

Unit 4: Emerging Trends and Future Perspectives

(10 hours)

Artificial Intelligence in Finance; Applications of AI in financial services, Challenges and ethical considerations. **Internet of Things (IoT) and Finance;** IoT in banking and personal finance, Security and privacy implications. **Regulatory Technology (RegTech);** Role of technology in regulatory compliance, Impact on financial institutions and regulators. **Future of Digital Finance;** Emerging technologies and trends, Social, economic, and cultural implications of digital finance.

Essential Readings:

- Hines, B. (2021). Digital finance: security tokens and unlocking the real potential of blockchain. John Wiley & Sons, Inc.
- Lewis, A. (2018). The Basics of Bitcoins and Blockchains.

Additional Readings:

- Gupta, P., & 8; Tham, M. (2018). Fintech: The New DNA of Financial Services (1st ed.).
- Vigna, P., & Casey, M. (2016). The Age of cryptocurrency: How bitcoin and the Blockchain are challenging the global economic order. First Picador edition. New York, New York, Picador/St. Martin's Press.

Examination scheme and mode:

Evaluation scheme and mode will be as per the guidelines notified by the University of Delhi.

GE 13: ENTREPRENEURIAL FINANCE

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course
		Lecture	Tutorial	Practical/Practice		
Entrepreneurial Finance GE- 13	4	3	1	0	Class 12	None

Learning objectives:

- To build knowledge and skills in entrepreneurial finance.

- To understand the financing of small and medium-sized businesses from the perspective of both the entrepreneur and investors.

Learning Outcomes:

After completing the Introduction to Digital Finance course, students will be able to:

- Understanding of the requirements of funding for entrepreneurs.
- Analyse company's capital structure and its impact on profitability.
- Assess the present and future of any entity.

Course Contents:

Unit 1: Entrepreneurial Finance and Funding Opportunities (12 hours)

The concept of entrepreneurial finance. Understanding financial management: objectives, concept of risk and return, time value of money.

Financing a new venture: seed fund, boot strapping, angel funding, VC funding, funding rounds. Long-term & short term financing. Term sheets; Financing from Government Agencies like Startup India Seed Fund Scheme.

Unit 2: Investment Techniques for Growth (12 hours)

Cost of capital: meaning, classification & computation. Capital budgeting techniques. Capital structure and its impact on EPS.

Unit 3: Assessing Working Capital Requirements for Business (12 hours)

Working capital, factors determining working capital. Estimation of working capital requirements. Financing of working capital. Optimum Inventory level, cash conversion cycle.

Unit 4: Business Analysis and Exit Strategies (9 hours)

Break even Analysis. Ratio Analysis for evaluation of operating and financial performance. Fundamental analysis. Growth and exit strategies. Process of IPOs.

Essential/Recommended Readings:

- Leach, C.J. and Melicher, R.W (2021): Entrepreneurial Finance, Thomson.
- Stanton, J.M., (2003) Entrepreneurial Finance – For New and Emerging Businesses, Thomson

Additional Readings:

- Smith, J.K., Smith, R.L. and Bliss, R.T., Entrepreneurial Finance, Stanford University Press
- Smith, J.K. and Smith, R.L., Entrepreneurial Finance, Wiley
- Rogers, S., Entrepreneurial Finance, McGraw Hill
- Chandra, P., Financial Management, McGraw Hill

Examination scheme and mode:

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