



St. Vincent College
(Affiliated to Savitribai Phule Pune University)
Pune -411037

Title of the Event	online seminar titled “Understanding the Stock Market: Foundations for Commerce Students”					
Date of the Event	September 25th, 2025	Place of the event	St. Vincent College			
Objectives of the Event	To provide commerce students with a clear and foundational understanding of the stock market, including its structure, core functions, analytical approaches, and ethical considerations, while fostering responsible financial literacy based on critical thinking rather than speculation.					
Name/s of the Resource Persons	<hr/>					
A short narration of the program						
Seminar on stock market for the Commerce Students On Thursday, September 25 th , 2025, an online seminar titled “Understanding the Stock Market: Foundations for Commerce Students” was conducted exclusively for undergraduate and postgraduate commerce students. The session aimed to demystify the complexities of equity markets by grounding participants in core principles, practical mechanisms, and contemporary relevance—without resorting to jargon-heavy exposition or speculative hype. The seminar opened with a concise historical overview of stock markets, tracing their evolution from informal trading posts to today’s algorithm-driven, globally interconnected exchanges. This contextual framing helped students appreciate the market not as an abstract financial construct but as a dynamic institution shaped by economic needs, regulatory frameworks, and technological progress. The speaker, a seasoned financial educator with a long experience in capital markets, emphasized that understanding the stock market begins with grasping its primary functions: capital formation, price discovery, and liquidity provision. Following this foundation, the session delved into the mechanics of trading—how orders are placed, the role of brokers and exchanges, and the distinction between primary and secondary markets. Particular attention was paid to demystifying commonly misunderstood concepts such as market orders versus limit orders, bid-ask spreads, and the settlement cycle. Visual aids and real-time analogies (e.g., comparing stock exchanges to digital marketplaces) ensured clarity without oversimplification.						



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A significant portion of the seminar was devoted to fundamental analysis. Students were introduced to key financial statements—the balance sheet, income statement, and cash flow statement—and shown how to interpret basic ratios like P/E, ROE, and debt-to-equity to assess a company's health. The speaker cautioned against treating these metrics in isolation and stressed the importance of industry context and macroeconomic trends. Technical analysis was briefly touched upon, not as a predictive tool but as a method for understanding market sentiment and historical price behaviour.

Ethical considerations and behavioural biases received thoughtful treatment. The speaker highlighted how overconfidence, herd mentality, and loss aversion can distort investment decisions—even among professionals. This segment resonated strongly with students, many of whom acknowledged their own susceptibility to such biases when simulating trades in classroom exercises.

The seminar concluded with a forward-looking discussion on the democratization of investing through fintech platforms, the rise of passive investing via ETFs, and the growing emphasis on ESG (Environmental, Social, and Governance) criteria. Rather than advocating any single investment strategy, the speaker encouraged critical thinking, continuous learning, and disciplined financial planning.

A live Q&A session followed, during which students posed insightful questions about market volatility, the role of SEBI, and entry points for novice investors. The tone remained grounded and pedagogical throughout—eschewing get-rich-quick narratives in favor of sustainable financial literacy. Overall, the seminar succeeded in equipping commerce students with a coherent mental model of the stock market: not as a casino, but as a reflection of real economic activity, accessible to those willing to learn its language with patience and rigor.

Name of the Collaborating Agency	_____
Learning Outcomes of the Event for the Participants	Students built a solid conceptual understanding of equity markets, learned how to read financial statements and apply key investment ratios, and gained awareness of common behavioral biases and the role of regulators like SEBI—enabling them to approach investing with discipline, caution, and informed reasoning.



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Learning Outcomes for the Organizing team	The organizing team enhanced their ability to design and deliver practical, expert-led financial education sessions, strengthened their coordination for online academic events, and recognized the importance of embedding real-world financial knowledge into the commerce curriculum to support student readiness.
No. of Participants	Undergraduate and postgraduate commerce students
Faculty in Charge	Dr. Franklin Salvi
Documents Attached	<ol style="list-style-type: none">1. Attendance Sheet2. Geotag photographs3. Resume of resource persons if any4. Copy of remuneration paid if any5. Notice of the event6. Thank you letter to the resource persons