Tolling contract, Contracts for difference, Availability payment, Loan agreement, Intercreditor agreement, Shareholder's agreement.

The project process, Project/public private partnership unit, Project process structure, Business plan/project information memorandum, Activities in the bid process, Procurement laws and infrastructure, Timetable and bid costs, Innovative proposals, Raising the funds, Mandate letter, Due diligence, Project monitoring

Essential Readings:

1. Blaiklock, M. (2014). *The infrastructure finance handbook: principles, practice and experience*. Euromoney Books

2. Pretorius, F., Chung-Hsu, B. F., McInnes, A., Lejot, P., & Arner, D. (2008). *Project finance for construction and infrastructure: principles and case studies*. John Wiley & Sons.

Additional Readings:

1. Esty, B. C., & Sesia, A. M. (2007). An overview of project finance and infrastructure finance 2006 update. Boston, MA: Harvard Business School.

2. Pouliquen, L. Y. (1970). Risk Analysis in project appraisal. World Bank staff occasional papers, No.11 (Washington D.C., IBR), 52-62.

Examination scheme and mode:

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

GENERIC ELECTIVE (GE) COURSES

GE 11: INTRODUCTION TO DIGITAL 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		
Introduction to Digital Finance GE- 11	4	3	1	0	Class 12	None

Learning Objectives

- To provide a foundational understanding of digital finance, encompassing key concepts, technologies, and trends shaping the financial landscape.
- To provide insights into digital payment systems, financial technology platforms, and emerging innovations, preparing them to navigate and contribute to the evolving field of digital finance.

Learning Outcomes:

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

- Understand financial technology's foundations,
- Understand digital payment systems,
- Understand fintech platforms, and emerging trends.
- Analyse the impact of digital finance on traditional models, evaluate regulatory considerations, and recognize opportunities and challenges in the rapidly evolving digital financial landscape.

Unit 1: Foundations of Digital Finance (**12 hours**)

Introduction to Financial Systems; Definition and Components of financial systems, Traditional vs. digital financial systems. **Evolution of Digital Finance**; Historical overview of financial technology (fintech), Key milestones in the development of digital finance. **Key Concepts in Digital Finance**; Digital currencies and cryptocurrencies, Mobile payments and digital wallets, Peer-to-peer lending and crowdfunding. **Regulatory Landscape**; Overview of global and Regional Regulations, Compliance and risk management in digital finance.

Unit 2: Digital Payment Systems (**12 hours**)

Electronic Payments; Credit and debit cards, Automated Clearing House (ACH) transfers. **Mobile Payments;** Mobile wallets and apps, Near Field Communication (NFC) technology. **Cryptocurrencies and Blockchain;** Introduction to blockchain technology, Bitcoin and other cryptocurrencies. **Cross-Border Payments;** Challenges and solutions in international transactions, Role of digital finance in reducing friction in cross-border payments.

Unit 3: Financial Technology Platforms (**11 hours**)

Digital Banking; Online banking services, Neobanks and their features. **Peer-to-Peer Lending;** Overview of P2P lending platforms, Risks and benefits for borrowers and lenders. **Robo-Advisors and Wealth Management;** Automation in investment advisory services, Role of artificial intelligence in financial decision-making. **Insurtech and Digital Insurance;** Innovations in the Insurance Industry, Digital platforms for insurance services.

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.