



# SYMBIOSIS COLLEGE OF ARTS & COMMERCE

An Autonomous College | Under Savitribai Phule Pune University

Reaccredited 'A+' with 3.51 CGPA For Third Cycle By NAAC | College with Potential for Excellence

Bachelor's Degree		First Year		Second Year		Third Year		Master's Degree		First Year		Second Year	
Semester (Tick the relevant semester) ✓		I	II	III	IV	V	VI	Semester (Tick the relevant semester) ✓		I	II	III	IV
Programme	Programme Code							Programme	Programme Code				
BCOM								MCOM			✓		
BA								MA Economics					
BCOM Honours								MA English					
BA Honours								MA Psychology					
Name of the Department													
Name of the faculty/s preparing syllabus		Dr. Tessy Thadathil and Ms Aishwarya Kalyanshetti											
Name of the faculty/s reviewing syllabus		Dr. Hrishikesh Soman											
Title of the Subject		Business Finance and Fintech											
Paper Number (In case of Specialization)													
Subject Code:													
Number of Credits:		4											
Date of BOS when subject was approved		BOS date: 26/03/2022											

% of Syllabus Revision (Tick the relevant %) ✓	100 %	50 % to 99 %	Less than 50 %
		✓	
<b>Date of Implementation of Revised/Changed Syllabus</b>			
<b>Objectives of the Course:</b>	<ol style="list-style-type: none"> <li>1. Understand key factors of financial management.</li> <li>2. Analyse significance of Working Capital Management</li> <li>3. Perceive Capital Structure as a source of value</li> <li>4. Evaluate strategic financial management options in the light of changing environments and the needs of the enterprise.</li> <li>5. Understand the fintech space in a digital world especially with reference to India</li> </ol>		
<b>Gist of this course in maximum 3 to 4 lines</b>	<p>Students will acquire knowledge and understanding of the concepts, techniques and practices of financial management and will develop skills for decision making. Students will also acquire knowledge about the new paradigm shift in the finance world of fintech</p>		
<b>Detailed syllabus</b>			
Unit	Contents of the syllabus		Number of Lectures
1.	<b>Understanding Financial Statements and their Interpretation</b> <ul style="list-style-type: none"> <li>● Itemizing and interpreting Income Statement &amp; Balance Sheet</li> <li>● Analysis of Cash Flow statement</li> <li>● Use of financial ratios for analysis of financial statements and understanding their limitations</li> </ul>		12
2.	<b>Capital Structure as a source of value</b> <ul style="list-style-type: none"> <li>● Equity Shares, Debentures, Securitization and hybrid financing instruments</li> <li>● Venture capital, lease financing and hire purchase financing</li> </ul>		8
3.	<b>Working Capital Management</b> <ul style="list-style-type: none"> <li>● Working capital Components</li> <li>● Cash Management</li> </ul>		12

	<ul style="list-style-type: none"> <li>● Receivables Management</li> <li>● Inventory Management</li> <li>● Financing Current Assets</li> </ul>	
4.	<b>Time Value of Money</b> <ul style="list-style-type: none"> <li>● Time Value of Money, Present Value , Future Value</li> <li>● Discounted cash flow valuation</li> <li>● NPV, IRR</li> <li>● Annuities, Perpetuities</li> </ul>	12
5.	<b>Understanding Fintech - I</b> <ul style="list-style-type: none"> <li>● Meaning, evolution and emerging economies</li> <li>● Fintech Infrastructure</li> <li>● Fintech payments, cryptocurrencies and block chains</li> <li>● Mobile wallets, RTGS systems, alternate finance, crowd finding, P2P lending, invoice factoring</li> </ul>	6
6.	<b>Understanding Fintech - II</b> <ul style="list-style-type: none"> <li>● Fintech Regulation in India</li> <li>● Data Regulation</li> <li>● AI &amp; governance</li> <li>● Challenges of AI &amp; ML</li> </ul>	6
7.	<b>Case Studies in Fintech</b>	6
	<b>Total Number of Lectures</b>	60
<b>Relevance to the local/ national /regional/global developmental needs with learning objectives including program outcomes, program specific outcomes and course outcomes of all programs offered by the Institution: (Mention relevant topics below and highlight it in syllabus above in maroon color)</b> <ul style="list-style-type: none"> <li>● <b>Understanding Fintech</b></li> </ul>		
<b>Topics that focuses on Employability, Entrepreneurship and Skill Development. (Mention relevant topics below and highlight it in syllabus above in blue color)</b> <ul style="list-style-type: none"> <li>● Capital Structure , Understanding Fintech</li> </ul>		

**Topics that integrates Cross cutting issues relevant to Gender, Environment and Sustainability, Human Values and Professional Ethics into the Curriculum: (Mention relevant topics below and highlight it in syllabus above in green color)**

**Course Learning Outcomes:**

**On successful completion of the module students will be able to**

1. Students will acquire knowledge and understanding of the concepts, techniques and practices of financial management and will develop skills for decision making.
2. Student's ability will be enhanced in dealing short-term dealing with day-to-day working capital decision; and also longer-term dealing, which involves major capital investment decisions and raising long-term finance.
3. Students will acquire knowledge about the new paradigm shift in the finance world of fintech

**Projects as part of continuous assessment:**

**Topic:**

**Objectives:**

**Learning Outcomes:**

**Internship for Students if any:**

**Suggested Reference Books:**

1. Advanced Financial Management - Dr. N. M. Vechalekar.
2. Introduction to Financial Management - I M Pandey
3. Financial Management - Prasanna Chandra
4. Financial Management - Khan and Jain
5. Financial management - Ravi M Kirhare

- 6. Cost Accounting and Financial management – Tulsian
- 7. Financial Management - P V Kulkarni
- 8. Financial Management - S C Saxena
- 9. Financial Management - Hogland.
- 10. Fintech Future – Sanjay Phadke
- 11. The REGTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries in Regulation - Janos Barberis, Douglas W. Arner, Ross P. Buckley

**Signatures of Board of Studies Members:**

<b>Designations</b>	<b>Names of BOS members</b>	<b>Signatures</b>
<b>Chairman</b>		
<b>University Nominee</b>		
<b>Member, Academic Council</b>		
<b>Member, Academic Council</b>		
<b>Industry Expert</b>		
<b>Industry Expert</b>		
<b>Alumni Representative</b>		
<b>Department Teacher</b>		

