

NSQF Level-5

(01 Year-60 Cumulative Credits Eligibility;- after 10+2)

Skill component of the courses has a skill component (**practical classes in laboratories / workshops, internships, apprenticeships and any other forms of hands on training**) of 60% of the total credits and the balanced credits shall be of general education component.

Adequate attention is given in curriculum design to practical work, on-the-job training, development of student portfolios and project work. This skill-based programme is apprenticeship-embedded.

General Education Component •

General education component include curriculum which is supportive to the core trade in addition to **communication skills, soft skills, ICT skills, critical thinking, problem solving, environmental studies and value education.**

1 Credit =14-15 Periods of 60 min each or 30 hrs. Workshop /Lab/ Internship/ Field Visit...

60 Credits in a year or 30 Credits/Semester

Semester-wise Papers and Workload.



Semester I				Semester II			
Papers	Type	Credits	Hrs	Papers	Type	Credits	Hrs
Theory Paper I	Theory	2.4	36	Theory Paper I	Theory	2.4	36
Theory Paper II	Theory	2.4	36	Theory Paper II	Theory	2.4	36
Theory Paper III	Theory	2.4	36	Theory Paper III	Theory	2.4	36
Theory Paper IV	Theory	2.4	36	Theory Paper IV	Theory	2.4	36
Theory Paper V	Theory	2.4	36	Theory Paper V	Theory	2.4	36
Paper VI	Practical	4	120	Paper VI	Practical	4	120
Paper VII	Practical	4	120	Paper VII	Practical	4	120
Paper VIII	Practical	4	120	Paper VIII	Practical	4	120
Hands on Training	Hands on Training	06	180	Hands on Training	Hands on Training	06	180
		30	720			30	720
Total Credits in a year 60/ 1440 Hrs							

60% Skill Component = 18 Credits *30 = 540 hrs

Practicals 12 Credits= 360 hrs

Hands in training or Apprentice=06 Credits = 180 Hrs.

Practical Hrs (90 Practical's of 4 hrs. each so 360 hrs.)

40% Theory lectures i.e. 12 Credits = 12 *15 = 180 (05 Theory papers each of 36 lectures)

180 hrs. Internship at the end of the semester i. e daily 06 hrs. for period of 30 days.



Diploma in Fintech:- Outline of the Syllabus

Semester I		Semester II	
Theory Paper I DFT 111	Introduction to Fintech and BFSI (36 L)	Theory Paper I DFT 211	New Age Business and future trends in BFSI (36 L)
Theory Paper II DFT 112	Technology usage Part-I (36 L)	Theory Paper II DFT 212	Managerial , Audit and decision support system (32 L)
Theory Paper III DFT 113	Transactions (36 L)	Theory Paper III DFT 213	Paper III:-Cashier and other working (32 L)
Theory Paper IV DFT 114	Security gadgets Audit Surveillance (36 L)	Theory Paper IV DFT 214	Paper IV:-Cashier and other working (32 L)
Theory Paper V DFT 115	Services and future trends in BFSI (36 L)	Theory Paper V DFT 215	Paper V:- HO activities and additions (32 L)
Practical- I DFP 116	Mobile Application(30 P)	Practical on Paper II DFP 216	Managerial , Audit
Practical II DFP 117	Online transactions Mobile Application, CBS, Internet	Practical on Paper III, DFP 217	Cashier work , Other services
Practical III DFP 118	KYC e.com Gateway	Practical on Paper IV, V DFP 218	Cashier, HO activities (CBS)



Course Outcome

Paper: - I: - Core Subject: - Introduction to Fintech & BFSI (36 L)

- **Banking (06 L)**
 - Type of banks
 - Banking regulation
 - Banking operations
 - Micro banking
- **Borrowing & Lending (03 L)**
 - Types of deposits
 - Shares
 - Short term advances
 - Long term advances
- **Financial services (06 L)**
 - Facilitation
 - Service anywhere
 - Privileges
 - Customer relationship
 - Non financial services
 - Value added services
- **Investment in securities (03 L)**
 - Understanding securities
 - Transaction securities
 - Productivity measuring
- **Investment in mutual funds (03 L)**
 - Mutual funds
 - Fund management
 - Trading in funds
- **Share market (06 L)**
 - Stock exchange
 - DMAT account
 - Sale & purchase deals



- Brokerage and services
- Profit booking
- Commodity market (03 L)
 - Understanding commodity trading
 - Intraday transactions
 - Trading practices
- Insurance (06 L)
 - What is insurance
 - Type of insurance
 - Life insurance
 - Health insurance
 - General insurance
 - Other insurances
 - Investment linked insurance

Course Outcome

Paper II: - Core Subject: - Technology usage Part-I (36 Lectures)

- Core Banking (12 L)
 - Core Banking software
 - Operations on CBS
 - Counter transactions
 - Documents and instruments
 - Cash handling and management
 - Remittance of instruments
 - Deposit management
 - Loans and advances management
 - NPA and asset performance
 - Reports & registers
- Transaction switch (04 L)
 - National Financial switch
 - NPCI
 - Switching operations
- Payment gateway (04 L)



- PG
- PA
- Transaction settlement
- Nodal accounts
- **Online portals (04 L)**
 - Online payment portals
 - Visa , Pastercard, RuPay
 - Transaction management
 - Tracking and grievance management
- **Mode of transactions (06 L)**
 - Internet banking
 - Mobile banking
 - Wallet
- **Electronic gadgets (06 L)**
 - Mobile devices
 - Gadgets
 - Chip based plastic cards
 - QR scanners

Course Outcome

Paper III: - Transactions (36 Lectures)

- **Basic financial transactions (12 L)**
 - Branch transactions
 - Remittance
 - ECS
 - LC
- **Electronic Transactions (12 L)**
 - BBPS
 - AEPS
 - IMPS
 - UPI
- **Cashless transactions (12 L)**
 - Credit card

- Debit card
- Wallet



Course Outcome

Paper IV: - Security gadgets Audit Surveillance (36 Lectures)

- Transaction security (12 L)
 - Firewall
 - Endpoint management
 - Encryption
 - Net security
 - Deception technology
- Operational Security (12 L).
 - Password security
 - Information sharing
 - 2-way, 3-way authorization
 - OTP
- Audit , certifications (12 L)
 - IS Audit
 - Cyber security audit
 - PA-DSS, PCI-DSS
 - VAPT
 - Compliances
 - ISO audits

Course Outcome

Paper V: - Services and future trends in BFSI (18 L)

Services in BFSI 18 L

- Financial services 6L
 - Wealth management
 - Investment consultancy
 - Personalized services
- Financial services 6L
 - Wealth management
 - Investment consultancy
 - Personalized services
- Customer handling & services 6L
 - KYC
 - BC/BF
 - Agents
 - Facilitators
 - Fintech companies

Semester: - Second (30 Credits)



Paper I :-New Age Business and future trends in BFSI (32 L)

- Open Banking 8 L
 - Working in open environment
 - Opening information and access to customers
 - Opening facility to customers to get assisted
- Process Integration 8L
 - Integration of various outside systems with CBS
 - Handshaking with customer applications
 - Sharing data to customer application
 - Retrieving data from customer application
- Virtualized service experience 8L
 - Dashboard to provide information to customers
 - Showcase to view different services and facilities
 - Showcase to present business opportunities for customers
- Transaction Handling 8L
 - Monitoring electronic transactions
 - Understanding logs
 - Mapping of transactions from different sources
 - Reconciliation
- Virtual currency 7L
 - Crypto currency
 - Bitcoin
 - Loyalty Points
 - Rewards

Paper II:-CBS working (counter operations) (32 L)

Counter working

- Cash receipt to customer deposit account 1L
- Cash receipt to customer loan account 1L
- Other cash receipts 1L
- Cash withdrawal from CaSa account 1L
- Transfer funds between two accounts 1L
- Customer creation 1L
- Customer modification 1L
- Deposit account opening 1L
- Loan account opening 1L
- Deposit renewal 1L
- Loan renewal 1L
- Deposit account closing 1L



- Loan account closing 1L
- Standing instructions 1L
- Printing statement 1L
- RTGS/NEFT outward 1L
- Special instructions of customers 1L
- Locker activity 1L
- Customer query 1L
- Authorization and approval 1L
- Creation and management of demand 1L
- Processing of Collection(recovery) and further processing & posting 1L

The activities other than customers 1L

- Standing instruction execution 1L
- Pigmy collection inward 1L
- RTGS/NEFT inward 1L
- Daily reports 1L
- Balancing 1L
- Overdue management & loan monitoring 1L
- Statutory reports 1L
- Other analysis reports 1L
- Application of charges 1L
- Interest application 1L
- NPA process 1L

Paper II:-Managerial , Audit and decision support system (32 L)

Reports 8L

- Registers
- Statements RP101,RP102
- Reports related to Deposit
- Reports related to loans
- Summary reports deposit
- Summary reports Loans
- GL analytic
- RBI reports and other suggested reports

Other operations 8L

- Investment
- Dead stock & stationary stock
- Reconciliation

- Shares
- Board meeting
- HR



Activities of Manager 8L

- Day begin of Branch TR001,TR002
- Authorize users and set role for the day HR25
- Authorization and approvals of transactions, account creation , updation incidents. NOTF
- Finalization of daybook RP001,RP002,TP003
- Day end procedure of branchTR003,TR004
- Generate reports
- NPA processing TR104
- NPA flag setting HS105
- NPA reports

Activities of Officer 8L

- Authorization and approvals of transactions, account creation , updation incidents.
- Checking transactions
- Verify account closing procedure
- Check interest application of closed accounts
- Signature & Photo identification while transaction
- Checking subdaybook, scroll , cashier summary
- Queries of customers
- Loan documents
- Periodical processes
- Interest application
- Charges application
- PA to NPA

Paper III:-Cashier and other working (32 L)

Activities of main cashier 14L

- Cash open TR005A
- Cash transfer to other cashiers TR005B
- Cash receipts TR006,TR006A
- Cash payments TR006B
- Cash transfer to other branch/bank TR006B
- Cash receive from other branch/bankTR00 6
- Cash collect from other cashier TR005B

- Cash deposit to vault TR005C
- Check denomination scroll RP014,RP013
- Check cash scroll RP003,RP004
- Generate and validate cashier summary RP012



Counter clerk 18L

- Create customer MS101
- Update customer MS101
- Cash payment TR006B
- Transfer transaction TR008
- Account statement RP102
- Account passbook printing RP072 RP074
- FD receipt printing RP070
- Balance certificate printing RP104
- Interest certificate printing RP105 RP107 RP091
- Pigmy collection process of agent TR031 TR032
- Locker transactions SV181
- Deposit account opening MS202
- Deposit account update MS202
- Deposit account closing TR008
- Deposit account renewal TR008
- Deposit receipt printing RP070
- Deposit Standing instruction entry MS222
- Loan account opening MS205
- Loan account update MS205
- Loan account closing TR008
- Loan renewal TR008
- RTGS/NEFT transactions

Paper IV:-Cashier and other working (32 L)

Head of IT 16L

- Report configuration
- Assign fast path to users
- RBI report setting
- Document printing format
- Setting auto processes
- User management
- GL parameters
- Interest parameters
- System parameters



- Product /scheme parameters
- Report parameters

Periodical processes 16 L

- Interest Application for deposits
- Interest Application for Loans
- Standing instructions execution
- Dividend calculation
- NPA processing
- UCIC
- Charges applications
- AMB,AQB process

Paper V:- HO activities and additions (32 L)

- Share system 4L
- Investment system 4L
- Reconciliation system 4L
- Stock management 4L
- HRMS 4L
- Online KYC 2L
- Virtual currency 10L
 - Crypto currency
 - Bitcoin
 - Loyalty Points
 - Rewards

References:-

- *Banking Regulation Act.*
- *CORE BANKING SOLUTION: EVALUATION OF SECURITY AND CONTROLS M*
Revathi Shriram
- *Payment systems & other financial transactions*

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METHODS OF EVALUATION, PASSING, AND EVALUATION CRITERIA:-

The evaluation of students will be done on three parameters:-

- Internal assessment
- Practical Examination
- Semester End/ University examination

For university examination, question papers will be set for seventy marks (three hours duration) Evaluation will be done on a continuous basis, three times during each semester. Internal assessment will be of 30 marks.

The colleges need to adopt any three out of the following methods for internal assessment:-

- Written examination
- Quiz
- Presentations
- Projects
- Assignments
- Tutorials
- Oral examination

Theory Papers: Paper I,II & III - (Total Marks: 60)

Question Paper Format (Semester-I& II End Exam)

Time: One Hour

Total Marks: 30

- 1) Attempt any **Five out of Seven (One sentence)** - 10 Marks
- 2) Attempt any **two out of four** - 10 Marks
- 3) Attempt any **two out of four** - 10 Marks

Internal Evaluation- Total- 30 Marks (Applicable to both Semester I & II)

- 1) Written Test (on prescribed texts)- **10 Marks**
- 2) Project/Group Discussion/Tutorial/Home Assignment/Seminar/Participation in a Classroom Activity- **20 Marks**

Practical Papers: Paper IV,V & VI (Total Marks: 150)

Internal Evaluation- Total- 100 Marks (Applicable to both Semester I & II)

- 1) Project & Hands on Training - **50 Marks**
- 2) Participation in a Classroom Activity- **20 Marks**
- 2) Tutorial/Home Assignment/Seminar - **30 Marks**

Semester End Exam (Semester-I& II) Total- 50 Marks

- 1) Questions on Project/ Presentation/Home Assignment/Tutorial - **50 Marks** **Time: One Hour**
 - Q. 1) Attempt any **Seven out of Ten (One Sentence)** - 14 Marks
 - Q. 2) Attempt any **Four out of Six (Short Notes)** - 16 Marks
 - Q. 3) Attempt any **two out of four(long answer)** - 20 Marks

STANDARD OF PASSING.

A candidate is required to obtain 40% marks in Internal Assessment, Practical Examination and Semester End University Examination.

It means that passing separately at internal assessment, practical examination and semester End/ university examination is compulsory.