



Prahladrai Dalmia Lions College of Commerce & Economics

(Government Aided & Affiliated to University of Mumbai & AICTE, New Delhi)

NAAC Re- accredited with 'A' Grade (III
Cycle) ISO 21001:2018 Certified

University of Mumbai Recognized Research Centre in Accountancy,
Commerce & Business Economics

A Government Approved Hindu Linguistic Minority Institute 52
Years of Sterling Performance in Education

Date: 1st September 2025

NOTICE




B. COM (FINANCIAL MARKETS)

FY BFM (Semester I)

CIA Internal Project Assignment Submission September, 2025

Instructions for the students for internal projects submission:

1. Date & Time of Assignment Submission - **As per the time table given below.**
2. Students have to be present in person for the submission.
3. Internal project topics are also uploaded on the college website.
4. Submission of projects or assignments to be done on proper A4 size paper, handwritten by the candidate himself only.
5. The Front page should contain details of Roll no, Name of the student, Semester, Subject along with certificate provided by the class mentors.
6. If the student fails to present himself on the given date and time he will be marked **ABSENT** for the said subject.
7. Any Submissions after the below mentioned date and time will not be accepted and entertained under any circumstances.

		
Ms.Mansi Bafna	Ms.Subhashini Naikar	Prof.(Dr.)D.N.Ganjewar
(BFM Co-ordinator)	(Vice-Principal, SFC)	(Principal)

Schedule of VIVA VOCE
FYBFM

Sr. No	Date	Day	Time	Name of Course	Name of Faculty
1.	15/9/25	Monday	11.00 am to 12:40 pm	Indian Constitution	Ms. Poonam Sharma
			1:00 pm to 2:40 pm	Introduction to Financial Services	Dr. Neha Chitlangiyas
2.	16/9/25	Tuesday	11.00 am to 12:40 pm	Environmental Management and Sustainable Development	Ms. Shalini Chauhan
			1:00 pm to 2:40 pm	Credit Ratings: Principles and Practices	Mr. Saji Thomas
3.	17/9/25	Wednesday	11.00 am to 12:40 pm	Basics of Financial Services	Mr. Vishwajeet Chaudhary
			1:00 pm to 2:40 pm	Business Communication	Ms. Anushka Kamble
4.	18/9/25	Thursday	1:00 pm to 2:40 pm	Financial Mathematics	Mr. Aditya M
5.	20/9/25	Saturday	11:00 am to 12:40 pm	Indian Knowledge System	Adv. Suman S
			1:00 pm to 2:40 pm	Stock Market for Beginners	Ms. Megha Vaishnav

FYBFM ASSIGNMENT TOPICS SEM I

Subject: Introduction to Financial System

ROLL NUMBERS	QUESTION NUMBERS
1-5	1-4
6-10	5-8
11-15	9-12
16-20	13- 16
21-25	17-20
26-30	1-4
31-35	5-8
36-40	9-12
41-45	13- 16
46-50	17-20
51-55	1-4
56-60	5-8

Assignment Questions:

1. Define the term *Financial System*. Explain its major components with examples.
2. Differentiate between **Capital Market** and **Money Market** with suitable examples.
3. Define financial instruments. Explain **two different ways of classifying financial instruments**.
4. Discuss the role of regulators in the Indian Financial System.
5. Discuss the different stages in the development of the Indian Financial System.
6. Explain the structure and classification of **Foreign Exchange Market** in India.
7. Discuss the **types of financial instruments** with examples.
8. Explain the functions and powers of the **Reserve Bank of India (RBI)**.
9. What is the role of the Indian Financial System in economic development?
10. What are **Commodity Markets**? Discuss their role and participants.
11. What is meant by the *risk-return trade-off*? Explain with reference to evaluation of financial instruments.
12. What are the functions of **SEBI** as a regulator of capital markets?
13. Explain the challenges faced by the Indian Financial System today.

14. Define **Derivative Markets**. Explain the importance of derivatives in risk management.
15. State the **characteristics of financial instruments**.
16. Explain the structure, functions, and powers of **IRDAI**.
17. Write a note on the structure of the Indian Financial System, highlighting **financial institutions, markets, instruments, and regulators**.
18. Distinguish between **primary market** and **secondary market**. Why are both important?
19. Describe the role played by **participants in financial markets**
20. Write short notes on **new financial instruments** introduced in India.

SUBJECT : ENVIRONMENTAL MANAGEMENT AND SUSTAINABLE DEVELOPMENT

Rollno.	Topics
1-5	Human population growth
6-10	Environmental Issues
11-15	Resettlement and rehabilitation of the project affected people
16-20	Pollution
21-25	Disaster Management
26-30	Land use and land cover change
31-35	Environmental movements
36-40	Biodiversity loss
41-45	Environmental movements
46-50	Global Change
51-55	Environmental Ethics
56-60	Environmental Communication and public awareness (Case studies)

SUBJECT: CREDIT RATINGS: PRINCIPLES AND PRACTICES

Rollno	Topic
All	Discuss any one Credit Rating Agency in India

SUBJECT: BASICS OF FINANCIAL SERVICES

101 & 102-Leasing Finance

103 & 104-Hire Purchase

105 & 106-Factoring

107 & 108-Venture Capital

109 & 110-Forfieting

111 & 112-Underwriting Of Public Issue

113 & 114-Mutual Funds

115 & 116-Bills Discounting

117 & 118-Foreign Exchange Market

119 & 120-Housing Finance

121 & 122-Insurance Service

123 & 124-Credit Rating

125 & 126-Merchant Banking

127 & 128-Managing Of Public Issue

129 & 130-Portfolio Management

131 & 132-Project Counselling

133 & 134-Advisory Service

135 & 136-Loan Syndication

137 & 138-Investment Service For NRI

139 & 140-Intermediation

141 & 142-Depository Service

143 & 144-Project Advisory Service

145 & 146-Clearance Of Government Approval

147 & 148-Merger & Acquisition

149 & 150-Capital Structuring Service

151 & 152-Management Advisory Service

153 & 154-Insurance

155 & 156-Collection Of Income On Service

157 & 158-Fund Based Service

159-Fee Based Service

NOTE FOR THE ASSIGNMENT

1]Assignment should be done individually & in power presentation manner

2]Dates of submission is as follows-101 to 130=20th August

131 to 159=13th August

3]Dress code for boys during presentation is formals and for girls is Indian formal dress or western formal dress

4]In case if student remains absent due to medical reason than student needs to submit medical certificate whenever the students come

5]Concepts to cover for the topic are Introduction, Need & importance, Advantages & Disadvantages, How it works, Company providing this service, Economic importance of these service, Your learning

6]The PPT should be with you & also the printout of the same should be taken out as students need to present the PPT in front of the whole class & the printout would be with sir to see. Questions will be asked based on the PPT

SUBJECT: INDIAN CONSTITUTION

NOTE: 1) The assignment should be handwritten by the student.

2) Written on A4 Size Ruled Paper. One sided-right hand side.

3) Minimum 5 pages.

No.	Roll No.	Topic with Guidelines
1	1001	Salient features of the Indian Constitution – an overview: (Define salient features, explain importance, list examples (federal, secular, democratic), conclude with relevance today.)
2	1002	Importance of the Preamble in interpreting the Indian Constitution Meaning of the Preamble, key words (sovereign, socialist, secular, democratic, republic), role in judicial interpretation, significance.
3	1003	Federal vs. Unitary characteristics of the Indian Constitution (Define federal and unitary, identify federal features (division of powers), unitary features (emergency, strong centre), give examples.)
4	1004	Secularism in the Indian Constitution: Meaning and relevance (Define secularism, constitutional provisions (Articles 25–28), judicial interpretation, challenges in practice.)
5	1005	The concept of Sovereignty in the Indian Constitution (Define sovereignty, internal vs. external sovereignty, role in Preamble, relevance in globalized world.)
6	1006	Parliamentary vs. Presidential features in the Indian Constitution (Compare features of both systems, identify parliamentary elements in India, presidential elements, significance of hybrid model.)
7	1007	Why is the Indian Constitution called the lengthiest in the world? (Historical background, inclusion of borrowed features, detailed provisions, frequent amendments, significance.)
8	1008	Distinction between Written and Unwritten Constitutions with reference to India (Define written vs. unwritten, examples (India, UK), advantages/disadvantages, relevance in India's context.)

- 9 1009 Importance of Fundamental Rights in Indian democracy
(Define fundamental rights, role in democracy, examples, judicial protection, conclusion.)
- 10 1010 Right to Equality under Article 14: Case studies
(Meaning of equality, provisions (14–18), landmark cases (Indra Sawhney), impact on social justice.)
- 11 1011 Freedom of Speech and Expression: Scope and reasonable restrictions
(Article 19(1)(a), scope, restrictions (Article 19(2)), case laws, importance in democracy.)
- 12 1012 Right to Constitutional Remedies (Article 32) and its significance
(Define remedy, role of Supreme Court, writs, Dr. Ambedkar’s view, examples.)
- 13 1013 Right to Education under Article 21-A
(Historical background, provisions, landmark cases (Unni Krishnan), challenges.)
- 14 1014 Right against Exploitation: Bonded labour and child labour issues
(Articles 23–24, examples of exploitation, judicial response, current issues.)
- 15 1015 Right to Freedom of Religion: Scope and controversies
(Articles 25–28, scope, limitations, controversies (conversion, dress codes), significance.)
- 16 1016 Right to Privacy as a Fundamental Right (Puttaswamy case) (Background, Puttaswamy judgment, areas covered (data, personal liberty), implications.)
- 17 1017 Directive Principles of State Policy: Classification and examples
(Define DPSP, classification (socialistic, Gandhian, liberal), examples of implementation, importance.)
- 18 1018 Difference between Fundamental Rights and Directive Principles
(Compare enforceability, nature, scope, role in governance, examples.)
- 19 1019 Directive Principles related to Social Justice
(Identify relevant Articles, purpose, implementation (education, health), case laws.)
- 20 1020 Directive Principles related to Gandhian philosophy
(Provisions (Article 40, 43, 46), Gandhian ideas, practical relevance today.)
- 21 1021 Fundamental Duties: Origin and significance
(42nd Amendment, list of duties, significance for citizens, examples.)
- 22 1022 Importance of Fundamental Duties in modern India

(Role in civic responsibility, environmental duty, examples in practice, judicial references.)

23 1023 Criticism of Fundamental Duties

(Non-enforceability, lack of awareness, duplication with other laws, suggest reforms.)

24 1024 Comparison between Fundamental Rights and Fundamental Duties

(Similarities/differences, role in democracy, examples, balance between rights and duties.)

25 1025 Role of the Supreme Court in safeguarding Fundamental Rights

(Writ jurisdiction, PIL, landmark cases, examples of protection.)

26 1026 Structure and composition of the Supreme Court of India

(Composition (judges, CJI), appointment, tenure, independence, significance.)

27 1027 Original jurisdiction of the Supreme Court

(Define, Articles (131), examples of cases (disputes between states), importance.)

28 1028 Advisory jurisdiction of the Supreme Court Article 143,

(nature of advisory power, examples, importance in governance.)

29 1029 Appellate jurisdiction of the Supreme Court

(Explain appeals, Articles (132–136), criminal/civil matters, examples.)

30 1030 Judicial review by the Supreme Court

(Define judicial review, constitutional basis, scope, landmark cases.)

31 1031 Role of the Chief Justice of India

(Appointment, powers, administrative functions, leadership role.)

32 1032 Public Interest Litigation: Concept and impact

(Define PIL, evolution in India, significance, landmark cases.)

33 1033 Role of Judiciary in Electoral Reforms

(Judicial intervention in elections, case laws, impact on democracy.)

34 1034 Impact of Judicial Activism on Indian democracy

(Meaning, examples, benefits, criticism, conclusion.)

35 1035 Emergency provisions and Judicial response

(Emergency types, constitutional provisions, judicial stance, landmark cases.)

36 1036 Important cases on Fundamental Rights (Maneka Gandhi, Golaknath, etc.)

(Case facts, judgments, principles evolved, impact.)

- 37 1037 Comparative study: Fundamental Rights in India vs. USA
(Similarities/differences, examples, importance, conclusion.)
- 38 1038 Significance of DPSP in framing welfare policies
(DPSP provisions, welfare schemes, examples, limitations.)
- 39 1039 Criticism and limitations of Directive Principles
(Non-justiciability, conflict with rights, lack of enforcement, reforms suggested.)
- 40 1040 Case laws upholding Fundamental Duties (Rangnath Mishra case)
(Discuss cases, importance of duties, judicial recognition, examples.)
- 41 1041 Relevance of Judiciary in the digital age (cyber law & rights)
(Cyber rights, data protection, judicial response, challenges.)
- 42 1042 Challenges before the Indian Judiciary (backlog, pendency, corruption)
(Identify challenges, reasons, impact, suggest reforms.)
- 43 1043 Kesavananda Bharati vs. State of Kerala (1973): Basic Structure Doctrine
(Background of the case; Issue of Parliament's power to amend Constitution; Key judgment (Basic Structure Doctrine); Significance for Indian democracy.)
- 44 1044 Maneka Gandhi vs. Union of India (1978): Expansion of Article 21 "Case facts (passport impounding issue); Court's interpretation of ""procedure established by law""; Expansion of personal liberty under Article 21; Long-term implications."
- 45 1045 Indra Sawhney vs. Union of India (1992): Reservation PolicyBackground
(Mandal Commission); Court's decision on OBC reservations; Concept of "creamy layer"; Impact on affirmative action.
- 46 1046 Vishaka vs. State of Rajasthan (1997): Sexual Harassment at Workplace
Facts of the case (Bhanwari Devi incident); Court's recognition of women's rights under Articles 14, 19, 21; Vishaka Guidelines issued; Importance for workplace safety.
- 47 1047 Evolution and significance of the Preamble of the Indian Constitution
Drafting history, key words (justice, liberty, equality, fraternity), judicial use in interpretation, importance in Indian democracy.
- 48 1048 Right to Life under Article 21: Expansion through case laws Evolution of
Article 21, cases like Maneka Gandhi (procedure established by law), right to live with dignity, broad interpretation.
- 49 1049 Right to Education as part of Article 21 (Unni Krishnan case) Case
background, recognition of education as a right, link with DPSP, Article 21A insertion.

50 1050 Freedom of Press as part of Article 19 (Romesh Thapar & Brij Bhushan cases) Facts of cases, interpretation of freedom of speech, reasonable restrictions, importance for democracy.

51 1051 Right to Privacy under Article 21: Justice K.S. Puttaswamy case (2017) Background (Aadhar, surveillance), Supreme Court ruling, recognition of privacy as a Fundamental Right, implications.

52 1052 Right against Exploitation: Case law examples

(Articles 23–24, case laws like People’s Union for Democratic Rights vs. Union of India, protection against bonded/child labour.)

53 1053 . Right to Freedom of Religion and case laws Articles 25–28, case laws (Shirur Mutt, S.R. Bommai), scope and limits of religious freedom, contemporary issues.

54 1054 Case law: Olga Tellis vs. Bombay Municipal Corporation (1985) – Right to Livelihood Facts of the case (pavement dwellers), Court’s interpretation under Article 21, significance for socio-economic rights.

55 1055 Right to Freedom of Speech in simple words Meaning, scope, why it is important, reasonable restrictions.

56 1056 Right to Education in India (simple explanation)

(What Article 21-A says; why it is important; government schemes; challenges.)

57 1057 Right against Untouchability (Article 17)

(Meaning of Article 17; why it was needed; examples of laws against untouchability.)

58 1058 Right against Child Labour (Article 24)

(Explain Article 24; laws prohibiting child labour; importance for children’s rights.)

59 1059 Fundamental Duty to protect environment

(Duty given by Constitution; simple examples (planting trees, not polluting); importance.)

60 1060 "Meaning and importance of the word “Justice” and “Liberty” in the Preamble: Its scope in India" Explain the concept of social, economic, political justice; why it is in the Preamble; relevance for citizens. Define liberty; liberty of thought, expression, belief, faith and worship; importance in democracy.

SUBJECT:INDIAN KNOWLEDGE SYSTEM

- 1-5 town planning(Vastu Shastra)
- 6-10 Macaulay's Education Policy and its impact
- 11-15 Need of revisiting Ancient Indian Traditions
- 16-20 features of Indian Knowledge System
- 21-25 Trade and Commerce
- 26-30 Banking
- 31-35 water management system at kanheri
- 36-40 medicine(Ayurveda)
- 41-45 yoga and well being
- 46-50 Ancient sports of india
- 51-55 taxation
- 56-60 temple management of Ambarnath

SUBJECT: STOCK MARKET FOR BEGINNERS

- Personal investment
- Crypto currency/crypto trading
- Gold investment/investment in precious metals
- Grey market stock
- Capitalization of money market
- Commodity & Brand investment in india

(*Assignment should be done on any one topic & it should be done on word document*)

[Note-Minimum 2 pages are required for the assignment]

Sub topics needed to be written in the topic are as follows-

Meaning

Functions

Types

Advantages

Disadvantages

How to apply

How to invest

FINANCIAL MATHEMATICS

1. Calculate Arithmetic mean for the following data:

Class interval	10-30	30-50	50-70	70-90	90-110	110-130
Frequency	4	10	14	12	8	6

2. Calculate Median for the following data:

Class interval	10-30	30-50	50-70	70-90	90-110	110-130
Frequency	6	7	10	15	8	11

3. Calculate Mode for the following data:

Class interval	10-30	30-50	50-70	70-90	90-110	110-130
Frequency	6	7	10	15	8	11

4. Calculate Arithmetic mean for the following data:

X	10	11	12	13	14	15
F	6	7	10	15	8	11

5. Calculate Mode for the following data:

Class interval	20-30	30-40	40-50	50-60	60-70	70-80
Frequency	5	9	10	8	8	6

BUSINESS COMMUNICATION

Following is the schedule of Practicals in the subject of Business Communication Skills for Semester 1 for the course of Bachelor of Financial Markets (BFM):

Sr. No.	Name of Practical/ Assignment
1.	Tell us about yourself – Writing and Oral Communication
2.	Parts of a Letter & Its Layouts – Application Letter to the Principal
3.	Job Application Letter & Bio Data
4.	Letter of appointment
5.	Letter of Appreciation
6.	Letter of Resignation
7.	Job application via email and its reply
8.	Process of Communication – Case Study
9.	Channels of Communication – Case Study
10.	Verbal Non-verbal communication – Case Study