B. Sc. (BFB-AI)

Business Finance, Blockchain & AI

HBSU

Dr. Homi Bhabha State University

KNOWLEDGE PARTNERS

INNOeVERSITY:

INNOeVERSITY is a forward-looking academic-industry interface platform committed to making learners employment- and entrepreneurship-ready. It provides cutting-edge programs in skilling, innovation, entrepreneurship, and career design. Through hybrid mentorship, live industry projects, and micro-credential pathways, it supports experiential learning, field-based application, and start-up incubation. INNOeVERSITY's model is built around the NEP 2020 emphasis on flexibility, multidisciplinary, and industry integration.

PwC Academy (PricewaterhouseCoopers)

The "PwC is the world's leading professional services firms, known for delivering integrated solutions across audit and assurance, taxation, consulting, risk advisory, and financial advisory. They serve global corporations, governments, and institutions, helping them navigate complex regulatory environments, enhance business performance, manage risks, and ensure transparency, trust, and compliance in today's dynamic economic landscape. Students also benefit through structured mentoring and real-world problem-solving experience guided by expert mentors from these globally reputed firms.

India Block Chain Alliance (IBA)

India Blockchain Alliance (IBA) is India's leading think tank and industry network promoting blockchain adoption across sectors. As a strategic partner in the Business Finance and Digital Innovation program, IBA brings real-world expertise, industry projects, and certification pathways in blockchain applications relevant to finance, compliance, digital identity, and smart contracts.

Earlyseed Ventures (ESV)

Earlyseed Ventures is a boutique investment bank specializing in financial consulting for early-stage startups and growth companies. They focus on connecting these companies with suitable financial and strategic partners. They also provide services like preparing pitch decks, financial models, market research, and legal documents for fundraising. Additionally, they offer boot camps for founders and support the startup ecosystem through mentorship and curated investment opportunities.

CORPORATE CONNECT

State Bank of India (SBI), HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and more...

SBI Capital Markets, JM Financial, 360 ONE Wealth (formerly IIFL Wealth Management), Edelweiss Financial Services, Motilal Oswal Financial Services

L&T Finance Holdings, Aditya Birla Finance Ltd. Tata Capital Financial Services Ltd.

Bombay Stock Exchange (BSE), National Stock Exchange (NSE)

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Apprenticeship Embedded Degree Program (AEDP)

100% Full time, Apprenticeship In The Final year. (NATS Compliant)

(Need to meet minimum expected program performance criteria and registration under National Apprenticeship Training Scheme)

The B.Sc. in Business Finance, Blockchain and AI (BFB-AI) is a future-ready, three-year undergraduate degree program developed in alignment with NEP 2020, the UGC-Apprenticeship Embedded Degree Program (AEDP), and the National Credit Framework (NCrF). This program is designed to nurture a new generation of finance professionals who are not only grounded in core financial principles but also adept at using emerging digital tools, data-driven technologies, and smart and secure financial systems with Blockchain. The program also emphasizes ethical reasoning, industry problem-solving, AI and digital fluency, ensuring that graduates are equipped for roles in digital banking, and enterprise finance.

Placement assistance, and industry references post-apprenticeship.

BOAT

IBA

earlyseed VENTURES

pwc

INNOEVERSITY

SCIENTIFIC JUGAAD FUNDA

INNOVATE | COLLABORATE | IGNITE

Need of Program, and Program Highlights

India's financial ecosystem is experiencing a paradigm shift, driven by the convergence of digital finance, blockchain adoption, artificial intelligence, ESG priorities, and increasingly tech-integrated global markets. In this rapidly evolving landscape, businesses—particularly MSMEs, fintechs, and innovation-led enterprises—require professionals who can blend traditional financial acumen with modern capabilities such as automation, decentralized finance, and intelligent data systems. Unfortunately, most conventional commerce or finance programs fall short of equipping graduates with the digital fluency, ethical foresight, and emerging tech skills needed to thrive in this environment.

The Business Finance, Blockchain & AI program is designed as a forward-looking response to this gap. Rooted in NEP 2020 and aligned with the National Credit Framework (NCrF) and UGC's Apprenticeship-Embedded Degree guidelines, the curriculum seamlessly integrates financial theory with practical exposure to blockchain, AI, ERP tools, and sustainable innovation. The first two years build foundational knowledge across finance, digital systems, and ethical frameworks, while the final year includes an immersive apprenticeship under NATS, giving students real-time opportunities to apply blockchain-led solutions and AI-based tools within live business contexts.

Graduates will be equipped to enter dynamic roles in digital banking, fintech, blockchain governance, AI-powered analytics, ESG compliance, and decentralized finance platforms. With direct mentorship, industry engagement, and real-world problem-solving experience, they will emerge as next-gen finance professionals—ready to lead innovation, enhance operational intelligence, and drive trust-based digital transformation across industries.

EMPOWERING FUTURE-READY FINANCE LEADERS THROUGH TECH INNOVATION

UNIQUE VALUE PROPOSITION FOR LEARNERS

- **10 Day Residential Boot Camp Every Year.**
  PWC, INNOeVERSITY Experts along with industry experts. Leadership workshops, real-world finance labs, industry mentor panels, and startup simulations.
- **Network. Showcase. Advance.**
  INNOeVERSITY Digital portal for Building digital portfolios, connect with mentors, access industry posted roles and recruiters directly.
- **International Exposure (Mentors, Corporates & Institutes)**
  Singapore / UK On-Line Masterclass. Virtual simulation with a global FinTech university (e.g., NTU Singapore, or LSE's online arm)
- **INNOeVERSITY Wallet, Tamper proof Block-Chain Credentialing**
  "Trusted credentials, verified globally, boosting career opportunities and digital identity."
- **Mind to Market & Start-Up Seed Fund**
  Opportunity to transform innovative fintech solution idea into commercially viable solution & qualify for seed fund.

Market Research, and Skill Gap Analysis

Overview

The financial sector is undergoing rapid transformation due to technological advancements, regulatory changes, and evolving consumer expectations. Traditional commerce and finance education often lag in equipping graduates with the necessary skills to thrive in this dynamic environment. Bridging this gap is essential to meet industry demands and ensure employability.

Key Skill Gaps Identified

FinTech, Data Analytics, and Digital Compliance

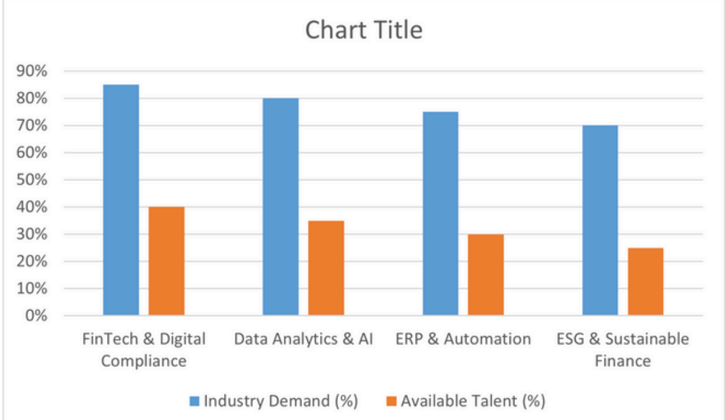
- Demand Surge: Roles such as FinTech engineers, data analysts, and digital compliance officers are among the fastest-growing positions in the financial sector.
- Educational Shortfall: Traditional programs often lack comprehensive training in areas like blockchain, AI, and machine learning, leading to a mismatch between graduate capabilities and industry needs.

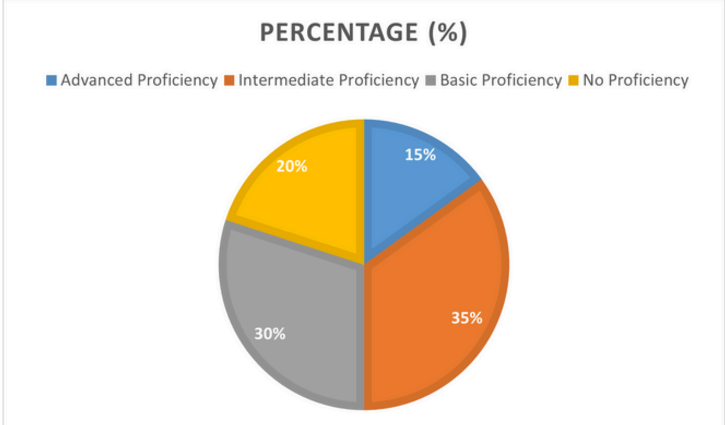
ERP and Automation in Financial Operations

- Industry Needs: Proficiency in Enterprise Resource Planning (ERP) systems and automation tools is increasingly vital for efficient financial operations.
- Skill Deficit: A significant portion of finance professionals lack hands-on experience with modern ERP platforms, hindering operational efficiency.

ESG, Sustainability Reporting, and Ethical Finance

- Emerging Focus: Environmental, Social, and Governance (ESG) considerations are becoming central to financial decision-making.
- Competency Gap: There's a shortage of professionals trained in ESG reporting standards and ethical finance principles, which are crucial for sustainable business practices.





OUR PROGRAM IS OPPORTUNITY FOR LEARNER TO:

Learn. Apply. Lead.
Master smart finance, AI, and blockchain through hands-on industry projects and live problem-solving labs.

Certify. Connect. Grow.
Earn industry credentials, access mentorship & unlock career pathways with real apprenticeship experience.

Employment & Emerging Tech. Trends in BFSI & FinTech

High Demand for Financial Analysts with Digital Skills

In Mumbai, there is a significant demand for Financial Analysts proficient in digital tools:

- Power BI: Over 1,000 job postings .
- ERP Systems: Numerous opportunities across various industries .
- Tally: Widely required in accounting roles .

These roles often require a blend of financial acumen and proficiency in digital tools, highlighting the industry's shift towards tech-enabled finance professionals.

Growing Opportunities in ESG and Digital Banking Roles.

The emphasis on sustainable finance and digital transformation has led to increased demand for:

- ESG Officers: Over 100 job vacancies in Mumbai .
- Digital Banking Professionals: Approximately 300 job openings .

These positions underscore the need for professionals who can navigate the evolving landscape of ethical finance and digital banking solutions.

FinTech Market Growth

India's FinTech sector is experiencing robust growth:

- Market Size: Valued at $110 billion in 2024.
- Projected Growth: Expected to reach $150 billion by 2025, with a CAGR of 31% .

This expansion indicates a burgeoning market for finance professionals adept in digital innovation.

Blockchain Applications in Finance

- Tokenization of Assets: The World Economic Forum projects that by 2027, 10% of global GDP could be tokenized and stored on the blockchain.
- Adoption by Financial Institutions: Major banks like JPMorgan, HSBC, and Goldman Sachs are actively developing blockchain-based solutions for payments, settlements, and asset management.

AI/ML in Fraud Detection and Credit Scoring

- AI in Fraud Detection: Learning and exposure to AI tools capable of analyzing billions of data points to detect anomalies and fraud in financial transactions.
- Enhanced Credit Scoring: AI-driven credit scoring models assess real-time behavioral data, improving the accuracy of credit risk assessments.

Rise of DeFi and Digital Currencies

- Central Bank Digital Currencies (CBDCs): As of 2022, 93% of central banks were engaged in some form of CBDC work, with several piloting retail CBDCs.
- Decentralized Finance (DeFi): DeFi platforms are gaining traction, offering services like lending, borrowing, and trading without traditional intermediaries

Semester wise curriculum

Semester I (20 Credits)

Major Courses:
- Business Mathematics (2 Credits)
- Principles of Management (2 Credits)
- Introduction to FinTech & Blockchain (2 Credits)
- Indian Financial System & Institutions (2 Credits)

Minor Courses:
- Introduction to Digital Innovation and Industry4.0 (2 Credits)
- Basics of Data Driven Decision Making and AI (2 Credits)

Vocational & Skill Enhancement :
- Industry Induction & Awareness (4 Credits)

Ability Enhancement & Indian Knowledge:
- Fundamentals of Digital Economy linked with Ancient Indian Wisdom & Knowledge (2 Credits)
- Skill, Aptitude & SWOT Analysis (2 Credits)

Semester II (20 Credits)

Major Courses:
- Corporate Structure and Governance (2 Credits)
- Cost Accounting Fundamentals (2 Credits)
- Economics for Finance (2 Credits)
- Business Statistics (2 Credits)

Minor Courses:
- Digital Finance Tools – Excel, Tally, Power BI (2 Credits)
- Automation in Financial Workflows (2 Credits)

Vocational & Skill Enhancement :
- Digital Tools for Finance (4 Credits)

Ability Enhancement & Indian Knowledge:
- Personality Polishing (2 Credits)

On Job / Field Work / Project Work:
- ESG Basics and On Field Application(2 Credits)

Semester III (20 Credits)

Major Courses: (AI Driven)
- Financial Markets & Instruments (2 Credits)
- Working in Capital Management (2 Credits)
- Banking and Insurance (2 Credits)
- Investment Analysis (2 Credits)

Minor Courses:
- Applied ERP for Finance (2 Credits)
- Financial Analytics using Tableau / Power BI (2 Credits)

Vocational & Skill Enhancement :
- Industry Connect Activity (4 Credits)

Ability Enhancement & Indian Knowledge:
- English & Business Communication (2 Credits)

On Job / Field Work / Project Work:
- Design Thinking I for Finance (2 Credits)

BUILD AN INDUSTRY PROBLEM-SOLVING PORTFOLIO THAT IMPROVES PLACEMENT AND ENTREPRENEURIAL OPPORTUNITIES

Semester wise curriculum

Semester IV (20 Credits)

Major Courses:

- Business Taxation (2 Credits)
- International Trade & Finance (2 Credits)
- Financial Risk Management (2 Credits)
- Budgeting and Forecasting (2 Credits)

Minor Courses:

- Applied AI in Finance (2 Credits)
- Blockchain & Smart Contracts in Financial Systems (2 Credits)
- Legal Framework for Business (2 Credits)

On Job / Field Work / Project Work:

- Design Thinking II for Finance (2 Credits)
- Capstone/Field Project (Blockchain and AI Integrated)(2 Credits)
- Domain Challenge Innovation Lab (Blockchain and AI Applications) – Mini Project (2 Credits)

Semester V & VI Apprenticeship (Total 40 Credits in compliance with NATS)

On-the-Job Training (18 Credits):

- Gain real-world industry experience in chosen job roles, applying financial and digital skills in live organizational environments under expert supervision.

Industry Readiness Capstone Project (12 Credits):

- Solve an actual business problem using tools, analytics, and teamwork—bridging classroom concepts with practical, outcome-driven industry challenges.

Research Report & Presentation (4 Credits) :

- Develop a research-based report on sectoral trends or innovations, sharpening analytical thinking, data interpretation, and professional documentation skills.

Career Excellence & Digital Portfolio : (6 Credits)

- Develop self-awareness, communication skills, and emotional intelligence while building a professional profile that highlights your experiences, problem-solving ability, and industry-readiness for placements, entrepreneurship, or higher studies.

Important Note on Apprenticeship Eligibility

To qualify for the final-year Apprenticeship opportunity under the National Apprenticeship Training Scheme (NATS), students must maintain a minimum benchmark CGPA, as specified by the university and partnering industries.

Students who demonstrate consistent academic performance, professionalism, and learning commitment are considered for placement in real-world industry environments.

Students are encouraged to engage actively in all academic and skill enhancement activities to secure their spot in the final-year apprenticeship.

Key Highlights:

- Real-world industry engagement through structured apprenticeship
- Choice-based job role selection aligned with student interest and career goals
- Hands-on financial learning through live project execution and domain mentoring
- Builds analytical, decision-making, and research capabilities through guided assignments
- Integrated with BOAT/NATS apprenticeship framework for recognized industry experience