B.Com (**Banking & Insurance**) Department

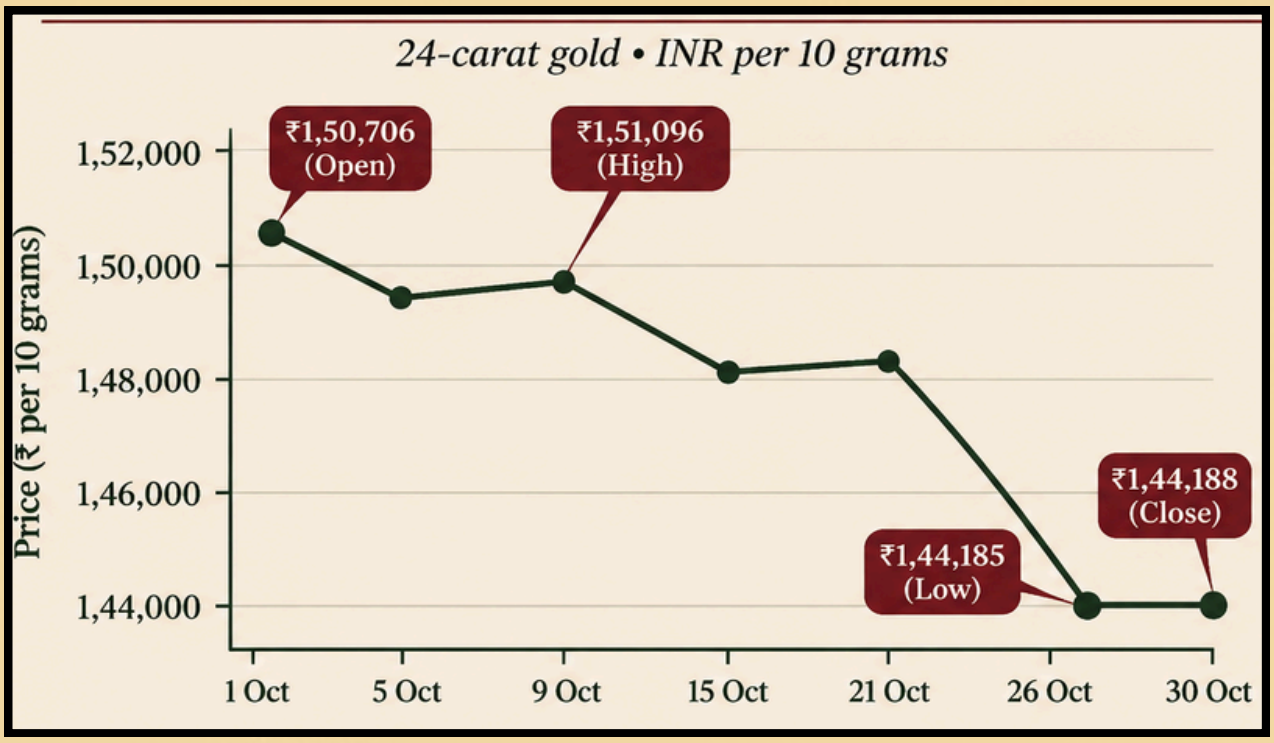
THE BBI CHRONICLES

by *Finance.with.bbi*



VOLUME 25 | OCTOBER 2026

Graph Of The Month : India's Gold Price Trend



Graph Insight :

Gold prices in India witnessed an overall downward trend during October 2026. The price of 24-carat gold opened at ₹1,50,706 per 10 grams and reached a monthly high of ₹1,51,096 on 2 October. It subsequently declined, closing at ₹1,44,188 on 30 October. Overall, gold prices fell by approximately 4.32% during the month, reflecting a noticeable correction in the bullion market.

Top Gainers

Banking Sector

1.South Indian Bank up by 15.03%.
2.Dhanlaxmi Bank up by 13.63%.
3.Kotak Mahindra Bank up by 10.70%.

Insurance sector

1.HDFC Life Insurance up by 0.71%.
2.Go Digit Insurance up by 2.92%.

Top Losers

Banking Sector

1.Yes Bank down by 26.85%.
2.Jana Small Finance Bank down by 23.67%.
3.Equitas Bank down by 20.10% .

Insurance sector

1.Turtlemint Finance down by 30.51%.
2.Canara HSBC Life Insurance down by 18.25%.
3.ICICI Life Insurance down by 7.62%.

Fraud Files

What Happened?

In a case reported in Mumbai on 14 October 2026, a 74-year-old businessman and his wife were allegedly cheated of approximately ₹4.52 crore by fraudsters posing as police, ATS, NIA, Supreme Court and RBI officials. They used forged documents, threats of arrest and WhatsApp video calls to convince the couple they were under investigation and pressured them into transferring money to a so-called "Public Fund Account".

Red Flag

Fake government officials, forged legal documents, threats of arrest, demands for secrecy and requests to transfer money for verification.

Takeaway

No legitimate police or government authority will demand money transfers to prove innocence or avoid arrest. Never trust threatening calls or transfer funds without independently verifying the claims.

Laughter Corner



Myths and Facts

Myth: You need a lot of money to invest in the stock market.

Fact: You can start investing with a small amount and grow your investment gradually.

Crossword :
Across - 4)Depreciation 5)Principal
Down - 1)Appreciation 2)Market Risk 3)Liquidity
4) Dividend

Case Study :
1)Education Loan 2)EMI 3)Co-applicant
4)Verification

Answers

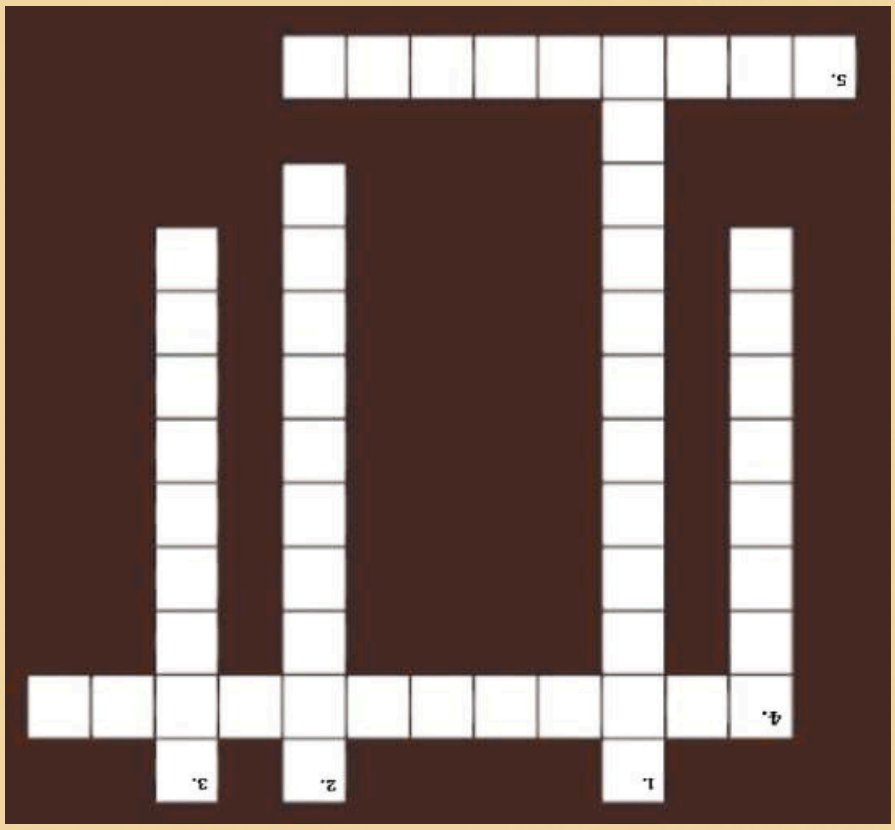
Arcade

Case Study | The Loan Approval

A college student wanted to buy a laptop for her studies. She had saved ₹25,000, but the laptop cost ₹60,000. She applied for an education loan from a bank. Before approving it, the bank verified her documents, checked the co-applicant's repayment capacity, and sanctioned the loan with monthly EMIs.

Questions:
1)What type of loan did she apply for?
2) What are the monthly repayments called?
3) Who guarantees repayment along with the student?
4)What process did the bank complete before sanctioning the loan?

Crossword



Across:
4. Reduction in the value of an asset over time
5. Original amount of money invested or borrowed

Down:
1. Increase in the value of an asset over time
2. Risk of loss caused by changes in market prices
3. Ability to meet short-term financial obligations
4. Profit distributed by a company to its shareholders

FinBytes

Phantom Income

Meaning: Income that is taxable even though the person has not actually received cash.

Example: An investor may have taxable income from certain investments without receiving an equivalent cash payment.

The Growth Meter

1. GDP Growth Rate - 7.8%

2. RBI Repo Rate - 5.50%

3. GST Collection - ₹2,31,290 crore

4. India's Forex Reserves - ₹68,33,505 crore

Beyond The Brand – *ITC: The Business Beyond Cigarettes*

ITC Limited

Often recognised for its cigarette business, ITC has evolved into a diversified Indian conglomerate with a strong presence in packaged foods, personal care, stationery, paperboards and packaging. With popular brands like Aashirvaad, Sunfeast, Bingo! and Classmate, ITC has successfully expanded into everyday consumer markets. This spotlight explores how ITC diversified its business, built trusted brands and created multiple revenue streams while adapting to changing consumer preferences.

Spotlight

A Moment of Pride for M. L. Dahanukar College!

Vedant Mangesh Chavan, a Second Year B.Com. (Banking & Insurance) student of M.L. Dahanukar College of Commerce (Autonomous), brought pride to the department with his selection for the State-Level Selection Camp for the Pre-Republic Day and State Republic Day Parade 2026–27.



Representing the college and Western Suburban Zone I of the University of Mumbai, he attended the selection camp held at Dr. Babasaheb Ambedkar Marathwada University, Chhatrapati Sambhajinagar, from 12th to 14th October 2026. His selection marks a proud achievement for the BBI department and recognises his dedication, discipline and commitment.

A proud moment for BBI, celebrating a step forward in his journey of representing the nation.

Natyamandal Shines at Dajikaka Karandak 2026–27!



Our very own Natyamandal of M. L. Dahanukar College of Commerce (Autonomous) has brought laurels to the college at the prestigious Dajikaka Karandak 2026–27, one of Maharashtra's renowned state-level drama competitions.

Awards Won: Best Music - Ist Prize;
Best Lights - Consolation Prize
This achievement celebrates the creativity, dedication and behind-the-scenes excellence of our talented artists and technical team, whose collective efforts brought the production to life.

Heartiest congratulations to the entire Natyamandal team! Your talent, teamwork and passion continue to make the college proud.

Finance with BBI's Gallery

ICEBREAKER



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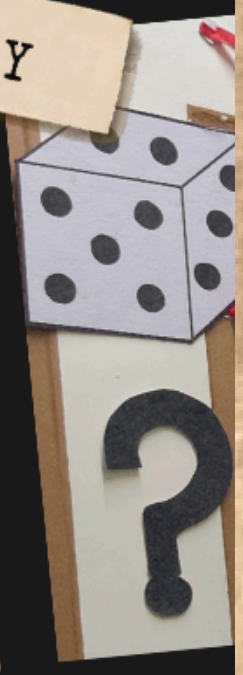


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Core Faculty B.Com (B&I)

Ms. Priya Tiwari

CA Vaishnavee Limaye

Ms. Bhagyashree Tripathi

Dr. Gayatree Karnik

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