

CERTIFICATE PROGRAMME

FINTECH POLICY & GOVERNANCE

Understanding the Regulation of
India's Digital Financial Ecosystem



A THREE-DAY PROGRAMME
(NOVEMBER 27-29, 2026)



PAYMENTS



DIGITAL
LENDING



AI IN
FINANCE



DIGITAL
ASSETS



DPI



GLOBAL
GOVERNANCE



3 DAYS
Intensive
Learning



12 MODULES
Across 3 Themes



CERTIFICATE
By MNLU, Mumbai



FOR
Students,
Researchers, and
Working Professionals.



BLENDED PEDAGOGY
Where theory meets
practice

ABOUT MNLU MUMBAI

Maharashtra National Law University Mumbai, established under the Maharashtra National Law University Act, 2014 (Act VI of 2014), is one of India's premier national law universities. Hon'ble Mr. Justice Alok Aradhe, Judge of the Supreme Court of India, serves as the Chancellor of the University.

The University was established with the objective of imparting advanced legal education and fostering socially relevant research in law and allied disciplines. It seeks to contribute to the development of legal scholarship and to address contemporary socio-legal challenges through an interdisciplinary and practice-oriented approach.

The University is committed to disseminate advanced knowledge of law and nurture a spirit of legal inquiry among students. It aims to equip them with the skills of advocacy, legal service, law reform, and leadership, enabling them to meaningfully contribute to social transformation, development, and nation-building



ABOUT CICTL



CICTL, a flagship research centre at MNLU Mumbai, has been at the forefront of facilitating dialogue at the intersection of law, technology, and policy. The Centre regularly conducts a diverse range of academic and policy-oriented programs, including workshops, symposiums, colloquiums, and stakeholder consultations.

Among these, the Centre's recent initiatives, such as the Symposium on Artificial Intelligence, Data Privacy, security and Intellectual Property Rights, National Virtual Consultation Workshop on the proposed Digital Competition Bill, 2024, and the Colloquium on Fintech and the Metaverse, are just a few examples of CICTL's continued efforts to engage with cutting-edge issues in the technological domain. The Centre's commitment lies in creating a future-ready ecosystem through sustained academic inquiry and policy-level inputs.

ABOUT THE DIALOGUE

The Dialogue, a leading public policy think tank based in India, has been at the forefront of shaping discourse at the intersection of technology, law, and governance. The organisation works extensively on contemporary regulatory issues, including data protection, artificial intelligence, fintech, platform regulation, and digital competition.

Through its policy research, stakeholder consultations, and multi-sectoral engagements, The Dialogue actively contributes to informed and solution-oriented policy development. The organisation regularly undertakes a diverse range of initiatives, including policy reports, roundtables, consultations, and public discourse engagements, bringing together government stakeholders, industry experts, academia, and civil society.

Its work is characterized by a focus on bridging the gap between innovation and regulation, while fostering balanced and forward-looking policy frameworks. With a strong emphasis on research-driven insights and collaborative engagement, The Dialogue continues to play a significant role in advancing India's technology policy ecosystem and facilitating meaningful dialogue on emerging technological challenges

ABOUT THE PROGRAMME

Financial technology is reshaping how financial services are designed, delivered, and regulated. Regulatory decisions around UPI, digital lending, account aggregators, AI-driven credit systems, and virtual digital assets carry profound implications for financial inclusion, consumer protection, systemic risk, and democratic accountability.

The Certificate Programme in Fintech Regulation and Policy is a three-day intensive course focused on understanding how of financial technology is regulated in India and globally. Unlike technically oriented courses, this programme situates regulatory frameworks within their policy contexts, examining not only what the rules are, but why they exist, what trade-offs they encode, and how they might evolve.

The programme is structured across three themes and twelve modules. The course moves from foundational ecosystem mapping and payments regulation through digital lending, wealth management, insurance and data governance, to virtual digital assets. AI in finance, digital public infrastructure, and India's positioning in global fintech governance. It is designed to be immediately applicable to the work of regulators, lawmakers, think tanks, civil society organisations, and government affairs teams.

PROGRAMME OBJECTIVES

Participants will:



Develop a working understanding of India's fintech regulatory architecture across the RBI, SEBI, IRDAI and MoF ecosystems



Interpret key regulatory instruments, including the RBI Digital Lending Directions 2025, the DPR Act 2023, NPCI frameworks, and the Payments Regulatory Board Regulations 2025



Analyse trade-offs between innovation, consumer protection, financial inclusion, and systemic risk across fintech subsectors



Engage with emerging issues, including AI in financial services, virtual digital assets, and cross-border data governance



Situate India's fintech policy choices within comparative and international governance frameworks



Develop the analytical vocabulary required for effective participation in regulatory consultations, legislative processes, and policy advocacy

COURSE DURATION



The Course is a three-day long programme i.e., from 27th November to 29th November 2026. The total duration of the course would be approximately 16 hours, including sessions dedicated to practical application, compliance workflows and interactive discussions.

Days	Timings
Friday	4:00PM to 8:30PM
Saturday	10:00AM to 5:30PM
Sunday	10:00AM to 5:30PM

Let's Shape the Future of Fintech Policy Together

The programme can be delivered for universities, regulators, government institutions and executive cohorts.

GET IN TOUCH

Aastha Tiwari

Assistant Professor of Law, (Cyber Security, Data Privacy & AI) Faculty Coordinator, CICTL, MNLU

✉ aastha.tiwari@mnlumumbai.edu.in

🌐 mnlumumbai.edu.in

Ranjeet Rane

Organisational Partner, FinTech & Sustainable Finance, The Dialogue

✉ ranjeet@thedialogue.org.in

🌐 thedialogue.org.in

COURSE STRUCTURE AND MODULES

The programme is structured across three themes, each comprising four ninety-minute modules. The days are designed to be self-contained but cumulatively build towards a comprehensive understanding of India's fintech regulatory ecosystem.

Day 1 — Foundations of Fintech Regulation		Day 2 — Lending, Wealth Management, Insurance & Data		Day 3 — Digital Assets, AI, DPI & Global Governance	
Module 1	Fintech Ecosystem & Regulatory Architecture An overview of the fintech ecosystem, its key sectors, regulators and evolving regulatory framework.	Module 5	Digital Lending Models & RBI Directions Examining digital lending models, RBI regulations, borrower protection and lending compliance.	Module 9	Virtual Digital Assets Regulation in India Examining the legal and regulatory framework governing cryptocurrencies, VDAs and related intermediaries.
Module 2	Payment Systems & Settlement Frameworks Understanding India's payment infrastructure, settlement mechanisms and the regulation of payment systems.	Module 6	NBFC Regulation, LSPs & Co-Lending Understanding NBFC regulation, lending service providers, outsourcing and co-lending frameworks.	Module 10	CBDC Design, Blockchain & Emerging Instruments Exploring CBDCs, blockchain technology, tokenisation and emerging digital financial instruments.
Module 3	UPI, PPIs & Cross-Border Payments Exploring UPI, digital payment instruments, payment intermediaries and cross-border payment regulation.	Module 7	WealthTech, SEBI & InsurTech Frameworks Exploring emerging digital frauds, prevention mechanisms, fraud detection and victim redressal.	Module 11	AI in Finance, Regulatory Sandboxes & Digital Public Infrastructure Understanding the role, risks and regulation of AI, fintech innovation and India's digital public infrastructure.
Module 4	Card Networks, Tokenisation & Payments Compliance Understanding card payment systems, tokenisation, security, authentication and consumer protection.	Module 8	Data Protection & Cybersecurity in Fintech Understanding data protection, cybersecurity, data localisation and technology-related compliance risks.	Module 12	Cross-Border Data Flows & Global Fintech Governance Exploring global fintech regulation, cross-border data flows, international standards and regulatory cooperation.



ATTENDANCE, ASSESSMENT & CERTIFICATION



70% ATTENDANCE

A minimum of 70% attendance is mandatory.



CERTIFICATE OF PARTICIPATION

A Certificate of Participation will be awarded to all participants who maintain at least 70% attendance.



CERTIFICATE OF COMPLETION

A Certificate of Completion will be awarded to participants who pass the assessment test with a minimum of 50% marks.

The format and questions of the assessment will be based on the modules covered during the course.

INTERNSHIP OPPORTUNITIES



We can also offer

INTERNSHIP OPPORTUNITIES

to the top five students at The Dialogue and CICTL.



**FEE
STRUCTURE**

**FEES FOR STUDENTS AND
PHD SCHOLARS:**

**FEES FOR
PROFESSIONALS:**

₹2500

₹4000



PAYMENT

