

NSE Academy FIN- PRO

(Common for all 5th Semester Arts & Science Students)

Course Objective:

- The course's overall objective is to enhance the skill set of the students under the BFSI segment and increase their ability to be productive and Industry ready across all the major verticals of BFSI and other associated industries.
- To build the ability to create fundamental screening for an individual entering into the BFSI segment
- To make a student create a pool of funds and develop a portfolio for a Low, Med and High-Stake customers and do transactions on their behalf on a digital intermediary platform like NSE-NMF
- To develop the ability of operating through major scenarios of stocks under given market conditions by using N-Smart and relevant user-friendly applications
- To make the student operate the IT and GST filing using simulated scenarios and create the ability in them to independently file taxes and GST returns for Individuals, Proprietorship, partnership firms and Trust
- To technically make the students interpret the solutioning created for BFSI using SAAS, Blockchain and to build the ability to ethically control the dark shadow in their own models

Learning Outcomes:

- Student will be able to demonstrate the regulatory language demanded by the BFSI Segment, including filing of KYC and e-KYC and also, they will possess the ability to audit an AML file or scenario
- A student can create a portfolio for any given customer credentials and shall possess the ability to differentiate the funds based on its risk quotient, he/she will have the complete capacity to operate digital intermediary platform like NSE-NMF
- A student can create their own DMAT account and login into the live market and do their own investment on intraday or regular hold and sell mode, in addition to it, they can interpret the market and build their own portfolio
- A student can independently file taxes and GST returns for Individuals, Proprietorship, partnership firms and Trust, also they can troubleshoot the errors and solve the queries during the registration or filing process. They will also know the legitimate channels of escalations that needs to be done in case of queries not being resolved over the accepted TAT.
- Students can interpret the solutioning created for BFSI using SAAS, Blockchain and they shall be in a position to create wireframes for developing new fin-tech products.

UNIT 1: BFSI Architecture:

1.1 : Introduction to the BFSI sector

Overview of banking, financial services, and insurance industries | Key players and their roles

1.2 : Banking operations and services

Types of bank accounts and their features | Payment systems: NEFT, RTGS, IMPS, UPI, etc | Loans and credit facilities | Anti Money Laundering (AML)

1.3 : Financial services

Introduction to financial markets | Types of financial products: insurance, mutual funds, pension funds, etc. | Role of financial intermediaries

1.4 : Insurance

Types of insurance: life, health, property, etc. | Policy features and terms | Claims and settlement process

1.5 : KYC Revolution – A Practical Approach

EKYC for Banking | EKYC for MF investment | EKYC for Demat & Trading account

Case Study: 2 || Role Play: 1 || Quiz: 1

Case Study1: Lehman Brother's Bank case study

Case Study2: Yes bank problems with the regulatory pro-active decision making

Role Play: Goal Setting activity

UNIT 2: Investing in Mutual Fund

2.1 : Basics of mutual funds

What are mutual funds and how do they work? | Types of mutual funds: equity, debt, hybrid, index funds, etc. | Mutual fund structure: AMC, trustees, custodians, etc.

2.2 : Investment Strategies and Analysis

Asset allocation and diversification | Fund selection criteria: past performance, expense ratio, risk analysis, etc. | fund factsheets and prospectuses

2.3 : Mutual fund transactions

Purchasing and redeeming mutual fund units | Systematic Investment Plans (SIPs) and Systematic Withdrawal Plans (SWPs) | Tax implications of investing in mutual funds

2.4 : Monitoring and evaluating mutual fund investments

Tracking fund performance and benchmarks | Fund manager analysis and fund ratings | Portfolio rebalancing and exit strategies

2.5 : Distributor module

NISM Series VA module overview | Distribution registration process | Purchase and redemption process | Project/case study approach

Case Study: 1 || Role Play: 1 || Assessment || NSE Academy Certification

Case study: Franklin Templeton saga

Role Play: Asset allocation as Fund manager in Mutual Fund

UNIT 3: Investing in Capital Markets

3.1 : Introduction to capital markets

Stock exchanges and their functions | Primary and secondary markets | Market participants: investors, brokers, depositories, etc.

3.2 : Stock market investment basics

Equity shares and their valuation | Fundamental analysis: financial statements, ratios, etc. | Technical analysis: charts, indicators, trends, etc.

3.3 : Investment Psychology and Behaviour

Emotions and biases in investing | Investor risk profiles and goal setting | Long-term investment strategies

3.4 : Practical Approach

Order placing mechanism | Buying and selling of shares | NSmart trading system | least 15 functionalities in NSMART

Case Study: 2 || Role Play: 2 || Assessment || NSE Academy Certification

Case Study1: Mr Mehta's portfolio analysis based on the Fundamental approach

Case Study2: real life case study of Mr Kumar trading behavior using technical analysis

Activity: Mock Stock game based on flash news (Historical)

UNIT 4: Income Tax and GST for Securities

2.6 : Income tax regulations for securities

Tax implications of capital gains and dividends | Tax-saving investment options: ELSS, PPF, etc. | Tax planning strategies for investors

2.7 : Goods and Services Tax (GST) for securities

GST applicability on brokerage and other charges | Input tax credit for market participants | Compliance and documentation requirements

2.8 : Practical Approach

Simulation on IT filing | Filing process | Statutory benefits | Tax calculation

Case Study: 1 || Role Play: 2 || Assessment || NSE Academy Certification

Case study: Mr Raju Tax calculation, an IT employee with multiple source of income

UNIT 5: FinTech:

2.9 : Overview of FinTech in India

Definition and scope of FinTech | Emerging trends and technologies

2.10: Digital payments and mobile banking

UPI, e-wallets, and payment gateways | Mobile banking apps and features | Security and fraud prevention measures

2.11: Robo-advisory and algorithmic trading

Automated investment platforms | AI-based trading strategies | Risk management in algorithmic trading.

Case Study: 1 || Role Play: 2 || Assessment || NSE Academy Certification

Case study: Mr Sundareshan fraud advisory case study

Projects:

1. You are a KYC architect, please Develop a detailed process for Demat and Trading account opening Online for an Individual
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. Establish a report on AML fraud that occurred due to Karvy broking and the regulatory action plan to recover the shares back to the shareholder.
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.com website.
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 in NSE 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 favorite 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. 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 sector and present a comprehensive overview.

20. Build a dashboard that tracks the performance of selected mutual funds and provides alerts for portfolio rebalancing.