



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 Recognised Research Centre in Accountancy, Commerce & Business Economics
A Government Approved Hindi Linguistic Minority Institute
54 Years of Sterling Performance in Education

NOTICE

Date: 13/08/2026

This is to inform all TYBMS SEMESTER V students that the **internal assessment** FOR –E-COMMERCE –III, The Gurukul Model in Corporate HR , Indigenous banking & Wealth Management, sales & distribution management, PER THE CREDITS WILL BE AS FOLLOWS:

1. Mandatory class test for 10 /20marks

2.. Instructions for Project:

- a) Students have to be present in person for the submission of their project work.
- b) Submission of projects to be done on A4 size ruled paper ONLY. **The entire project must be handwritten by the student himself in legible handwriting and stapled together in a booklet format.**
- c) **The Front page (top right hand side) should contain details:**
Name of the student
Roll no.
Class and Division
Semester
Course (Subject)
Date
Name of the project
- d) **The main project will be subdivided as:**
Index (no page number)
Chapter 1: Introduction to project topic (maximum 2 pages).
Chapter 2: Main body of the project topic (3 to 5 pages)
Chapter 3: Conclusion and Suggestions to the project topic (maximum 2 pages)
Chapter 4: Bibliography (1page)
Certificate page (format attached herewith).
- e) A google link will be provided to the students to upload their entire project in due course.

3.. Instructions for Assignments:

- a) Students have to be present in person for the submission of their assignment
- b) Submission of assignment to be done on A4 size ruled paper ONLY. **The entire assessment must be handwritten by the student himself in legible handwriting and stapled together in a booklet format.**
- c) **The Front page (top right hand side) should contain details:**
Name of the student
Roll no.
Class and Division
Semester
Course (Subject)
Date
Name of the assignment.
- d) Assignment must be of maximum 5 pages.

4.. If the student fails to present himself on the given date and time for submission of project and assignment he/ she will be marked ABSENT for the said submission and no further chance will be given.

Dr. Sailee Shringarpure
BMS Co-ordinator

Ms. Subhashini Naikar
Vice- Principal (SFC)

Prof. (Dr.) Digambar N Ganjewar
Principal

Subject: E-Commerce III: Fintech and Digital Innovation in

Banking and Insurance

TYBMS - Semester V

ASSIGNMENT

Answer the following (any 6)

1. Explain the major segments of FinTech Payments, Lending, WealthTech, InsurTech and RegTech with suitable examples.
2. Study the business model of any one Indian FinTech company, such as Razorpay, PhonePe, Zerodha or CRED. Explain its services, target customers, revenue model and competitive advantages. (Case Study)
3. Differentiate between Open Banking, Banking-as-a-Service (BaaS) and Finance-as-a-Service (FaaS)
4. Explain the applications of Artificial Intelligence and Machine Learning in banking and insurance
5. Prepare a report on Digital Rupee (e₹) covering its concept, working mechanism, benefits, limitations and potential impact on India's financial system
6. Discuss how digital microfinance and alternative credit models can promote financial inclusion among underserved customers
7. Explain Open Banking concepts, APIs and collaborative banking models
8. Examine challenges relating to scalability, cybersecurity and regulatory compliance.

Subject : The Gurukul Model in Corporate HR

TOPICS FOR PROJECT WORK

SR. NO. ROLL. NO. PROJECT TOPIC

1 3201 - 3203 Case Study – The Decline of Indian Weavers in the 19 th Century

TOPICS FOR HOME ASSIGNMENT WORK (Each student to select any 4 Topics)

SR. NO. TOPIC

1 Holistic Onboarding Strategies

2 The Master Apprentice bond

3 Corporate Dharma

4 Importance of Gurukul Model in Corporate HR

5 Gurukul Concept

**6 Clash between Gurukul learning and
Industrialization**

7 Holistic Employee Well Being

8 Continuous Learning and Experiential Learning

9 The Psychosocial Relationship

Subject: Indigenous banking & Wealth Management

TOPICS FOR PROJECT WORK

SR NO	Roll no.	Project topic
1	3001 to 3010	From Shroffs to HNI (High Net Worth Individual) Services, Comparing ancient Gumashtas to modern Relationship Managers.
2	3010 to 3020	Ethical frameworks in wealth preservation: A comparison of 18th-century “Dharma” in business vs. modern ESG/RBI guidelines.

TOPICS FOR HOME ASSIGNMENT WORK (EACH STUDENT TO SELECT ANY 4)

Evolution of community-based guilds (Multanis, Marwaris, and Pathans)
The Anatomy of a Hundi: Darshani (Demand) vs. Muddati (Usance) Hundis
Private Postal Networks (The 18th-century “Bloomberg” terminal).
Ant” (local credit currency)
The Concept of ‘Pat’ (Financial Honor)
Remittance and Inland Trade Financing,
Transition from agricultural surplus to liquid merchant capital.
Ethical frameworks in wealth preservation
Zamindari rights and hedging political risks via regional alliances (Marathas, Nawabs)

Assignment topic for sales & distribution management

“Distribution process/ Logistics of **Company Name ”. (*Company name to be selected by students).**

Instructions are as follows:-

- # Pages should be punched in file.**
- # including cover page & bibliography, total number of pages should be at least 10.**
- # It should be handwritten.**
- # writing to be done on right side & related pictures, charts to be made on left side.**
- # Assignment consists Viva.**



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CERTIFICATE

I hereby certify that Mr./Ms. (write your complete name), student of
(write name of your college) studying in (write your class and division) has completed a project
titled (write the name of your project)
in the area of Fundamentals Accounting for the academic year 2026-2027.

To the best of my knowledge the work of the student is original and the information included in the project is correct.

Coordinator
(Dr. Sailee Shringarpure)

Principal
Prof. (Dr.) D. N. Ganjewar