

ABOUT THE COURSE

The NBFC Products and Services course is crucial for B. Com and BBA students in Tamil Nadu, given the growing role of Non-Banking Financial Companies (NBFCs) in India's financial ecosystem. NBFCs offer diverse financial products, including loans, credit facilities, and investment advisory, which require skilled professionals to manage and promote. This 45-hour skilling course equips students with knowledge of NBFC operations, regulatory frameworks, and customer engagement strategies. It addresses the industry's demand for workforce adept in financial analysis and product management, ensuring that students are job-ready for roles in the NBFC sector, contributing to Tamil Nadu's economic growth and financial inclusion efforts.

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	
OVERALL COURSE OBJECTIVE:	<ol style="list-style-type: none">1. Master Regulatory Compliance in NBFC Operations2. 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.

	<p>3. Create secure and user-friendly payment gateway prototypes using Blockchain and SaaS technologies.</p> <p>4. Design comprehensive tax-saving plans for diverse financial profiles.</p> <p>5. Present comprehensive reports with actionable insights, supported by data and analysis.</p>
--	--

TABLE 2: MODULE-WISE COURSE CONTENT AND LEARNING OUTCOME

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 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.	Analyse regulatory documents to identify compliance gaps and create action plans for AML audit scenarios.	9 Hrs
2	Investing in Mutual Fund	This module equips students with the knowledge and skills to create personalized investment	Evaluate mutual funds using metrics like Sharpe ratio and NAV trends to design optimized investment	9 Hrs

		portfolios for clients using mutual funds. Students will learn to assess risk tolerance, differentiate funds based on risk quotient, and operate digital intermediary platforms.	strategies for diverse clients.	
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 or long-term investment strategies. They will also develop skills to interpret market trends and build personalized portfolios	Analyse market trends and investor psychology to design personalized trading strategies using technical and fundamental analysis.	9 Hrs
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	Evaluate tax liabilities across securities to optimize tax savings and troubleshoot compliance errors through strategic interventions.	9 Hrs

		registration or filing.		
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				
LEARNING OUTCOME	ASSESSMENT CRITERIA	PERFORMANCE CRITERIA	USECASES	
1.1. Analyse regulatory documents to identify compliance gaps and create action plans for AML audit scenarios, including: a) Types of banks (commercial, investment, central) b) Banking services (deposits, loans, credit cards) c) Emerging trends in banking (digital	1. Written exams to assess knowledge and understanding 2. Case studies to assess analytical and problem-solving skills 3. Group discussions to assess communication and critical thinking skills 4. Practical assignments to	PC1.1: Introduction to the BFSI sector, Banking operations and services. PC1.2: Financial services, Insurance. PC1.3: KYC Revolution – A practical approach.	Use Case 1 <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 	

<p>banking, mobile 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>		
--	--	--	--

<p>2.1. Evaluate mutual funds using metrics like Sharpe ratio and NAV trends to design optimized investment strategies for diverse clients, including:</p> <ul style="list-style-type: none"> a. Types of mutual funds (equity, debt, hybrid) b. Investment objectives and risk tolerance c. Asset allocation and diversification d. Fund analysis (NAV, returns, expenses) <p>2.2. Execute mutual fund transactions, monitor, and evaluate investments, including:</p> <ul style="list-style-type: none"> a. Buying and selling mutual fund units b. Understanding transaction costs (entry/exit loads) 	<ul style="list-style-type: none"> 1. Written exams to assess knowledge and understanding 2. Case studies to assess analytical and problem-solving skills 3. Group discussions to assess communication and critical thinking skills 4. Practical assignments to assess technical skills 5. Project presentations to assess application of mutual fund concepts 	<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 style="text-align: center;">Use Case 2</p> <p style="text-align: center;">Individual portfolio</p>
--	---	---	--

<p>c. Monitoring fund 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</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>

<p>analysis., including:</p> <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>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>	
--	---	---	--

<p>e) Behavioral finance concepts (anchoring, 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</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</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 sources of income.</p>

<p>(capital gains, dividends)</p> <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</p>	<p>problem-solving skills</p> <p>4.Group discussions to assess communication and critical thinking skills</p> <p>5.Project presentations to assess application of tax concepts</p>		
---	--	--	--

<p>securities 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>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>

<p>a) Digital payment 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>			
---	--	--	--

TABLE 4: LIST OF FINAL PROJECTS

(PROJECTS THAT COMPREHENSIVELY COVER ALL THE LEARNING OUTCOME)	
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 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)

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	If he / she could explain the	If he / she could explain the all the process to register	20

	least some process to register the claim when a person is faced with a personal injury accident insurance.	all the process except missing 1 or 2 points to register the claim when a person is faced with a personal injury accident insurance.	the claim when a person is faced with a personal injury accident insurance.	
3 Project 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.	If he / she able to prepare fully a SIP for mutual fund, covering only a short but not long-term financial goal of a client.	If he / she able to 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