

RSET'S

Ghanshyamdas Saraf College
Of arts and commerce.

Affiliated to university of Mumbai
Reaccredited by NAAC with "B+" grade
S.V. Road, Malad (West)
Mumbai-400064

CERTIFICATE

This is to certify that Mr. **Divit Ketan Agarwal** has worked and duly completed his Project Work for the degree of **Bachelor in Commerce (Accounting and finance)** under the Faculty of Commerce in the subject Accounting and Finance and his project is entitled "**A Critical Study On The Indian Capital Market.**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University

It is his own work and facts reported by his personal findings and investigations.

Lipimukherjee

Project guide
Dr. **Lipi Mukherjee**

Ashwathappa

Principal

Hain
3/4/24

External Examiner
Date:

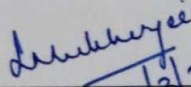


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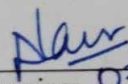
This is to certify that **Ms. Kali Agrawal** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**A Study on Growing Organic Skincare Industry in India**" under my supervision.

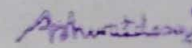
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.


30/3/2024

Project Guide
Dr. Lipi Mukherjee


03/04/24
External Examiner
Date :



Principal



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Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. Nidhi Manoj Agrawal** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“A Critical Study on Corporate World and their Employees .”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.

Lipimukherjee
30/3/2024

Project Guide

Dr. Lipi Mukherjee

Shivrajdeo

Principal

Nai
31/4/24

External Examiner

Date :



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CERTIFICATE

This is to certify that Ms./Mr. **Bagora Priyanka Satyanarayan** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A study on investment banking with reference to Barclays Bank**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Santhya
30/3/2024

Project Guide
Prof.

Nair
03/4/24

External Examiner
Date :

Ashutosh

Principal



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CERTIFICATE

This is to certify that Ms./Mr. **Kisankumar Ajay Barnwal** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Study on Knowledge and Awareness of Mutual Fund in Common People.**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Lipikherjee
30/3/2024

Project Guide
Prof. Lipi Mukherjee

Alain
03/04/24

External Examiner
Date :

Arvind Singh

Principal



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CERTIFICATE

This is to certify that Ms. Sakshi Bhapkar has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, " A project on Internship with Ace Decor as an Accountant " under my supervision.

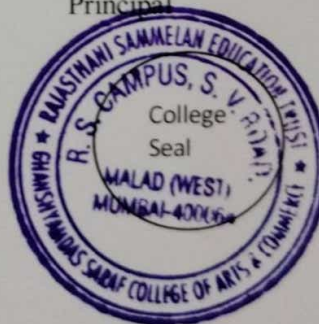
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Dr. Lipi Mukherjee *Lipi Mukherjee*
Project Guide
Prof. *30/3/2024*

Nan
External Examiner
Date: *03/04/24*

Dr. Ashwat Desai
Principal *Ashwat Desai*



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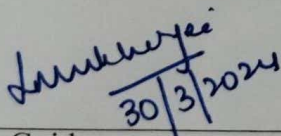
Mumbai – 400064

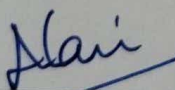
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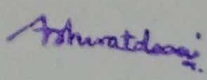
This is to certify that Mr. Pratham Rajendra Bhati has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A project on internship with Mitesh Trivedi & Associates" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Project Guide
Prof. Lipi Mukherjee


External Examiner
Date: 3/4/24


Principal



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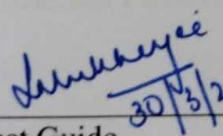
Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. SAKSHI MANGESH BHOSALE** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"A STUDY ON INVESTMENT MANAGEMENT OF NYKAA"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

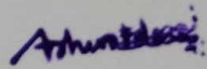
It is her own work and facts reported by her/his personal findings and investigations.

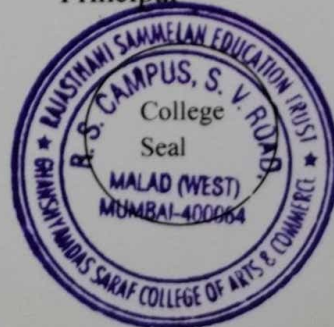

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Prof. **DR.LIPI MUKHERJEE**


External Examiner

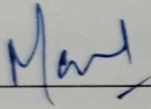
Date :


Principal

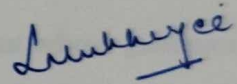


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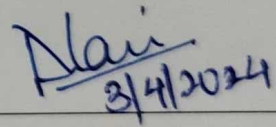
This is to certify that **MOHAMMED ZAEEM AMIRALI BIRYA** of **GHANSHYAMDAS SARAF COLLEGE OF COMMERCE**, of BCAF. (Semester 6) has completed the project on the **“ZOMATO – FINANCIAL ANALYSIS, CASE STUDY & ANALYSIS OF IT’S BUSINESS MODEL”** in the academic year 2023-24. The information submitted is true and original to the best of my knowledge.



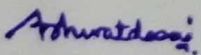
SIGNATURE OF BCAF CO- ORDINATOR
(PROF. MAMTA CHHAJER)



SIGNATURE OF PROJECT GUIDE
(PROF. DR LIPI MUKHERJEE)



SIGNATURE OF EXTERNAL EXAMINER



SIGNATURE OF PRINCIPAL
(DR. ASHWAT DESAI)

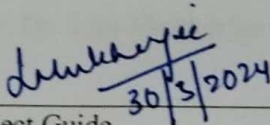
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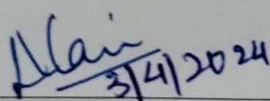
This is to certify that Ms./Mr. **Amisha Rajesh Chauhan** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A Study On Problems Of Accounting And Accuracy" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

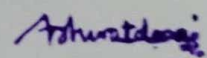
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Project Guide

Prof. Dr. Lipi Mukherjee


External Examiner

Date :


Principal

Dr. Ashwat Desai



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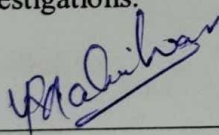
March-2024

CERTIFICATE

This is to certify that Mr. Anuj Chauhan has worked and duly completed her/his Project Work for the degree of Bachelor Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her/his project is entitled, **“PROJECT ON AWARENESS OF DEDUCTIONS UNDER INCOME TAX AMONGST INDIVIDUALS OF MUMBAI”** under my supervision.

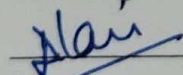
I further certify that the entire work has been done by the learner under my guidance And that no part of it has been submitted previously for any Degree or Diploma of any University.

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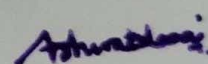
Project Guide

Prof. Yogita Mahimkar

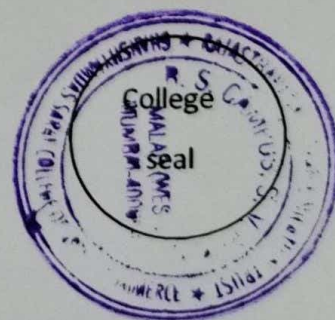


External Examiner.

Date: 31/4/2024



Principal



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Mumbai – 400064

CERTIFICATE

This is to certify that Ms./Mr.**Rinu Chotelal Chauhan** worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**comparative study on earning reports and stock performance in Paint industry**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Y. Mahimkar

Project Guide

Prof. Yogita Mahimkar

Plain

External Examiner

Date : 31/4/2024

[Signature]

Principal



RSET's

Ghanshyamdas Saraf College

of Arts and Commerce

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S.V. Road, Malad (W)

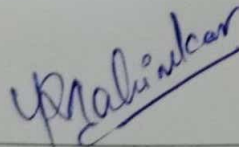
Mumbai – 400064

CERTIFICATE

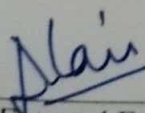
This is to certify that Ms./Mr. **Priyanka Nandkishor Chaurasiya** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **“A Study On Financial Performance Of Nestle Ltd And Britannia Ltd Based On Ratio Analysis”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

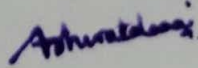
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Project Guide
Prof. **Yogita Mahimkar**.


31/4/24

External Examiner
Date :



Principal



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S.V. Road, Malad (W)
Mumbai - 400064

CERTIFICATE

This is to certify that Ms./Mr. DHRUV JITENDRA CHAVAN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A study on impact of GST on Indian Financial Market." under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Yogita Mahimkar

Project Guide
Prof. Yogita Mahimkar

Atchutdoss

Principal

Nai

External Examiner

Date : 31/4/2024



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S.V. Road, Malad (W)

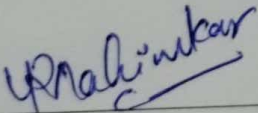
Mumbai – 400064

CERTIFICATE

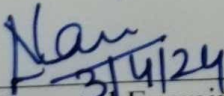
This is to certify that Ms. **Kirtika Kumari Mahendra Kumar Chouhan** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A Study on Investors Awareness Towards Initial Public Offering (IPO)**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.



Project Guide
Prof. **Yogita Mahimkar.**



External Examiner
Date:



RSET's

Ghanshyamdas Saraf College of

Arts and Commerce

Affiliated to University of Mumbai

S.V. Road, Malad (W) Mumbai

– 400064

CERTIFICATE

This is to certify that Mr. **Paramjit singh deo** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "**A Project On Growth Of Loans Given Under Rural Finance With Special Reference To NABARD**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Yogita Mahimkar

Mrs. Yogita Mahimkar.

Project Guide

Prof.

Johny...

Principal

Slain
31/4/24

External Examiner

Date :



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Mumbai - 400064

CERTIFICATE

This is to certify that **Ms. Unmani Hemant Desai** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Comparative Study of Profitability Between Nationalized and Private Banks" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Yogita Mahimkar

Project Guide

Prof. Yogita Mahimkar

Adhishankar

Principal

Navin

External Examiner

Date : 3/4/2024



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S.V. Road, Malad (W)

Mumbai – 400064

CERTIFICATE

This is to certify that Ms. Samruddhi Sachin Deshpande has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A project on internship with M G Sharma & Associates" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Yogita Mahimkar

Project Guide
Prof. Yogita Mahimkar

Alain

External Examiner

Date : 3/4/2024

Adhishankar

Principal



CERTIFICATE

This is to certify that Mr. /Ms_ **Akash Dubey**, Roll no:19, has worked and duly completed her/his Project Work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce her/his project is entitled, "**An Internship at HDFC Bank in the field of Credit Intelligence & Control**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/his own work and facts reported by her/his personal findings and investigations.

Name & Signature of:

Project Guide

(Prof. Yogita Mahimkar)

Yogita Mahimkar

Adhuratdasa

Principal:

Alai
31/4/24

External Examiner:

Date:



MARCH 2024

RSET's

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Mumbai – 400064

CERTIFICATE

This is to certify that Ms./Mr. Harsh Ajay Dubey has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Internship At BNP PARIBAS As Auditor In Operation Permanent Control**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Yogita Mahimkar

Project Guide

Prof. **Yogita Mahimkar**

Nan
3/4/24

External Examiner

Date :

Ashutosh

Principal



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CERTIFICATE

This is to certify that Ms./Mr. **Rashmi Pramod Dubey** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A study on investors preference regarding mutual fund**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Bshah

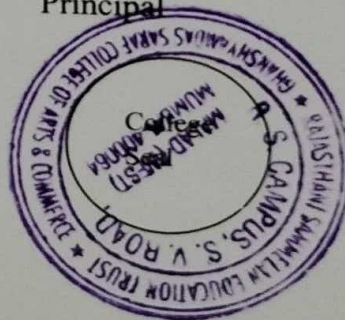
Project Guide
Prof. **Bhumika shah.**

Nain

External Examiner
Date : **3/4/2024**

Ashutosh

Principal



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S.V. Road, Malad (W)

Mumbai – 400064

CERTIFICATE

This is to certify that Mr. Aditya Dudhane has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A Comparative Study On Youth Perception To Share Market And Mutual Fund Investment with reference to Mumbai" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

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Project Guide
Prof. Bhumika Shah

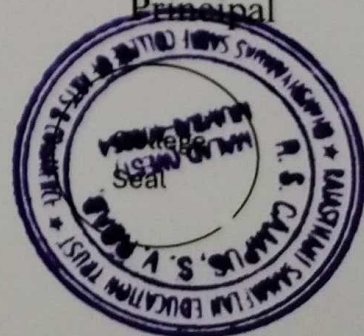
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CERTIFICATE

This is to certify that Ms./Mr. **Raveena Richard Ferreira** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"A study on impact of GST on Indian economy"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Bhumi

Project Guide

Prof. **Bhumika Shah**

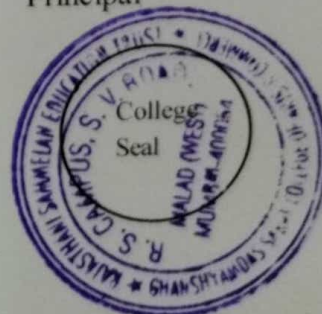
Naik
314124

External Examiner

Date:

Ashutosh

Principal




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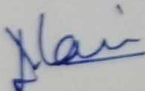
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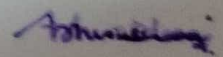
This is to certify that Ms./Mr. **Rupali Deepak Gaud** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Comparative study on E-banking of HDFC and ICICI bank.**" under my supervision.

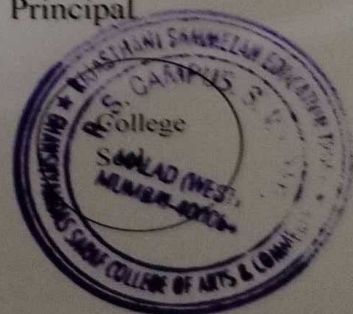
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This is to certify that **MR. AAKASH GAUTAM** has worked and duly completed her Project Work for the degree of **Bachelor in Commerce (Accounting & Finance)** under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "**A Project on Financial Statement Analysis of Indian Oil Corporation Ltd**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. BHUMIKA SHAH

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Date 31/4/2024

Ashwat Desai

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Dr. Ashwat Desai



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This is to certify that Ms./Mr. **Radha Govind Gehlot** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Study on Usage of E-Wallet in Mumbai**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. Bhumika Shah

Blain
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This is to certify that Ms./Mr. **Mrunal Nilesh Ghadi** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**A Study on Cybercrime in Banking Sector in India during 2020 to 2023**" under my supervision.

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Alain
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This is to certify that Mr. Jitesh Navin Gehlot has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Study on awareness and satisfaction level of tax payers towards E-filing of income tax return." under my supervision.

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This is to certify that **MR. JATIN GUPTA** has worked and duly completed her Project Work for the degree of **Bachelor in Commerce (Accounting & Finance)** under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "**A STUDY on Financial Statement Analysis of Indian Oil Corporation Ltd**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Dr. Ashwat Desai



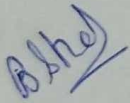
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This is to certify that **Ms. Kajol Radheshyam Gupta** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**Comparative analysis of HDFC Mutual Fund and AXIS Mutual Fund**" under my supervision.

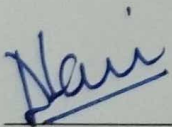
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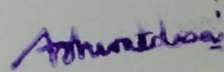
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This is to certify that **Mr. Nitesh Rupesh Gupta** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"Prof. Bhumika Shah"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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This is to certify that **Mr. Pravin Kumar Jaswant Gupta** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "**A Study of NPA in public sector bank (2018-2023)**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Bhumika Shah

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Arvind Singh

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This is to certify that **Ms. Priyanka Tribhuvan Gupta** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**A study on Financial Analysis of Adani Enterprises**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Adhishankar

Principal



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This is to certify that **Mr. Vikas Sudarshan Gupta** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"Study on financial Statement analysis of Tata Motors"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Bshah

Prof. Bhumika Shah
(Project Guide)

Nain

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Dr. Ashwat Desei
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This is to certify that Ms./Mr. **Vivek Sidhnath Gupta** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A STUDY ON TAX STRUCTURE OF INDIA**” under my supervision.

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Prof. **Bhumika Shah**

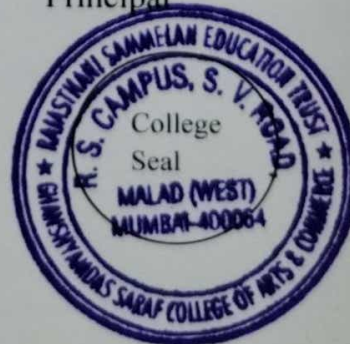
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This is to certify that Mr. Karan Jeetsingh Gusain has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A Project on Internship with Lunawat and Vyas" Under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Vandana Ladha

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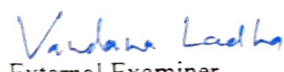
This is to certify that Ms. Shruti Gusain has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her project is entitled, "A Project on Capital Structure of selected companies from S&P BSE Metal index" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof.


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Dr. Ashwat Desai

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This is to certify that Ms./Mr. **JAINAM SHAILESH JAIN** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled.; **A Study on Customer's Perspective Towards Life Insurance Products with Reference to Mumbai** under my supervision.

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This is to certify that Ms. Jessica Nirmal Jain has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “ A Study on Tax Planning of Salaried Class of Mumbai ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Bhumika Shah

Prof. Bhumika Shah

Ashwat Desai

Dr. Ashwat Desai

Vandana Ladhya

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This is to certify that **MR. KRISH SANTOSH JAIN** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“A STUDY ON PERCEPTION OF INVESTORS TOWARDS IPO IN SOUTH MUMBAI”** under my supervision.

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This is to certify that Ms./Mr. **Palak Gautam Jain** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “ **A Project On Profitability And Liquidity Analysis Of Tata Motors And Mahindra & Mahindra Ltd** ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. **Mamta Chhajer**

Vandana Ladhia

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Date : *3/9/24*

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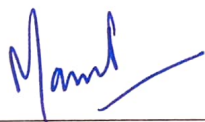
Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. Radhika Arvindkumar Jain** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“A Project on comparative study of housing loans schemes of HDFC Bank and SBI Bank”** under my supervision.

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Prof. Mamta Chhajjer



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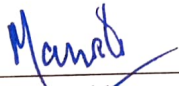
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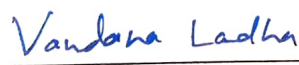
This is to certify that **Ms. Ruchika Roshanlal Jain** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“A Project on Profitability and Liquidity Analysis of HDFC bank and SBI bank”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

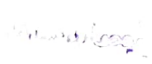
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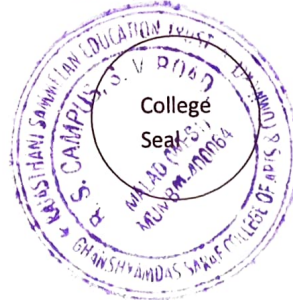
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This is to certify that Mr. Aditya Vijaykumar Jaiswal has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A Project on Internship with Fintech Education" under my supervision.

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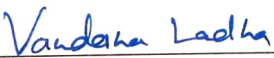
This is to certify that Ms./Mr. **Ayushi Shailesh Joshi** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Study on Ratio Analysis of Cement Industries**" under my supervision.

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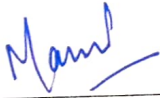
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This is to certify that Mr. Sahil Vilas Kabadi has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A project on internship with Times of India." under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

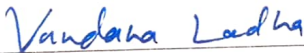
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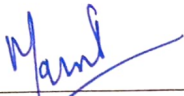
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This is to certify that Mr. Yash Anil Kadam has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A project on internship with A.J.K. & Associates" under my supervision.

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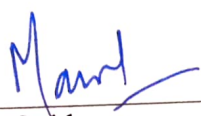
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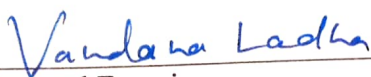
This is to certify that Ms./Mr. **Suman Ganesh Kamley** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"A Study of Government Initiatives for Banks, Financial Services and Insurance Industry under Make in India Campaign"** under my supervision.

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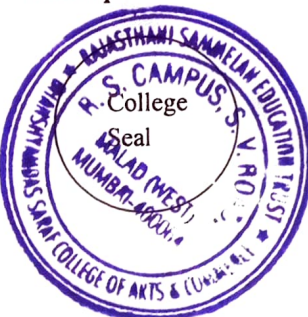
Project Guide
Prof. **Mamta Chhajjer**



External Examiner
Date : **3/4/24**



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CERTIFICATE

This is to certify that Ms./Mr. **VAIBHAV ARVIND KASHYAP** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **“IMPACT OF GST ON JEWELLERY INDUSTRY IN MUMBAI”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Mamta

Project Guide
Prof. Mamta Chhajjer

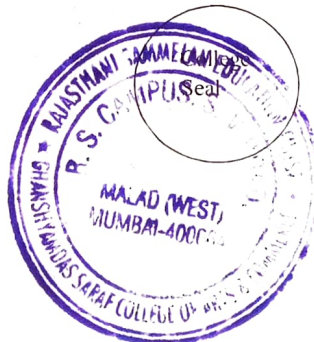
Vandana Laddha

External Examiner

Date: *3/4/24*

Principals

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This is to certify that Ms./Mr Sadiya Abdul Majid Kasu has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “ A project on Internship with Kirti Pandya & Co ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Mamta

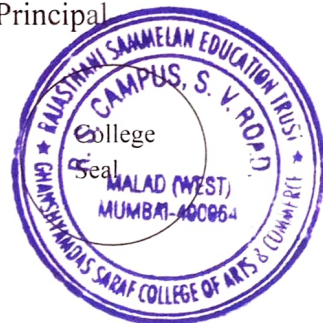
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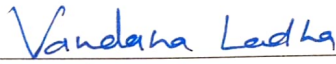
This is to certify that Ms. Nayan Kate has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, “A project on internship with Mistry Associates” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


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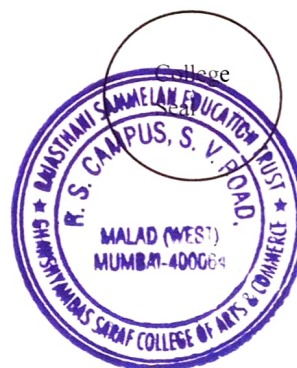
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CERTIFICATE

This is to certify that Mr. ABDUL SAMI LIYAQAT KHAN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "AWARENESS OF FORENSIC ACCOUNTING AMONGS STUDENTS" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her/ his own work and facts reported by her/his personal findings and investigations.



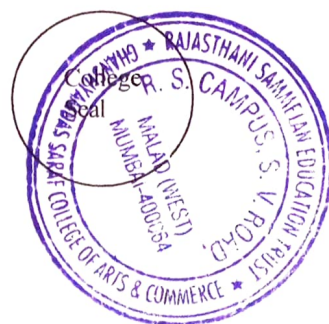
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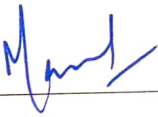
Mumbai – 400064

CERTIFICATE

This is to certify that Ms. Ridhi Mahendra Khandekar has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Project on Internship with Fintech Education" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.



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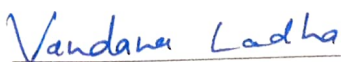
CERTIFICATE


This is to certify that Ms./Mr. **Annu Basant Kharwar** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**A Comparative Study of Term Life Insurance Policies of selected Public and Private sector Companies in India**" under my supervision.

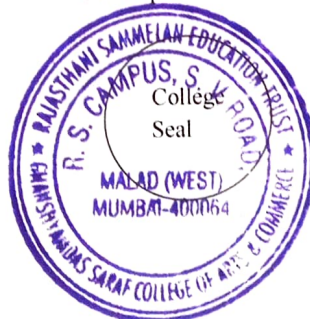
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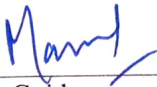
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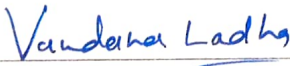
This is to certify that Ms./Mr. **Sheryline Moses Kinny** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A study on trends in GST revenue collection in India since its implementation**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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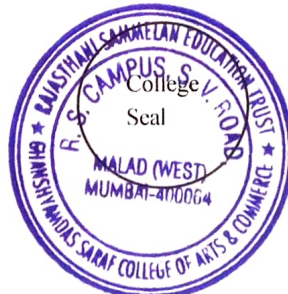


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This is to certify that Ms./Mr. **Pooja Kumhar** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **“A STUDY ON PERCEPTION OF INDIVIDUALS OF MUMBAI TOWARDS E- BANKING SERVICES”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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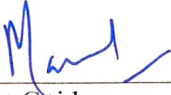
Mumbai – 400064

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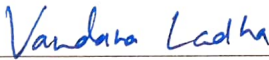
This is to certify that Mr. Vishal Ramchandra Kumhar has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A project on Trends of Wholesale and Consumer Price Index in India in the Last decade" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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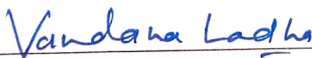
This is to certify that Mr. Yug Rajeshkumar Lad has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "Project on internship with Chhalani & associates" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

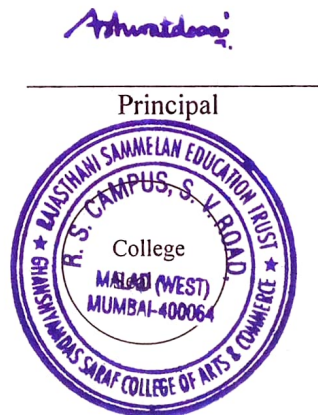
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This is to certify that Ms./Mr. **Leon Ashley Lobo** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, " **A Project On Trends In Foreign Direct Investment & Foreign Institutional Investment In India** " under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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This is to certify that Ms./Mr. Rajkumar Vinodkumar Lohar has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Prof. Mamta Chhajjer" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.



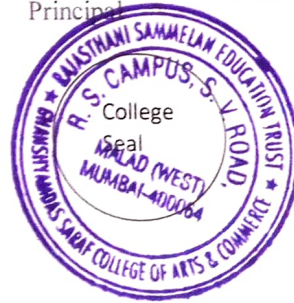
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CERTIFICATE

This is to certify that **Mr. PRABHAT KUMAR SIBBU MAHATO** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A detailed study on the concept of Digital Money" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

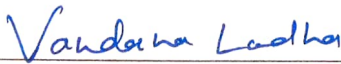
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Project Guide
Dr. Lokesh Gupta

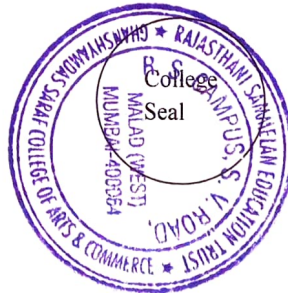


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This is to certify that **Ms. Kirti Kishor Main** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Impact of GST on Fast Moving Consumer Goods" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.



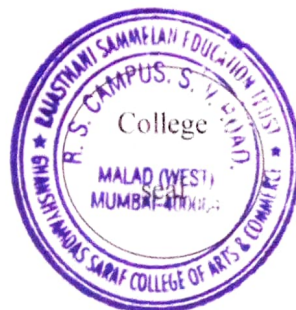
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This is to certify that **Ms. Mrinmoyee Manas Maity** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **“Evolution of Financial Markets”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

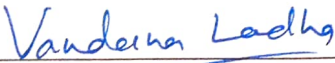


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This is to certify that Ms. **Nandani Yadunandan Mandal** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Study on Financial Problems Faced by Startups in India" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Project Guide
Dr. Lokesh Gupta

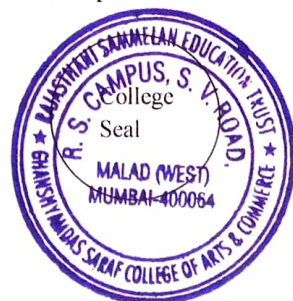


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This is to certify that Ms. SHREYA DILIP MANDALIYA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A STUDY ON COMPARISON OF MUTUAL FUND SCHEMES**” under supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Dr. LOKESH GUPTA

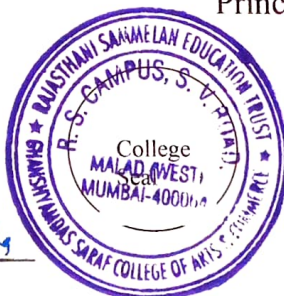
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Date: 03/04/2024

Adhunik

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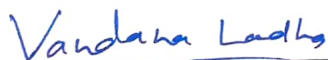
This is to certify that Ms. Liza Mukesh Mehta has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “**A Study On Microfinance In Rural Area**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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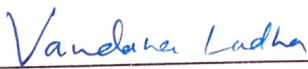
This is to certify that Mr. Mhamulkar Yash Suhas Sunita
has worked and duly completed her/his Project Work for the degree of Bachelor
in Commerce (Accounting & Finance) under the Faculty of Commerce in the
subject of **Accounting & Finance** and her/his project is entitled, "Analytical Study
on Digital Payment System" under my supervision.

I further certify that the entire work has been done by the learner under my
guidance and that no part of it has been submitted previously for any Degree or
Diploma of any University.

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investigations.

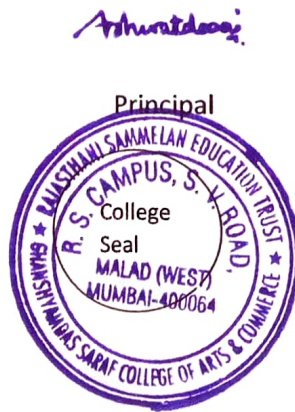


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This is to certify that Ms. Komal Virendra Mishra has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A project on foreign exchange market – an analysis of movement of USD against other majors and INR" under my supervision.

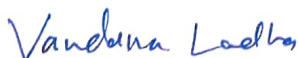
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CERTIFICATE

This is to certify that **Mr. RAJEEV GANGADHAR MISHRA** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Role of Commercial Banks in Indian Economy" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Vandana Ladhe

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CERTIFICATE

This is to certify that Mr. Ujwal Dinesh Mishra has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “ Project on internship done under JAGAT AND ASSOCIATES ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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DR. LOKESH GUPTA

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Vandana Ladha

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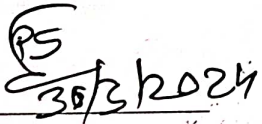
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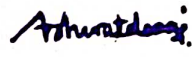
CERTIFICATE

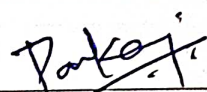
This is to certify that Ms. Modi Aarti Anil has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Insight Optimization: - Enhancing Efficiency in Chartered Accountancy through Internship" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

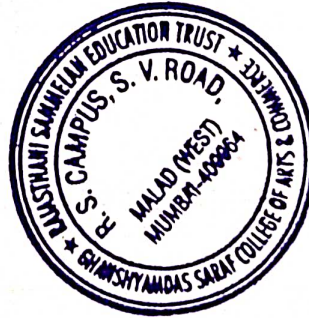
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Project Guide
Prof. Prasanna choudhari


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Date: 03/04/2024




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This is to certify that Mr. Jagrat Vijay Kumar Mundra has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “**Internship based project on CA Gaurang.B.Shah & Company**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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CERTIFICATE

This is to certify that Mr. Musalaman Khursed Idrish has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her/his project is entitled, “ Study Of Online Payment w.r.t UPI ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

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Project Guide

Prof. Prasanna Choudhari

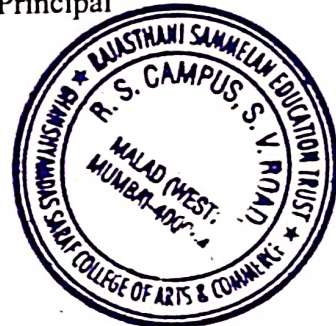
Porter

External Examiner

Date : 03/04/2024

Ashutosh

Principal



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CERTIFICATE

This is to certify that Mr. Kaustubh Chandrashekhar Nagvekar has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled "Technical analysis of TCS and Infosys" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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CERTIFICATE

This is to certify that Ms. NIDHI YASHWANT NAYAK has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her project is entitled, "PROJECT ON CSR ACTIVITIES OF INDIAN PRIVATE BANKS FROM 2017 to 2023" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.


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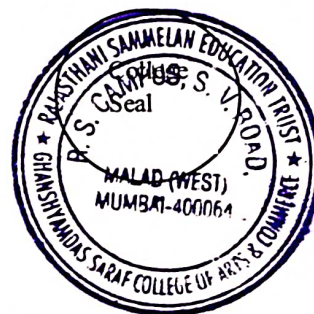
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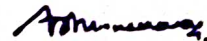
This is to certify that Ms. Ranjana Pal has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her/his project is entitled, "A Study on Online banking its growth, opportunities and challenges" under my supervision.

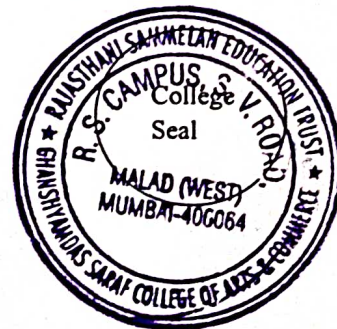
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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CERTIFICATE

This is to certify that Ms. Janhavi Santosh Panchal has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Project on Internship with Percolate Training Consulting LLP " under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

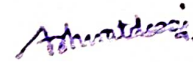
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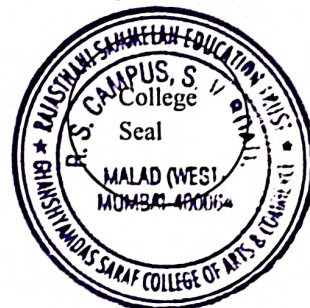
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CERTIFICATE

This is to certify that Ms. Jiya Dinesh Pandey has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, “ Project on internship done under Kirti Pandya & Company” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

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Prof. Prasanna Choudhari.

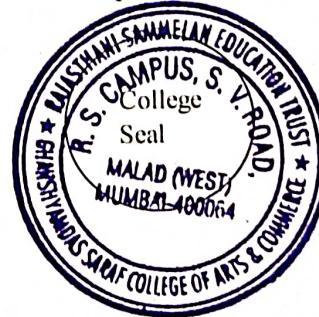
Pandey

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Date : 3/4/24

Administrative

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CERTIFICATE

This is to certify that **Ms. SANSKRITI PANDEY** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"THE STUDY ON INDIVIDUAL FINANCIAL PLANNING"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.

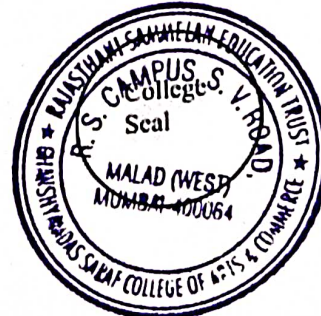
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30/3/2024

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CERTIFICATE

This is to certify that Ms. Kumkum Hariram Pareek has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"A study on financial performance and sustainable practices of Procter and Gamble"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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PS
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Prasanna

External Examiner

Date : 03/04/2024

Ashutosh

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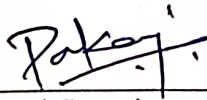
This is to certify that **Mr. YASH SHAILESH PAREKH** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “**A study on Awareness Of College Students Towards Mutual Funds**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

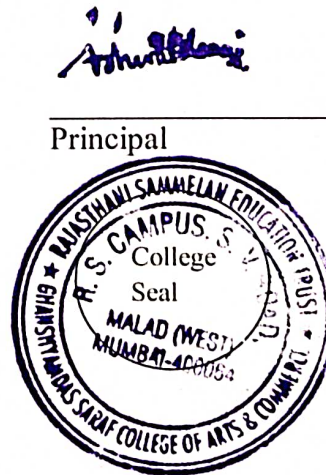
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Project Guide
Prof. Ruddhi Wadhekar



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Certificate

This is to certify that Mr. **HEMANT HIRASINGH PARMAR** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ACCOUNTING & FINANCE** and her/his project is entitled, **"A STUDY ON PROBLEM FACED BY START-UPS IN INDIA"** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is his own work and facts reported by her/his personal findings and investigations.

R. Wadadekar

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Prof. Ruddhi Wadadekar.

Parkar

External Examiner
Date : 03 / 04 / 2024.

A. ...

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CERTIFICATE

This is to certify that **Ms. Honey Patel** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Study on perception of Individuals of Mumbai towards Plastic Money."

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.

Ruddhi Wadadekar

Project Guide
Prof. **Ruddhi Wadadekar**

Polraj

External Examiner

Date: **03/04/2024**

Arundhati

Principal



DECLARATION

CERTIFICATE

This is to certify that **Ms. Shaleha Patel** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, “**A Project on impact of Government of India schemes on Women Empowerment**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

R. Wadadekar

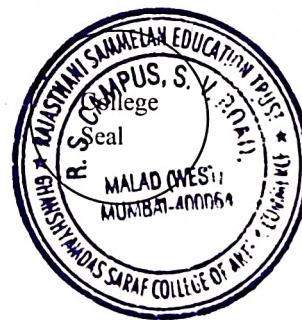
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Prof. **Ruddhi Wadadekar**

P. K. ...

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Date: **03-04-2024**

A. ...

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CERTIFICATE

This is to certify that Mr.HARSH ARUN PATHAK has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled “ Study on awareness of corporate governance practices of selected companies in S&P BSE Bankex.” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

R. Wadadekar

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Prof. Ruddhi Wadadekar

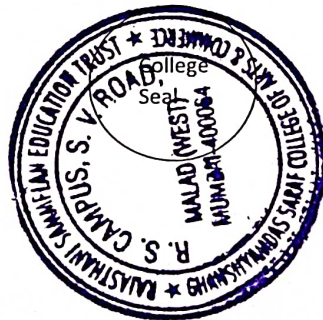
P. K. J.

External

Examiner Date: 3-4-2024

A. M. D.

Principal



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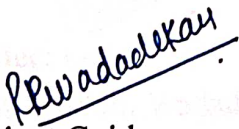
Mumbai – 400064


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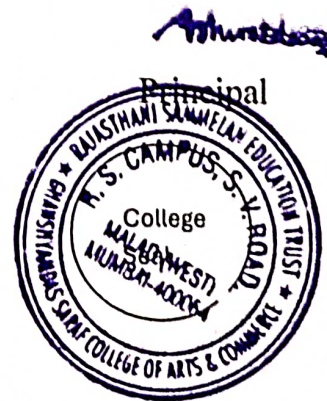
This is to certify that Ms. Mrunali Patil has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A Project on CSR activities of the selected companies from S&P BSE FMCG Index" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.


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Date : 03/04/2024



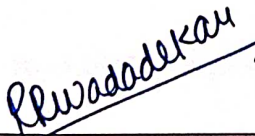
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CERTIFICATE

This is to certify that Mr. **Swaraj Santosh Patil** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled “**A project on awareness and usage of E-Banking services amongst individuals of Mumbai**” under my supervision.

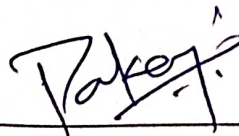
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and investigations.



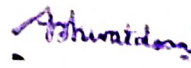
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Date: 3/4/24



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DECLARATION

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CERTIFICATE

This is to certify that Mr. **Siddhesh Rajendra Pingle** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “A study on awareness of deductions under **Income Tax Act1961 amongst working class people.**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is his own work and facts reported by his personal findings and investigations.

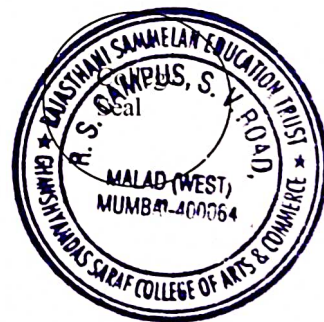

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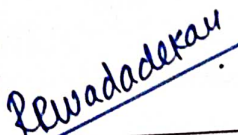
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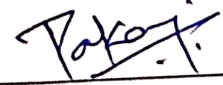
This is to certify that Ms. Shreya Sudhakar Poojary has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Comparative study of investing in physical gold VS gold ETF's" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

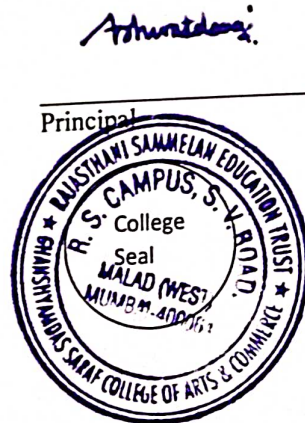
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CERTIFICATE

This is to certify that Mr. Nitish Prajapati has worked and duly completed his/her Project work of commerce in the subject of **Accounting and Fianance** and hisProject is entitled. "**Study on Interfirm comparison of HDFC Bank and ICICI Bank**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of any University.

It is his own work and facts reported by his/her personal findings and investigation.

Ruddhiwaddekar

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Professor Ruddhi wadadekar

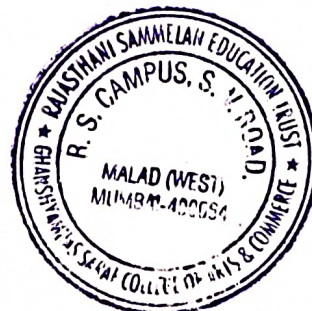
[Signature]

External Examiner

DATE: 03/04/2024

[Signature]

Principal



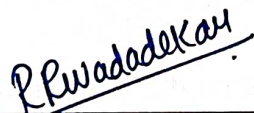
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Mumbai – 400064

CERTIFICATE

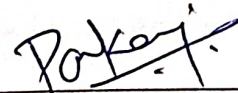
This is to certify that **Ms. Bharti Manish Prajapati** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"Project on Internship with S. K Goyal. & Co"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is her own work and facts reported by her personal findings and investigations.



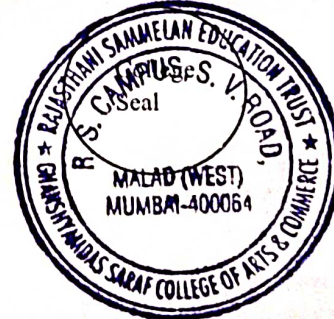
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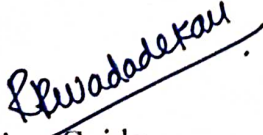
Mumbai – 400064

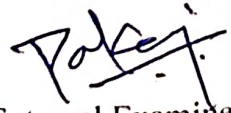
CERTIFICATE

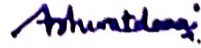
This is to certify that Mr. **Vinod Madanlal Prajapati** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “**A Project on fund collection from IPO in India from 2019 to 2023**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.


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Date: 03/04/24.


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CERTIFICATE

This is to certify that **Mr. Yash Sandeep Punmiva** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled “A project on awareness Health Insurance amongst Women in Mumbai” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and investigations.

Prwadadekan

Project guide

Prof. Ruddhi Wadadekar

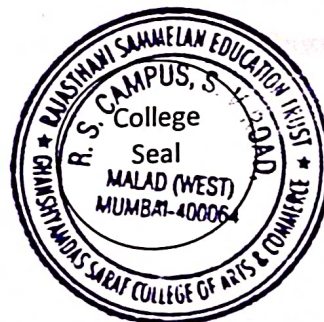
Examiner

Pokoj.

Date: 03/04/2024.

Admission

Principal



RSET's

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of Arts and Commerce

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S.V. Road, Malad (W)

Mumbai – 400064

CERTIFICATE

This is to certify that **Mr. HEMANT PUROHIT** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, **“A Study on Impact of social media on making investment decision among college student”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

Ruddhi Wadhekar

Project Guide

Prof. Ruddhi Wadhekar

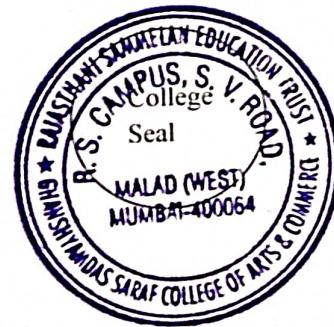
P. K. K.

External Examiner

Date: 03/04/24

Adhish

Principal



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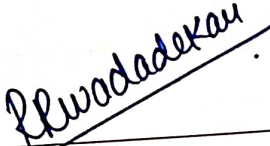
Mumbai – 400064

CERTIFICATE

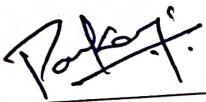
This is to certify that **Ms. Bushra Qureshi** has worked and duly completed her. Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"A project on Trend in GST collection in India from 2018-2022"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is her own work and facts reported by her personal findings and investigations.



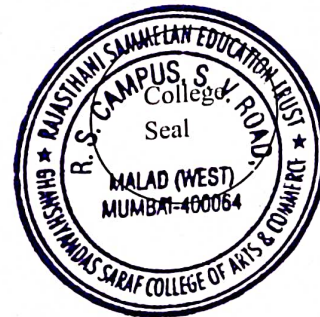
Project Guide
Prof. Ruddhi Wadadekar.



External Examiner
Date : 03-04-2024



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RSET'S

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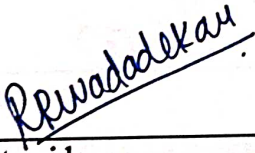
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CERTIFICATE

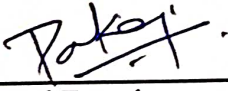
This is to certify that Ms. **Kulsumfatema Haiderali Rakan** has worked and duly completed her project work for the degree of **Bachelor in Commerce (Accounting & finance)** under the Faculty of Commerce in the subject of Accounting and Finance and her project is entitled "Trends in foreign direct investment in India from 2018 to 2023." under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

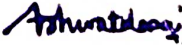
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Date: 03-04-2024



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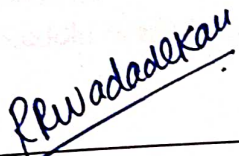
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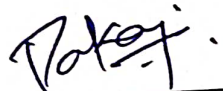
This is to certify that Ms. **Sudiksha Sanjay Ranjane** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“Working Capital Management of Reliance Industries Limited”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is her own work and facts reported by her personal findings and investigations.



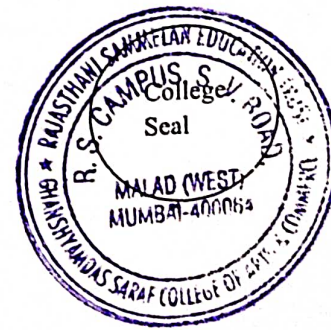
Project Guide
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External Examiner
Date : 03 - 04 - 2024



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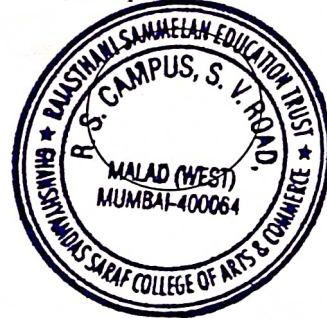
This is to certify that MR. JAYESH KUMAR RATHORE has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A PROJECT ON EQUITY RETURNS" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and investigations.

Ruddhi Wadadekar
Project Guide
Prof. Ruddhi Wadadekar

P. K. Singh
External Examiner
Date : 03/04/2024

Ashwathappa
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Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. Shraddhali Sable** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**A project on Derivative Markets**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Project Guide

R. Wadadekar

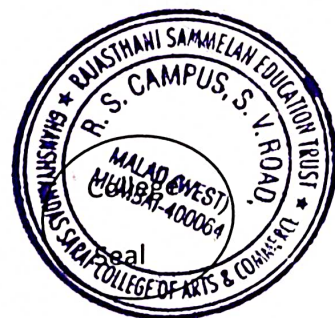
Prof. Ruddhi Wadadekar

P. K. J.
External Examiner

Date: 03/04/2024

Ashwadekar

Principal



DECLARATION

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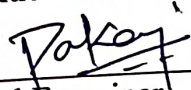
This is to certify that **Ms. Sanika Santosh Salvi** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"The study on money market instruments in India"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

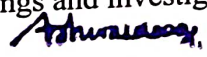
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Prof. **Ruddhi Wadadekar**


External Examiner

Date : **03/04/2024**


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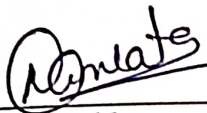
Mumbai – 400064

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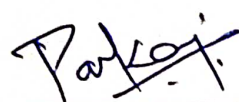
This is to certify that Ms. **Ritu Pawan Saraogi** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A study on awareness of equity financing in paper industry of India" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is her own work and facts reported by her personal findings and investigations.



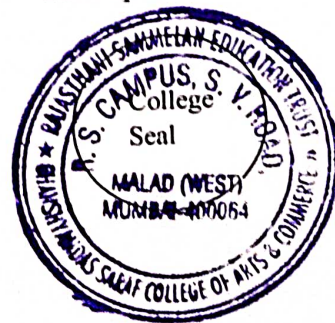
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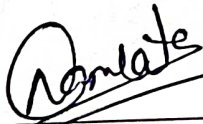
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Mumbai – 400064

CERTIFICATE


This is to certify that Mr. **Nikhil Sandeep Sarothia** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, “**A study on Impact of GST on FMCG Sector**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.



Project Guide
Prof. Namrata Pathak

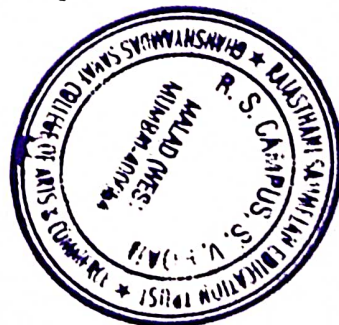


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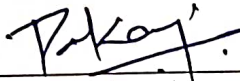
This is to certify that **Ms. Heeba Nasir Shaikh** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“Investment pattern of youth in Mumbai”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. Namrata Pathak



External Examiner
Date: 03/04/2024.



DECLARATION

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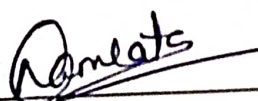
Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. Shaikh Suhana Praveen Saharop** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled "**COMPARATIVE FINANCIAL STATEMENT ANALYSES OF D-MART & WALMART**" my supervision.

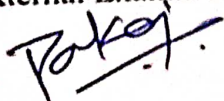
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

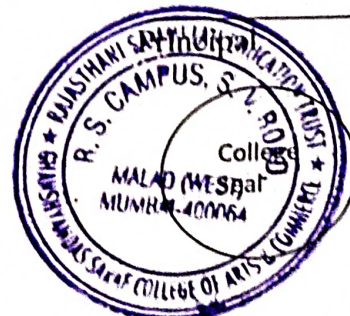
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3/04/2024
External Examiner Date :





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CERTIFICATE

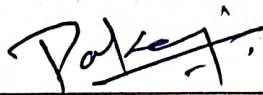
This is to certify that Mr. **Aditya Sanjay Sharma** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, "A Study on Retirement planning amongst college student in Mumbai" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. Namrata Pathak

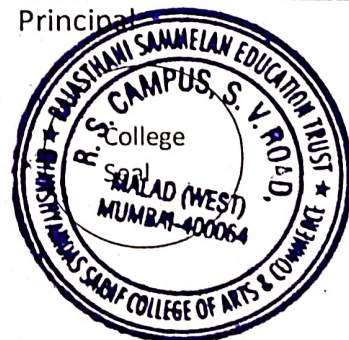


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Date : 03/04/24



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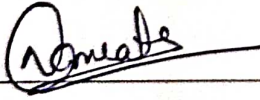
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Mumbai – 400064

CERTIFICATE

This is to certify that **Mr. Gautam Pramod Sharma** has worked and duly completed his Project Work for the degree of Bachelor in Commerce(Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, “**A PROJECT ON IMPACT OF MERGER OF VODAFONE AND IDEA**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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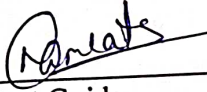
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Mumbai – 400064


CERTIFICATE

This is to certify that **Ms. Khushi Brijbhushan Sen** has worked and duly completed her/ Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/ project is entitled, "**V. VISWANATHAN (HDFC)**" under my supervision.

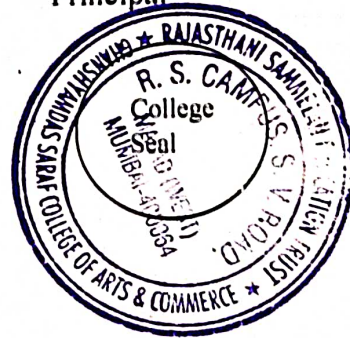
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CERTIFICATE

This is to certify that **Ms. Pooja Vijay Sharma** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**A project on impact of portfolio management on investors planning**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

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External Examiner
Date: 3/4/24

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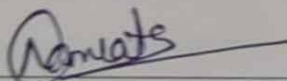
Mumbai - 400064

CERTIFICATE

This is to certify that Ms. Vidhi Harish Sharma has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Study On Online Payment Users In Maharashtra From Consumer Perspective" under my supervision.

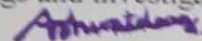
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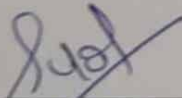


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Prof. Namrata Pathak



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External Examiner

Date : 03.04.2024



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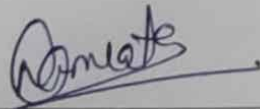
Mumbai – 400064

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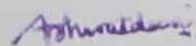
This is to certify that Mr. **GAYAN HARISH SHETTY** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, “**COMPARATIVE STUDY ON E-BANKING OF HDFC BANK AND ICICI BANK**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

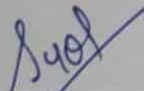
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External Examiner

Date : 03/04/2024



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CERTIFICATE


This is to certify that Ms **JACKLENE SHETTY** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"A STUDY ON BANK OF BARODA AND AXIS BANK WITH REFERENCE TO PLASTIC MONEY"** under my supervision.

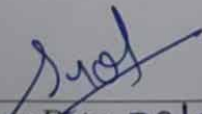
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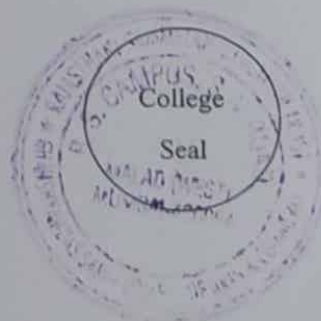
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Project Guide

Prof. **NAMRATA PATHAK**


Principal


External Examiner Date: **03/04/2024**



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This is to certify that that Ms. Shetty Shejal Balakrishna has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A Study on Trends in Green Banking in India" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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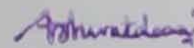
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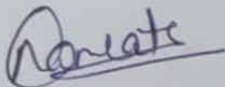
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CERTIFICATE

This is to certify that Ms. **Shravya Jagdish Shetty** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**TAX SAVING SCHEME UNDER MUTUAL FUND**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

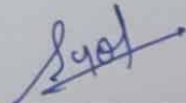


Project Guide

Prof. **Namrata Pathak**.



Principal



External Examiner

Date : **3/4/2024**



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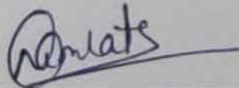
Mumbai – 400064

CERTIFICATE

This is to certify that **Mr. SAHIL RAJESH SHINDE** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and his project is entitled, **“WORKING CAPITAL MANAGEMANT OF RELIANCE INFRASTRUCTURE LTD.”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

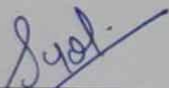
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Project Guide
Prof. Namrata Pathak



Principal



External Examiner

Date: 03/04/2024



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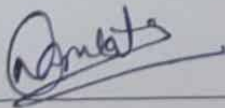
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CERTIFICATE

This is to certify that Ms. **Shreya Brijesh Shukla** has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & finance) under the Faculty of Commerce in the subject of **Accounting and Finance** and her project is entitled "**Comparative Analysis of Mutual Fund of HDFC & ICICI**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations

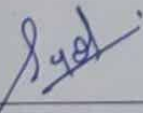


Project Guide

Prof. **Namrata Pathak.**



Principal



External Examiner

Date: 3/4/24



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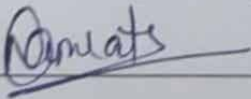
Mumbai – 400064

CERTIFICATE

This is to certify that **MS. Archana Singh** has worked and duly completed her/his Project Work for the degree of bachelor's in commerce (**Accounting & Finance**) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, "**Project on Performance Evaluation of ELSS Of Selected Mutual Fund Companies of India.**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

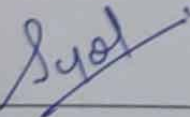


Project Guide

Prof. NAMRATA PATHAK



Principal



External Examiner

Date: 03/04/2024



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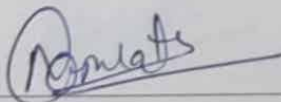
Mumbai - 400064

CERTIFICATE

This is to certify that Ms. **Bharatidevi Janardan Singh** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**Study on the investment pattern of Working Women in different Financial products in Mumbai**" under my supervision.

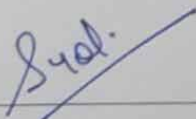
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Prof. **Namrata Pathak**



External Examiner

Date: 03/04/2024



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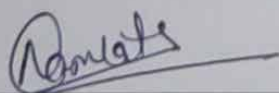
Mumbai – 400064

CERTIFICATE

This is to certify that **Ms. Ekta Vinod Singh** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, “**Prof. Namrata Pathak**” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

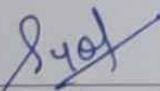
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Project Guide
Prof. Namrata Pathak



Principal



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Date : 03/04/2024



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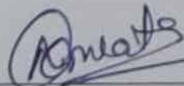
Mumbai – 400064

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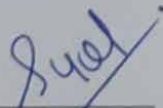
This is to certify that Ms. Jyoti Raju Singh has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her project is entitled, **"A project on impact of Banking frauds in the Indian banking industry And customer"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

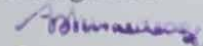


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Prof. Namrata Pathak



External Examiner

Date : 03/04/2024



Principal



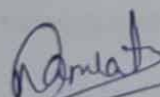
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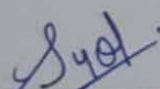
This is to certify that **Ms. Reshami Singh** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**Merger on PVR AND INOX LEISURE**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.


It is her own work and facts reported by her personal findings and investigations.



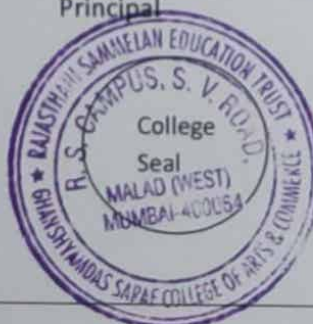
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External Examiner
Date :



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CERTIFICATE

This is to certify that **Ms. Muskan sirokha** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, **"A Project on Preference of Individuals of Mumbai Towards Portfolio Management Services."** Under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Anita
30/3/2024

Project Guide

Prof. Anita Agarwal

Anita

External Examiner

Date: *03/04/2024*

Adhishankar

Principal



MARCH 2024

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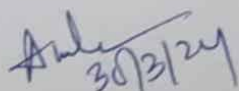
Mumbai – 400064

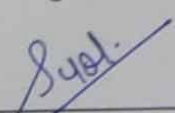
CERTIFICATE

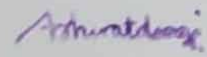
This is to certify that **Ms. Chetna Solanki** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"A project on comparison of Indirect taxation on goods and services before and after GST on Garment industry."** under my supervision.

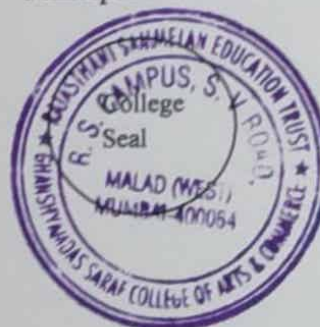
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Project Guide
Prof. Anita Agarwal


External Examiner
Date : 31/4/24


Principal Ashwat Desai



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CERTIFICATE

This is to certify that **Ms. Dhruvi Rajesh Solanki** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**A Project on Internship with H.P. Jain & Associates with Respect to Accounting and Direct Taxation**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is he own work and facts reported by her personal findings and investigations.

Anita
30/3/24

Project Guide
Prof. Anita Agarwal

Syad

External Examiner

Date:



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CERTIFICATE

This is to certify that **Ms. YASHIKA LAXMAN SOLANKI** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**A study of financial statement analysis with respect to Tata Steel Company**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Anita
30/3/24

Project Guide
Prof. Anita Agarwal

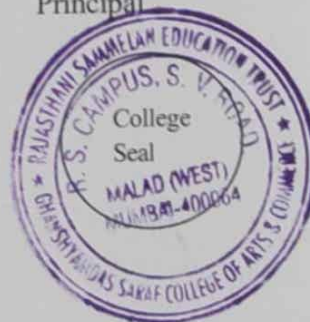
Satish

External Examiner

Date: 03/04/2024

[Signature]

Principal



MARCH 2024

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CERTIFICATE

This is to certify that Ms. Shravani Deepak Thakur has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Project On Internship With Oriental Integrated Facility Management Private Limited With Respect To Accounting Work" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Anita
30/3/24

Project Guide

Prof. **Anita Agarwal**

Sudh

External Examiner

Date: **03-04-2024**

Anita

Principal



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CERTIFICATE

This is to certify that /Mr. RITIK RAMAKANT TIWARI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her/his project is entitled, "A STUDY OF DERIVATIVE MARKET" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/his own work and facts reported by her/his personal findings and investigations.

Anita
20/3/24

Project Guide

Prof. ANITA AGARWAL

Arjun

Principal



Sud

External Examiner Date:

3-4-23

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CERTIFICATE

This is to certify that Ms. Riya Ashutosh Tiwari has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & finance) under the Faculty of Commerce in the subject of Accounting and Finance and her project is entitled "A study on Impact of GST on Indian economy." under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations

Anita
30/3/24

Project Guide

Prof. Anita Agarwal

Sudh

External Examiner

Date: 3/04/2024

Ashutosh Tiwari

Principal



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CERTIFICATE

This is to certify that Ms./Mr. GOPESH KUSH TRIPATHI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A study on investors preference and satisfaction towards the financial products and services provided by Angel One Broking Private Limited." under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

Anita
30/3/24

Project Guide

Prof. Anita Agarwal

Adhunik

Principal

Sudh

External Examiner

Date : 03/04/2024



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CERTIFICATE

This is to certify that **Ms. DEEPIKA SATYANAND UPADHYAY** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **"A COMPARATIVE STUDY ON NON-PERFORMING ASSETS OF STATE BANK OF INDIA AND HDFC BANK"** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Anita
30/3/24

Project Guide

Prof. ANITA AGARWAL

Sat.

External Examiner

Date : 03/04/2024

Shantam

Principal



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CERTIFICATE

This is to certify that **Ms. MANSI NARESH VAISHNAV** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**PROSPECTS AND CHALLENGES OF MOBILE BANKING IN INDIA**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Anita
2/4/2024

Project Guide

Prof. Anita Agarwal

Sudh

External Examiner

Date: 03-04-2024.

Ashwath

Principal



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CERTIFICATE

This is to certify that **Ms. SANJANA JAGDISH VAISHNAV** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“EMPIRICAL EXECUTION OF INTERNSHIP IN AUDITING AND TAXATION”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

Project Guide

Prof. Seema Hanchate

Syad

External Examiner

Date : 03/04/2024

Principal



CERTIFICATE

This is to certify that **Ms. ANKITA RAMAVTAR VISHWAKARMA** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her project is entitled, "**A STUDY ON AWARENESS OF GOODS AND SERVICES TAX AMONG WOMEN IN MUMBAI**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate

Syot

External Examiner

Date: 3rd April, 2024

Arshant Kulkarni

Principal



MARCH 2024

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CERTIFICATE

This is to certify that Mr. **Harsh Dharmendra Vishwakarma** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "**Study on various types of Mutual Fund Schemes**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

Seemanchate

Project Guide
Prof. SEEMA HANCHATE

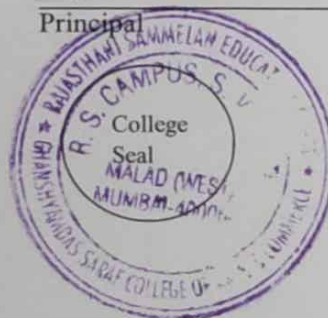
Sudh

External Examiner

Date : 3-4-24

Arundhati

Principal



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CERTIFICATE

This is to certify that Ms. **Khushi Vishwakarma** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**Prof. Seema Hanchate**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

Seema Hanchate

Project Guide

Prof.

Adhishankar

Principal

S. S. Joshi

External Examiner

Date : 3/4/2024



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CERTIFICATE

This is to certify that **MR REHAN WARIYA** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, "STUDY OF VENTURE CAPITAL FINANCING AND GROWTH IN INDIA" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and investigations.

Seema Hanchate

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Prof. Seema Hanchate

Seema

External Examiner

Date : 03/04/2024

Arvind Kumar

Principal



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CERTIFICATE

This is to certify that **Mr. Aditya Santosh Yadav** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and her/his project is entitled, "**A Study on Online Payment Fraud**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

Aditya Santosh Yadav

Project Guide

Prof. Seema Hanchate

Suet.

External Examiner

Date: 03/04/2024

Principal



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CERTIFICATE

This is to certify that Mr. Ashish Bachchelal Yadav has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "Impact of GST on Indian financial market" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate
S. H.

External Examiner
Date:



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Mumbai - 400064

CERTIFICATE

This is to certify that Ms. Divya Indrajeet Yadav has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A Study On Salaried Professionals Perception Towards Retirement Planning" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate

Sy ok

External Examiner
Date: 03-04-2024

Arshad Ali

Principal



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CERTIFICATE

This is to certify that Ms. NEHA RAGUNATH YADAV has worked and duly completed her Project Work for the degree of bachelor's in commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, “***A COMPARATIVE STUDY OF TRADITIONAL AND MODERN INVESTMENT OPTION WITH RESPECTIVE STATE BANK OF INDIA***” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

Project Guide

Prof. Seema Hanchate

Syad

External Examiner

Date: 03/04/2024

Ashwadevi

Principal



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CERTIFICATE

This is to certify that **Ms. Prachi Rajesh Yadav** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, **“A STUDY ON BEHAVIOUR OF MIDDLE-CLASS PEOPLE TOWARDS INVESTMENT IN STOCK MARKET”** under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seema Hanchate

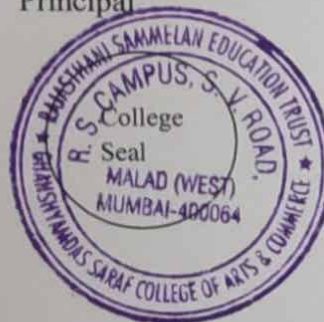
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Prof. Seema Hanchate

Syol'

External Examiner
Date : 03/04/2024

Adhishankar

Principal



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CERTIFICATE

This is to certify that Ms. **Sakshi Prabhu Yadav** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "A comparative study on investment attitude of male and female in Mumbai" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate

Suol
External Examiner
Date : 03.04.2024

Ashutosh

Principal



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Certificate

This is to certify that Mr. **VIVEK KUMAR SHIVSHYAM YADAV** has worked and duly completed his Project Work for the degree of **Bachelor in Commerce (Accounting and Finance)** under the Faculty of Commerce in the subject of **ACCOUNTING & FINANCE** and her/his project is entitled,

"A STUDY ON DEMONETIZATION IN INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is his own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate

Adhwanthi

Principal

S. S. S.

External Examiner

Date : 03/04/2024



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CERTIFICATE

This is to certify that **Ms. Anjali Jamadar** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her/his project is entitled, "A Study on Indian Investor Behavior on Various Patterns Of Investment_" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

Project Guide
Prof. Seema Hanchate

Ashwini

Principal

Syot

External Examiner
Date: 3/04/2024



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CERTIFICATE

This is to certify that Mr. Adarsh Ramprasad Saroj has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, "A comparative study on initial public offering" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and facts reported by her/his personal findings and investigations.

Seema Hanchate

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Prof. Seema Hanchate

Syol.

External
Examiner Date :

Adarsh Saroj

Principal



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CERTIFICATE

This is to certify that **Miss. Kajal Yadav** has worked and duly completed her Project Work for the degree of Bachelor's in commerce (Accounting & Finance) under the Faculty of Commerce in the subject of **Accounting & Finance** and her project is entitled, "**Mitigating Online Banking Frauds: A Comprehensive Approach for the Indian Banking System**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Seemahanchate

Project Guide

Prof. Seema Hanchate

S. V. R.

External Examiner

Date: 03/04/24

Adhunikdani

Principal

