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| COURSE NAME: | NBFC Products and Services |
| TOTAL DURATION: | 45 Hrs |
| MODE OF DELIVERY | PHYSICAL CLASSROOM TRAINING AT RESPECTIVE COLLEGES |
| TRAINER TO STUDENT RATIO: | 1:50 |
| TOTAL MARKS: | 75 |

| Table 1 | |
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| OVERALL COURSE OBJECTIVE: | <ol style="list-style-type: none"> 1. Master Regulatory Compliance in NBFC Operations 2. Build Expertise in Investment Strategies Using NBFC Products. 3. Foster Proficiency in Digital Payment Systems and FinTech Solutions. 4. Develop Advanced Tax Planning and Compliance Skills. 5. Enhance Analytical and Problem-Solving Skills Through Case Studies. |
| LEARNING OUTCOME: | <ol style="list-style-type: none"> 1. Analyse regulatory requirements and evaluate their implications on NBFC operations. 2. Evaluate different NBFC financial products and assess their suitability for varying client needs. 3. Create secure and user-friendly payment gateway prototypes using Blockchain and SaaS technologies. 4. Design comprehensive tax-saving plans for diverse financial profiles. 5. Present comprehensive reports with actionable insights, supported by data and analysis. |

| TABLE 2: MODULE-WISE COURSE CONTENT AND LEARNING OUTCOME | | | | |
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| SL.NO | MODULE NAME | MODULE CONTENT | MODULE LEARNING OUTCOME | DURATION (HRS) |
| 1 | BFSI Architecture | The BFSI (Banking, Financial Services, and Insurance) sector has unique architectural requirements due to its sensitive | Analyse regulatory documents to identify compliance gaps and create action plans for AML audit scenarios. | 9 Hrs. |

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| | | nature and regulatory environment. This module delves into the BFSI architecture, emphasizing regulatory compliance, particularly in Know Your Customer (KYC) and Anti-Money Laundering (AML) aspects. | | |
| 2 | Investing in Mutual Fund | This module equips students with the knowledge and skills to create personalized investment portfolios for clients using mutual funds. Students will learn to assess risk tolerance, differentiate funds based on risk quotient, and operate digital intermediary platforms. | Evaluate mutual funds using metrics like Sharpe ratio and NAV trends to design optimized investment strategies for diverse clients. | 9 Hrs. |
| 3 | Investing in Capital Marketing | This module empowers students to invest confidently in capital markets. Students will learn to create a DMAT account, navigate live markets, and execute intraday | Analyse market trends and investor psychology to design personalized trading strategies using technical and fundamental analysis. | 9 Hrs. |

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| | | or long-term investment strategies. They will also develop skills to interpret market trends and build personalized portfolios | | |
| 4 | Income Tax and GST for Securities | This module equips students with the knowledge and skills to file taxes and GST returns for various entities, troubleshoot errors, and resolve queries during registration or filing. | Evaluate tax liabilities across securities to optimize tax savings and troubleshoot compliance errors through strategic interventions. | 9 Hrs. |
| 5 | NBFC – Technical Analysis & Digital Payment | This module delves into the technical aspects of Non-Banking Financial Companies (NBFCs) and digital payments, focusing on solutioning using Software as a Service (SAAS), Blockchain, and wireframing for fintech product development. | Design fintech solutions integrating Blockchain and SAAS technologies for enhanced NBFC service delivery. | 9 Hrs. |

| TABLE 3: OVERALL COURSE LEARNING OUTCOME ASSESSMENT CRITERIA AND USECASES | | | |
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| LEARNING OUTCOME | ASSESSMENT CRITERIA | PERFORMANCE CRITERIA | USECASES |
| <p>1.1. Analyse regulatory documents to identify compliance gaps and create action plans for AML audit scenarios, including:</p> <p>a) Types of banks (commercial, investment, central)</p> <p>b) Banking services (deposits, loans, credit cards)</p> <p>c) Emerging trends in banking (digital banking, mobile</p> | <p>1. Written exams to assess knowledge and understanding</p> <p>2. Case studies to assess analytical and problem-solving skills</p> <p>3. Group discussions to assess communication and critical thinking skills</p> <p>4. Practical assignments to</p> | <p>PC1.1: Introduction to the BFSI sector, Banking operations and services.</p> <p>PC1.2: Financial services, Insurance.</p> <p>PC1.3: KYC Revolution – A practical approach.</p> | <p>Use Case 1</p> <ul style="list-style-type: none"> • Bank case study, Bank problems with the regulatory pro-active decision. • YES bank problems with the regulatory pro-active decision |

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| <p>payments)</p> <p>1.2. Explain financial services and insurance, including:</p> <p>a) Types of financial services (investment, asset management, wealth management)</p> <p>b) Insurance products (life, health, general)</p> <p>c) Risk management strategies</p> <p>1.3. Apply Know Your Customer (KYC) principles, including:</p> <p>a) Customer identification and verification</p> <p>b) Risk-based approach to KYC</p> <p>c) KYC documentation and filing requirements</p> <p>d) Practical approaches to implementing KYC in BFSI</p> | <p>assess technical skills</p> <p>5. Project presentations to assess application of KYC principles</p> | | |
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| <p>2.1. Evaluate mutual funds using metrics like Sharpe ratio and NAV trends to design optimized investment strategies for diverse clients, including:</p> <p>a. Types of mutual funds (equity, debt, hybrid)</p> <p>b. Investment objectives and risk tolerance</p> <p>c. Asset allocation and diversification</p> <p>d. Fund analysis (NAV, returns, expenses)</p> <p>2.2. Execute mutual fund transactions, monitor, and evaluate investments, including:</p> <p>a. Buying and selling mutual fund units</p> <p>b. Understanding transaction costs (entry/exit loads)</p> <p>c. Monitoring fund</p> | <p>1. Written exams to assess knowledge and understanding</p> <p>2. Case studies to assess analytical and problem-solving skills</p> <p>3. Group discussions to assess communication and critical thinking skills</p> <p>4. Practical assignments to assess technical skills</p> <p>5. Project presentations to assess application of mutual fund concepts</p> | <p>PC2.1: Basics of mutual funds, Investment Strategies and Analysis.</p> <p>PC2.2: Mutual Fund transactions, Monitoring and evaluating mutual fund investments.</p> <p>PC2.3: Tracking fund performance and benchmarks, Distributor module.</p> | <p>Use Case 2</p> <p>Individual portfolio</p> |
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| <p>performance (returns, dividends)</p> <p>d. Evaluating investment decisions (tax implications, risk)</p> <p>2.3. Track fund performance, benchmarks, and distributor modules, including:</p> <p>a. Fund performance metrics (returns, Sharpe ratio)</p> <p>b. Benchmarking (indices, peer group comparison)</p> <p>c. Distributor roles and responsibilities</p> <p>d. Distributor compensation structures</p> | | | |
| <p>3.1. analyse market trends and investor psychology to design personalized trading strategies using technical and fundamental analysis., including:</p> | <p>1. Written exams to assess knowledge and understanding</p> <p>2. Case studies to assess analytical and problem-solving skills</p> | <p>PC3.1: Introduction to Capital Markets.</p> <p>PC3.2: Stock market and investment basics, Investment psychology and behaviour.</p> | <p>Use Case 3</p> <p>Mrs. Aneka's portfolio analysis based on the Fundamental approach, Real life case study of Mr. Kumar trading behaviour using technical analysis</p> |

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| <p>a) Types of capital markets (primary, secondary)</p> <p>b) Market structures (exchange-traded, over-the-counter)</p> <p>c) Market participants (investors, brokers, exchanges)</p> <p>3.2. Explain stock market and investment basics, investment psychology, and behavior, including:</p> <p>a) Stock market indices (Sensex, Nifty)</p> <p>b) Investment products (shares, bonds, ETFs)</p> <p>c) Investment strategies (value, growth, dividend)</p> <p>d) Investor psychology (risk tolerance, emotional decision-making)</p> <p>e) Behavioral finance concepts (anchoring,</p> | <p>3. Group discussions to assess communication and critical thinking skills</p> <p>4. Practical assignments to assess technical skills</p> <p>5. Project presentations to assess application of investment concepts</p> | <p>PC3.3: Practical approach</p> | |
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| <p>confirmation bias)</p> <p>3.3. Apply practical approaches to investing, including:</p> <p>a) Technical analysis (charts, patterns)</p> <p>b) Fundamental analysis (financials, ratios)</p> <p>c) Portfolio management (asset allocation, diversification)</p> <p>d) Risk management strategies (hedging, stop-loss)</p> | | | |
| <p>4.1. Evaluate tax liabilities across securities to optimize tax savings and troubleshoot compliance errors through strategic interventions, including:</p> <p>a) Taxation of equity shares (capital gains, dividends)</p> | <p>1. Written exams to assess knowledge and understanding</p> <p>2. Practical assignments to assess technical skills</p> <p>3. Case studies to assess analytical and problem-solving skills</p> | <p>PC4.1: Income tax regulations for securities.</p> <p>PC4.2: GST for securities.</p> <p>PC4.3: Practical approach</p> | <p>Use Case 4</p> <p>Mr. Y Tax Calculation, an IT employee with multiple source of income.</p> |

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| <p>b) Taxation of debt securities (interest, capital gains)</p> <p>c) Taxation of mutual funds (dividends, capital gains)</p> <p>d) Tax deductions and exemptions (Section 80C, 80D)</p> <p>4.2. Explain GST for securities , including:</p> <p>a) GST on brokerage services</p> <p>b) GST on investment advisory services</p> <p>c) GST on securities transaction tax (STT)</p> <p>d) GST compliance and registration</p> <p>4.3. Apply practical approaches to tax and GST compliance , including:</p> <p>a) Calculating tax liability for securities</p> | <p>4. Group discussions to assess communication and critical thinking skills</p> <p>5. Project presentations to assess application of tax concepts</p> | | |
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| <p>transactions</p> <p>b) Filing tax returns (ITR-1, ITR-2, ITR-3)</p> <p>c) GST return filing (GSTR-1, GSTR-3B)</p> <p>d) Tax planning strategies for investors</p> | | | |
| <p>5.1. Design fintech solutions integrating Blockchain and SAAS technologies for enhanced NBFC service delivery.:</p> <p>a) Types of NBFCs (loan companies, investment companies)</p> <p>b) NBFC regulations (RBI guidelines, compliance)</p> <p>c) NBFC products and services (loans, investments, insurance)</p> <p>5.2. Explain digital payments and mobile banking, including:</p> <p>a) Digital payment</p> | <p>1. Written exams to assess knowledge and understanding</p> <p>2. Practical assignments to assess technical skills</p> <p>3. Case studies to assess analytical and problem-solving skills</p> <p>4. Group discussions to assess communication and critical thinking skills</p> <p>5. Project presentations to assess application of fintech concepts</p> | <p>PC5.1: Overview of NBFC in India</p> <p>PC5.2: Digital payments and mobile banking</p> <p>PC5.3: Robo-advisory and algorithmic trading</p> | <p>Use Case 5</p> <p>Mr. X fraud advisory case study</p> |

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| <p>systems (UPI, IMPS, NEFT)</p> <p>b) Mobile banking apps and services</p> <p>c) Mobile wallet and payment gateways</p> <p>d) Security measures for digital payments</p> <p>5.3. Understand robo-advisory and algorithmic trading, including:</p> <p>a) Automated investment advice (robo-advisors)</p> <p>b) Algorithmic trading strategies (trend following, mean reversion)</p> <p>c) Artificial intelligence and machine learning applications</p> <p>d) Benefits and risks of robo-advisory and algorithmic trading</p> | | | |
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**TABLE 4: LIST OF FINAL PROJECTS
(PROJECTS THAT COMPREHENSIVELY COVER ALL THE LEARNING**

| OUTCOME) | |
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| SL.NO | FINAL PROJECT |
| 1 | Evaluate challenges in digital Demat account processes and design a user-friendly interface using wireframing. |
| 2 | You are an operations head in a broking company, please Derive a detailed document list for Demat and Trading account opening for an Entity (proprietary account or Partnership firm) |
| 3 | analyse AML case studies to propose innovative fraud detection frameworks leveraging AI tools. |
| 4 | When a person is faced with a personal injury accident, prepare a process to register the claim for his accident insurance |
| 5 | Prepare a SIP plan in Mutual Fund for a client at the age of 38 with a salary of Rs.1,20,000/- per month, whose short-term goal of 10 years to clear his home loan of 48 Lakhs and also a long-term goal of 20 years to have a corpus of 1 Crore |
| 6 | You as mutual advisor, please prepare a question bank to explore the risk profile of a client |
| 7 | Prepare a performance report or a peer analysis based on any 2 AMC in the Hybrid fund's category using the amfindia. |
| 8 | Download a factsheet of an equity fund of any AMC and prepare a report on the basic and mandatory requirements in a factsheet |
| 9 | Please download the latest quarterly report of any FMCG sector large-cap company listed and prepare a 2-pager key highlight of the company performance to submit to your client |
| 10 | Prepare a 1-pager technical analysis report on your favourite stock listed under the Nifty 50 index |
| 11 | Prepare a process to place a Stop loss order on a long position based on your technical analysis |
| 12 | Prepare an analysis report on the Nifty50 index such as the list of stocks, the sectors they belong, and also weightage of each stock |
| 13 | Create a capital gain tax calculator for STCG and LTCG for an individual using Excel 14 |
| 14 | Prepare a process to become a SEBI registered Research Analyst to start your own robo-advisory firm |
| 15 | Mr Arjun's father is getting a retirement benefit of Rs 62 lakhs, do a risk-return analysis and come out with a solution for a probable investment allocation |
| 16 | Develop a Systematic Investment Plan (SIP) calculator that allows users to determine the investment amount and frequency |
| 17 | Implement a trading system using NSMART that enables users to place orders, buy/sell shares, and explore various functionalities |
| 18 | Develop an algorithmic trading platform that utilizes AI-based strategies and incorporates risk management techniques |
| 19 | Analyze emerging trends and technologies in the Indian FinTech |

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| | sector and present a comprehensive overview |
| 20 | Build a dashboard that tracks the performance of selected mutual funds and provides alerts for portfolio rebalancing |

| TABLE 5: COURSE ASSESSMENT RUBRICS (TOTAL MARKS: 75) | | | | |
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| ASSESSMENT CRITERIA | DESCRIBE THE CRITERIA OF THE BELOW CATEGORY PERFORMANCE | | | TOTAL MARKS |
| | FAIR (1-5) | GOOD (6-10) | EXCELLENT (11-15) | |
| 1. Technical Knowledge about KYC, E-KYC | If he/she could tell only some columns appears in KYC, E-KYC and could or could not tell procedure of A/c opening procedure for DMAT. | If he/she could tell all the columns appears in KYC, E-KYC but could not tell fully A/c opening procedure for DMAT. | If he/she could tell all the columns appears in KYC, E-KYC and A/c opening procedure for DMAT. | 15 |
| | FAIR (1-7) | GOOD (8-15) | EXCELLENT (16-20) | |
| 2. Practical Skills Proficiency | If he / she could explain at least some process to register the claim when a person is faced with a personal injury accident insurance. | If he / she could explain the all the process except missing 1 or 2 points to register the claim when a person is faced with a personal injury accident insurance. | If he / she could explain the all the process to register the claim when a person is faced with a personal injury accident insurance. | 20 |
| 3 Project | | If he / she | If he / she able to | |

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| Execution | If he / she able to prepare partly a SIP for mutual fund, covering part of a short term and part of long-term financial goal of a client. | able to prepare fully a SIP for mutual fund, covering only a short but not long-term financial goal of a client. | prepare fully a SIP for mutual fund, covering a short- and long-term financial goal of a client. | 20 |
| 4.Communication | If he / she could be able to complete all the use cases but unable to demonstrate them without due project document. | If he / she could be able to complete all the use cases and demonstrate them without due project document. | If he / she could be able to complete all the use cases and demonstrate them with due project document. | 20 |