech

- Future of money including fiat and crypto in the context of digital finance
- Zero marginal cost and why software-led businesses scale differently
- Network effects and two-sided markets as drivers of modern digital businesses
- Behavioural economics, product nudges and the role of data in FinTech growth and monetisation

Intangible skills acquired: Business Model Thinking, Behavioural Insight

Module 4: Valuation, Venture Capital and Digital Business Economics

- Time value of money and XIRR in business and startup contexts
- Traditional valuation metrics such as P/E, EV/EBITDA and EV/Sales
- New-world business metrics such as CAC, LTV, Churn and ARR
- Venture capital dynamics including term sheets, dilution, pre-money, post-money and startup breakeven

Intangible skills acquired: Valuation Judgement, Metrics-driven Thinking

Roles unlocked

Financial Analyst

FinTech Business Analyst

Growth / Strategy Analyst

Founder's Office / Investment Research Associate

Industry Readiness Specialisation

Go deep into financial markets, trading infrastructure and automation, then apply portfolio analytics, predictive methods and responsible AI to financial decision-making, alongside eminent guest sessions.

Module 5: Financial Markets, Infrastructure and Automation

- Market structure, exchanges, clearing, depositories and trade lifecycle
- Passive vs active investing and ETF fundamentals
- Trading mechanics, liquidity and market participation
- Algo trading, automation, HFT and market making

Intangible skills acquired: Systems Thinking, Market Awareness

Module 6: Portfolio Analytics, Predictive Methods and AI in Finance

- Portfolio management and analytics
- Predictive analytics and AI for finance and business
- AI in finance: risk, customer analytics and decision support
- GenAI, FinTech workflows & responsible AI in finance

Intangible skills acquired: Responsible AI Judgement, Predictive Thinking

Module 7: Eminent Guest Sessions (Open House)

- 4-5 Eminent Open House Guest Sessions where participants will have the opportunity to interact with CEO/Director level guests from the financial sector
- These sessions will be spread over the course

Intangible skills acquired: Industry Exposure, Executive Perspective

Roles unlocked

Investment Operations / Trade Operations Analyst

Portfolio Analytics Associate

Meet Your Instructors



Prof. Ashish Singh

Programme Director

Shailesh J. Mehta School of Management (SJMSoM),
Indian Institute of Technology, Bombay

Ashish Singh is a Professor at the Shailesh J. Mehta School of Management (SJMSoM), IIT Bombay and an Associate Faculty at the Motilal Oswal Centre for Capital Markets. He holds a Ph.D. in Economics from the Indira Gandhi Institute of Development Research (IGIDR) and specialises in development economics, financial markets and public policy. At IIT Bombay, he teaches Economics, Development Economics, Business Research Methods and Survey Research. He also leads executive education programmes in Applied Finance, FinTech, Digital Economics and Investment Strategies. His research has been published in leading international journals and he is recognised for combining academic rigour with practical industry insights.



Dr. Chiranjivi GVS

Founding Member and Executive Director,
Neo Wealth and Asset Management

Dr. Chiranjivi GVS has about two decades of experience in private banking, across banks and wealth management firms. He currently serves as a Founding Member and Executive Director at Neo Group. He previously worked with Citibank, Barclays Bank and 360 ONE Wealth. He holds a B.Tech in Electrical Engineering from IIT Delhi and an MBA and Ph.D. from IIM Kozhikode. He is currently a Visiting Professor at IIM Mumbai.

Note: To provide the highest quality instruction, modules are delivered by faculty with relevant domain expertise. Instructor assignments may be updated from time to time based on academic requirements or unforeseen circumstances.



Prof. Avinash Ghalke

Professor, Finance and Accounting

Deputy Chairperson, Post Graduate Programme in General Management

Avinash Ghalke has over 20 years of experience in academia and industry. He holds a Ph.D. from Shailesh J. Mehta School of Management (SJMSoM), IIT Bombay and a PGDBM in Finance and Systems from XLRI, Jamshedpur. He is also a CFA Charter holder from the CFA Institute, USA. His career spans diverse sectors including investment research, information technology, entrepreneurship and academia. He has mentored students in finance and accounting and conducted executive training programmes on capital markets, corporate finance and Excel modelling for working professionals.

Prof. Ghalke's research interests focus on capital markets, particularly their interfaces with Small and Medium Enterprises (SMEs), political influences and mutual funds. His work has been published in numerous international journals.



Prof. Sudeep R. Bapat

Shailesh J. Mehta School of Management (SJMSoM),

Indian Institute of Technology, Bombay

Prof. Sudeep R. Bapat had his schooling and undergraduate education in New Delhi. He obtained his bachelor's degree in statistics from the University of Delhi, a master's in science in applied statistics and informatics from the Indian Institute of Technology, Bombay and Ph.D. from the University of Connecticut, USA, in 2017. His thesis mainly concentrates on the area of sequential methodologies and applications. Some of his Ph.D. research includes estimation of parameters under a sequential sampling strategy, which is beneficial under many practical real-world examples such as health studies, ecology and finance. He later worked as a Visiting Assistant Professor in the Probability and Statistics Department of the University of California, Santa Barbara and as an Assistant Professor at the Indian Institute of Management, Indore. His current research interests extend to other areas such as time series, censoring, change point detection, statistical psychology, statistical finance etc. He has presented talks as well as chaired and organized sessions in many reputed national and international conferences in statistics, over the years.

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Prof. Ved Beloskar

Shailesh J. Mehta School of Management (SJMSoM),
Indian Institute of Technology, Bombay

Dr. Ved Dilip Beloskar is an Assistant Professor in the Accounting and Finance area. He previously served as an Assistant Professor at Dublin City University, Ireland and NMIMS Deemed to be University, Mumbai, and as Deputy Manager – Product Development and Strategy at ICICI Prudential AMC Ltd., working on the prestigious disinvestment initiative of the Government of India – Bharat22 ETF. His research interests include Corporate Finance, Sustainable Finance, Corporate Governance and Accounting. He holds a Ph.D. in Finance from Shailesh J. Mehta School of Management (SJMSoM), IIT Bombay. In addition, he is a qualified Chartered Accountant from the Institute of Chartered Accountants of India (ICAI) and is currently pursuing the Chartered Financial Analyst (CFA) programme. He has published widely in leading research outlets, including the Journal of Business Research, Business Strategy and the Environment and the International Journal of Finance and Economics. His work on socially responsible investments has been acknowledged and awarded the Young Academic Award by the World Alliance of International Financial Centres (WAIFC) at their AGM in New York in 2023. He also received the Naik and Rastogi Award for Excellence in Ph.D. Research at IIT Bombay in 2024. He regularly presents his research at global conferences, including the annual European Academy of Management (EURAM) conferences. He regularly reviews articles for ABS and ABDC-ranked journals. Dr. Ved is actively seeking potential Ph.D. candidates to pursue research in accounting and finance.

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Admission Process



Clear Qualifier

Clear the qualifier test to be eligible for the course



Complete Counselling

Only shortlisted candidates go through the counselling process



Start Learning

Learn from India's top educators and stand out from the crowd

Eligibility

- Graduates in any discipline
- Working professionals (should have completed graduation in any discipline)
- Interest in Applied Finance/Fintech/Digital Economics

Course Fee

Qualifier test fee

Non-Refundable

₹99

Secure Seat Fee

₹2,000

Upfront Payment

One-time Payment

₹1,40,000

Instalments

Both instalments must be paid before the course starts

Instalment 1

₹84,000

Instalment 2

₹56,000

EMI via NBFC
Partners

₹26,133
per month × 6

Note: All fee payments must be made prior to the course commencement. A 5% service charge applies to all eligible refunds.



Contact Us

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