

RSET. Campus, S.V.Road, Malad (West), Mumbai – 400 064

Tel No.: 022 45207766

Web:www.sarafcollege.orggsgc@r ajasthani.org.in

CERTIFICATE

This is to certify that Ms. <u>NITHYASNEHA ADHIDRAVIDAR</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project is entitled, <u>"A DETAILED STUDY ON CYBERCRIME IN BANKING SECTOR"</u> 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. Urvi jain

External Examiner

Date

Principal

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CERTIFICATE

This is to certify that Ms. SWETA AHIR has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON E-BANKING SERVICE 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. Urvi Jain

Date:

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Ms./Mr. Kajal Shekhar Bagde has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "AN DETAILED STUDY ON INDIAN INSURANCE SECTOR AND ITS GROWTH" 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. Dr. Urvi Jain

External Examiner

Date:

Principal

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Mumbai 400 064 Tel No : 022 45207766 Web: www.sarafcollege.org

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CERTIFICATE

This is to certify that Ms. Manshi Sunil Bahad has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A DETAILED STUDY ON AWARENESS OF CREDIT CARD AMONGST CUSTOMER IN MUMBAI REGION WITH SPECIFIC REFERENCE TO BHAYANDAR 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.

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

Project Guide Dr. Urvi Jain

07/02/2024

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Mr. SATYENDRA B BHARTI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "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.

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Project Guide 28

Prof. URVI JAIN

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Ms./Mr. <u>Himanshu Sanjay Bissa</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking &**Insurance entitled, "<u>A Study on Digital Payment In India UPI</u>" 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. Urvi Jain

External Examiner

Date:

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CERTIFICATE

This is to certify that Mr. SUNIL CHAMRIA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "COMPARATIVE STUDY OF LIFE INSURANCE IN DEVELOPING NATION (INDIA) AND DEVELOPED NATION (JAPAN)" 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. Vrvi Jain

External Examiner

Date:



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CERTIFICATE

This is to certify that Mr. SHABBIR CHANGI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "IMPORTANCE OF ONLINE BANKING WITH SPECIFIC REFERENCE TO ACCOUNT HOLDERS" 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 R.

Dr. Urvi Jain

Date:

External

Examiner Date:





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Malad (West), Mumbai -400 064

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CERTIFICATE

This is to certify that Mr. RAHUL CHAUHAN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "TO STUDY THE IMPORTANCES OF ROLE OF BANKS IN LOANS AND ADVANCES" 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. URVI JAIN

External

Examiner

Date:

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CERTIFICATE

This is to certify that Ms. ASHTINA CHETTY has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "TO STUDY THE ROLE OF SOCIAL MEDIA IN CREATING AWARENESS OF BANKING SERVICES AMONGST THE RESIDENT OF MALAD 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.

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

Project Guide P.

Dr. Urvi Jain

External

Examiner Date:



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CERTIFICATE

This is to certify that Mr. <u>FRANKLIN CHETTY</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking &**

Insuranceand his project is entitled, "A DETAILED STUDY ON NATIONAL PAYMENT CORPORATION 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/ his own work and facts reported by her/his personal findings and investigations.

Project Guide

Dr. Urvi Jain

External Examiner Date



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This is to certify that Ms./Mr. NIKITA CHILKA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "Case Study on Kingfisher Airlines and its Bank Defaults" 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. URVI JAIN

External Examiner

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CERTIFICATE

This is to certify that Mr. AKESH K. CHOUHAN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled To Study The Awareness of Banking Service Provided by Public Sector 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 his own work and facts reported by his personal findings and investigations.

Project Guide

DR. Urvi Jain

External Examiner

Date:





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Certificate

This is to certify that Ms. Roshni Dangale has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "Role of Information Technology In 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.

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External Examiner

Date:





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(West), Mumbai - 400 064

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CERTIFICATE

This is to certify that Ms./Mr._Janhvi_Dodkade_has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "Exploring the landscape of E banking operations: a comprehensive analysis of data driven practices at Kotak Mahindra 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.

Project Guide

DR. URVI JAIN

External Examiner

Date:

Principal

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Tel No 022 45207766

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This is to certify that Ms. ZELINA FERNANDES has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON GROWTH OF LIFE INSURANCE SECTOR IN MUMBAL REGION WITH SPECIFIC REFERENCE TO GOREGAON 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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Preject Guide Dr Urvi Jain

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External Examiner

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CERTIFICATE

This is to certify that Mr./Ms. <u>GADKARI MIZBAA JAHAN MOHAMMED</u>

<u>HANIF</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "<u>A STUDY ON ICICI LOMBARD GENERAL COMPANY LTD</u>" 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 Urvi Jain

Estamal Examiner

Date:

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Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Mr Sumedh Gaikwad has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "Study on Mobile Banking Innovation 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.

Project Guide

Prof. Dr. Vrvi Jain

External

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This is to certify that Mr. SAKSHI SAMBHAJI GHADGE has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY ON CONSUMER AWARENESS AND ACTUAL USAGE OF E-BANKING" 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. Urvi Jain

Principal
CA Dr. Ashwat Desai

External Examiner

Date:





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CERTIFICATE

This is to certify that Mr. SHOBHIK ROBINDRANATH GHOSH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A Comprehensive Study on the Rising Wave of Financial Frauds 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/his own work and facts reported by her/his personal findings and investigations.

Project Guide Prof. URVI JAIN

External Examiner

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CERTIFICATE

This is to certify that Ms./Mr._Akash Dharmendra Gupta_has worked and duly completed her/his internship based Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "Investment and Insurance" 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. Dr. Urvi Jain

External Examiner

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CERTIFICATE

This is to certify t	hat Ms	Gudiya Ashokkumar Gupta	has worked					
and duly completed	his Projec	ct Work for the degree of Bachelor in	Commerce (Banking					
and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance								
and her project is	entitled_	THE ROLE OF KYC IN BANK_u	ınder 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 her/ his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. Dr. Urvi Jain

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Mr SURAJ RAJESH GUPTA has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A DETAILED STUDY ON AWARENESS ABOUT MUTUAL FUNDS INVESTMENT IN MAHARASHTRA REGGION WITH SPECIFIC REFERENCE TO MALWANI 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.

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

Project Guide

Prof. Dr. Urvi Jain

External Examiner

Date:

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Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. Sana Asgar Haldar has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "To Study The Role of LIC in Indian Insurance 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.

Project Guide

Prof. Dr. Urvi Jain

External Examiner

Date:

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Dr. Ashwat Desai



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This is to certify that Ms./Mr. <u>SEJAL MAHESH HEGISTE</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project entitled, "Challenges faced by Commercial Banks 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/ his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. Alok Hardilkar

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External Examiner

Principal

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This is to certify that Mr. <u>JAIN DARSH SHASHI</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>"A STUDY ON BANKING SECTOR REFORMS"</u> 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. Aalok Hardikar

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External

Examiner Date:

Principal CA Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. KASHISH JAIN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A DETAIL STUDY ON MOTOR VEHICLE INSURANCE" 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.

External Examiner

Date:



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CERTIFICATE

This is to certify that Ms. KHUSHI JAIN has worked and duly completed her project work for the degree of Bachelor in commerce (Banking & Insurance) under the faculty of commerce in the subject of and his project is entitled, "ROLE OF MERCHANT BANKER IN THE MARKET MAKING PROCESS WITH RESPECT TO GROWTH OF INDIAN ECONOMY." under my supervision.

I further certify that the entire work has been done by the learner

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Under my guidance and that no part of it has been submitted previously for any degree of any university.

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

Project Guide

Prof: ALOK HARDIKAR

External Examiner

Date:



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CERTIFICATE

This is to certify that Ms./Mr. Khushi Pravin Jain has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "GST 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.

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Project Guide

Prof. Alok Hardikar

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2024.

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Mr. KRISH SURESH JAIN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY OF MARKETING STRATEGIES SERVICES WITH RESPECT TO STATE BANK OF INDIA (SBI)" 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. Alok Hardikar

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External Examiner

Date:

Principal
CA Dr. Ashwat Desai

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This is to certify that Ms./Mr. Nchal Mukesh Jain has worked and duly completed her/his Project Work for the degree of Bachelorin Commerce (Banking and Insurance) under the Faculty of Commerce inthe subject of Banking & Insurance and her/his project is entitled, "A Study on Sukanya Samriddhi Yojana" 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.

Principal

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Examiner Date:



CERTIFICATE

This is to certify that Ms./Mr. <u>Nishtha Jain</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project entitled, "<u>Evolution of banking sector</u>" 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

External Examiner Date:

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CERTIFICATE

This is to certify that Ms.PRERNA JAIN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A CRITICAL STUDY OF FRAUDS AND DEVELOPMENT IN PLASTIC 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.

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

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Prof. ALOK HARDIKAR

Principal

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External Examiner

Date:



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Malad (West), Mumbai-400064

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gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. SHRUTI JAIN has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "THE STUDY OF MARKETING STRATEGIES OF 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.

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

Project Guide Prof .Alok haridkar

External Examiner

Date: 12024.

Principal



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CERTIFICATE

This is to certify	that Ms./Mr.	Raj Suraj J	aiswal	has	worked	and			
duly completed her					erce (Ban	king			
duly completed lie		ork for the deg	i de el Bachero	f Donking	& Insur	ance			
and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance									
	and	her/his	project	is		tled,			
"A study on E-banking in private and public sector 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/ his own work and facts reported by her/his personal findings and investigations.									
Project Guide Prof.Alok Hardika External Examiner Date:		-	Pr.	incipal TOCHUM	STATISTICAL IN STATIS				



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This is to certify that Ms./Mr. <u>Ilma Qureshi</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "<u>A study on awareness of mutual funds</u>" 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. Nikita Rastogi

External Examiner.

Date:

3/04/2024

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Principal
CA Dr. Ashwat Desai



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CERTIFICATE

This is to certify that Ms. <u>KOMAL P. PRAJAPATI</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY ON THE SYSTEM OF TAX DECUCTION AT SOURCE(TDS)" 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. NIKITA RASTOGI

External Examiner

Date: 03/04/2024

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Principal CA Dr. Ashwat Desai





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esec@raiasthani.org.in

CERTIFICATE

This is to certify that Ms. Jyoti R. Prajapati has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON CONSUMER AWARENESS AND PREFERENCE TOWARD HOME LOAN." 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 her own work and facts reported by her personal findings and investigations.

Project Suide

Prof. NIKITA RASTOGI

External Examiner

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Principal CA Dr. Ashwat Desai





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Tel no: 02245207766

Web: www.sarafcollege.org

gsgc@rajasthani.org.in

CERTIFICATION

This is to certify that Ms. Shreya Ganesh Poojary has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject to Banking & Insurance her project is entitled, "Banking big of cloud – to scale digital success" 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.

Project Guide

Prof Shreya Phanse

External Examiner

Date: 03/04/2014

Principal

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CERTIFICATE

This is to certify that Ms. <u>Janvi Nilesh Pitale</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance

"A study on Acquisition and Merger 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.

Project Guide

Prof. Shreya Phanse

External Examiner

Date: 03/04/2024

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CERTIFICATE

This is to certify that Ms.Devashri Pinge has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON 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 of any University.

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

Project Guide

Prof. Shreya Phanse

External Examiner

Date: 02/04/20

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CERTIFICATE

This is to certify that Mr. SURESH PATEL has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "A STUDY ON MICROFINANCE IN 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 personal findings and investigations.

Project Guide.

Prof. Shreya Phanse

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Examiner Date: OSON 2024

Principal



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CERTIFICATE

This is to certify that Ms. ANSHU PANDEY has worked and duly completed her project work for the degree of Bachelor in commerce (Banking & Insurance) under the faculty of commerce in the subject of and his project is entitled, "A STUDY ON FINANCIAL SERVICE IN 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 of any university.

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

Project Guide

Prof: Shreya Phanse

External Examiner
Date: 03/04/2024

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CERTIFICATE

This is to certify that Ms SHREYA PAL has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her projectis entitled, "A STUDY ON CONSUMER PERCEPTION TOWRADS THE LOAN PRODUCT OF 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.

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

Project Guide

Prof. SHREYA PHANSE

External Examiner

Date: 03/04/2014



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CERTIFICATE

This is to certify that Ms. Pratibha Pal has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A COMPARATIVE STUDY ON SERVICES OF PUBLIC AND PRIVATE SECTOR 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 her own work and facts reported by her personal findings and investigations.

Project Guide

Prof. Shreya Phanse

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External Examiner

Date: 03 011 20

Principal CA Dr. Ashwat Desai





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This is to certify that MR, PARTHIV V NAYAK has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance. and her project is entitled, "A STUDY ON POPULARITY OF INTERNET BANKING / E-BANKING" 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. SHREYA PHANSE

External Examiner

Date: 03/04/20

Principal CA Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Ms.Swarangi Naik has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her is entitled, "A DETAILED STUDY ON ADITYA BIRLA SUN LIFE INSURANCE " 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 her own work and facts reported by her personal findings and investigations.

Project Guide

Prof. Shreya Phanse

External Examiner
Date: 03/04/2024

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This is to certify that Mr. Murali Prasanth Balakrishnan has worked
and duly completed his Project Work for the degree of Bachelor in Commerce (Banking
and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance
and his project is entitled, "A Study comparison between Bajaj health insurance and
LIC health insurance with special reference to the 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 of any University.

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

Prof. Shreya Phanse

External Examiner
Date: 3 04 2024

Principal





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Tel No.: 022 45207766 Web: <u>www.sarafcollege.org</u> gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms	IEHA MISHRA	has
worked and duly completed her/l	nis Project Work for the deg	gree of Bachelor in
Commerce (Banking and Insurance	e) under the Faculty of Commo	erce in the subject of
Banking &Insurance	and her/his	project is
entitled,"	A STUDY ON AWARENI	ESS OF HEALTH
INSURANCE IN INDIAN SOCIE		
under my supervision.		
I further certify that the entire wo and that no part of it has been substituted in the second of th	mitted previously for any Degre	ee of anyUniversity.
PROF. SHREYA PHANSE	DF	R ASHWAT DESAI
Project Guide Prof. External Examiner Date: 03/04/2024	DANS THE STANK STA	College Scale & AMARCHICAN SCALE & STANSHILLING



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CERTIFICATE

This is to certify that Ms. Aakanksha Gaurishankar Mishra has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled,

"FINANCIAL PORTFOLIO MANAGEMENT" 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. Shereya Phanse

External Examiner Date

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This is to certify that Mr. Mirza Mohd Adnan Mustaba has	worked	and
duly completed his Project Work for the degree of Bachelor in Comm	erce (Banl	king
and Insurance) under the Faculty of Commerce in the subject of Banking		
and his project is entitled, "Customer relationship management in banks		
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. SHREYA PHANSE

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External Examiner Date: 03/04/2024

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This is to certify that Mr	Arham. J. Mehta	has
worked and duly completed his l	Project Work for the degree of Bachelor i	in Commerce
(Banking and Insurance) under	the Faculty of Commerce in the subject	ct of and his
project is entitled, "A STUDY C	ON MODERNIZATION IN BANKING	SECTOR."
under my supervision.		
	work has been done by the learner under abmitted previously for any Degree of any	
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Tel No.: 022 45207766

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This is to certify that Ms./Mr. <u>GUDIYA J. MAURYA</u> has worked and completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "<u>TO STUDY ABOUT CLAIM MANAGEMENT IN LIFE</u>
<u>INSURANCE</u>" 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.

SHRAYA PHANSE

External Examiner Date 03 04 2024

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Principal



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This is to certify that Mr. RAHUL. J. MAKWANA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "Customer Satisfaction towards HDFC Bank with special reference to Mira Road to Borivali 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 of anyUniversity.

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

Project Guide

Prof. Shreya Phanse

External Examiner

Date: 03/64/2024

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CERTIFICATE

This is to certify that Ms. <u>SNEHAL LAVERA</u> has worked and duly completed her/his Project
Work for the degree of Bachelor in Commerce
(Banking and Insurance) under the Faculty of Commerce in the subject of Banking &

project

" A DETAILED STUDY ON ZERO BALANCE ACCOUNT" under my supervision.

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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

Insurance

Prof. Shreya Phanse

External Examiner Date:

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This is to certify t	hat Mr. Arya	an Chandra	kant I	achhani		has	W	orked	and
duly completed he	er/his Project	Work for	r the	degree	of B	achelor	in	Comn	ierce
(Banking and Insur	rance) under t	he Faculty	of Co	mmerce	in the	subject	of	Banki	ng &
Insurance	and	her/his		project		is		ent	itled,
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supervision.									
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Project Guide Prof. SHREYA External Examine Date: 30	A				Pri	incipal CAMI SColle	WEST OOO	A STATE OF THE PARTY OF THE PAR)



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CERTIFICATE

This is to certify that Ms. Payal G. Kumavat has worked and duly completed her project work for the degree of Bachelor in commerce (Banking & Insurance) under the faculty of commerce in the subject of and her project is entitled, "DETAILED STUDY ON FRAUD IN BANKING 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 of any university.

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

Project Guide

Prof: Shreya Phanse

External Examiner

Date: 02/04/

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Tel No.: 022 45207766

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CERTIFICATE

This is to certify that Ms. ANGEL KOUNDER_has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A DETAILED STUDY ON CREDIT RISK MANAGEMENT" 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 her own work and facts reported by her/his personal findings and investigations.

Project Guide

External Examiner

Date: 03 04 2024

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CERTIFICATE

This is to certify that Ms. Khushi Kole has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, Prof "Shreya Phanse" 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 her own work and facts reported by her personal findings and investigations.

Project Guide

Prof. Shreya Phanse

External Examiner

Date 03/04/2024

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CERTIFICATE

This is to certify that Ms. Palak V. Khut has worked and duly completed her project work for the degree of Bachelor in Commerce (Banking & Insurance) under the faculty of commerce in the subject of and her project is entitled, "A STUDY ON PLASTIC 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 of any university.

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

Ssphanse Project Guide

Prof: Shreya Phanse

External Examiner

Date: 03 04 2024

Principal



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Tel no 022 45207766

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CERTIFICATE

This is to certify that Mr.Ishan M. Karmakar has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking & Insurance) under the Faculty of Commerce in the subject of and his project is entitled,"FRAUD IN INSURANCE COMPANY 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 her own work and facts reported by her personal findings and

investigations

Project Guide Project Guide Project Guide

External Examiner: 03

Principal

Date:



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CERTIFICATE

This is to certify that Mr. Vedant G Kamble has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON HDFC ERGO HEALTH INSURANCE" 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. Alok Hardikar

External Examiner

Date:

03/04/2024

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Principal



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Tel No.: 022 45207766

Web: www.samfcollege.org gsgc@rajasthani.org.in

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This is to certify	that Ms./Mr	Aryan Nandu	Kamble	has	worked	and
duly completed	her/his Project	Work for the	e degree of	Bachelor i	in Comm	erce
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Insurance	and	her/his	project	is		tled,
"A study of H	ealth Insurar	nce" under my	supervision.			
I further certify to and that no part of University.						
It is her/ his investigations.			d by her/his	personal	findings	and
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Project Guide
Prof. Alok Hardikar

External Examiner

Date: 3 04 2025

Principal





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Tel No.: 022 45207766

Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Mr. <u>SAHIL SAMBHAJI KADAM</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>"A STUDY ON FRAUDS IN BANKS ANALYSIS & SOLUTION"</u> 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. Alok Harkidar

External Examiner

Date: 03/04/2024

Principal
CA Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Ms. Dhatri Deepak Joshi has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, A Study on "Cyber Insurance" 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.

External
Examiner Date: 03/04/2014

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Principal

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Malad (West), Mumbai-400064

Web: www.sarafcollege.org

gsgc@rajasthani.org.in

Tel No.: 022 45207766

CERTIFICATE

This is to certify that Ms. Nikita Jhala has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "THE STUDY OF MARKETING STRATEGIES OF 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.

Project Guide Prof. Alok Hardikar

External Examiner

Pate: M/04/2024





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Tel No.: 022 45207766

Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Mr. <u>PRASHANT SANJEEV JHA</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>"A DETAILED STUDY ON HISTORY OF INSURANCE INDUSTRY"</u> 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.

External Examiner

Date: 03/04/2024

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Web: www.sarafcollege.org.in gsgc(a)rajasthan.org.in

CERTIFICATE

This is to certify that Ms./Mr. Nancy santosh jha has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, -A Study on Internet 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/ his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof

Principal

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External Examiner Date: 03/01/2024



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> Web: www.sarafcollege.org gsgc@raiasthani.org.in

CERTIFICATE

This is to certify that Ms.JUHI JHA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "FINANCIAL ACCOUNTING, REPORTING, MANAGEMENT ACCONTING" 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.Alok hardikar

External Examiner

Date: 03/04/2024

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CERTIFICATE

This is to certify that Miss. <u>ISHA VISHWANTHA JHA</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>"ROLE OF RBI IN ECONOMIC AND SOCIAL DEVLEPMENT"</u> 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.

External Examiner

Date: 03/04/2024

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Tel No.: 022 45207766

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CERTIFICATE

This is to certify that Ms. <u>DIVYA NARESH JANGID</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY AND ANALYSIS ON USAGE OF <u>DIGITAL PAYMENT</u>" 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

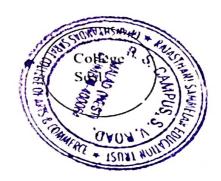
Prof. Alok Hardikar

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External Examiner

Date:

Principal CA Dr. Ashwat Desai





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Malad(West),Mumbai=400064
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CERTIFICATE

This is to certify that Ms./Mr. Pooja Ramesh Rathod has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A Study On Green Banking Trends 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/his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. Nikita Rastogi

External Examiner

Date:

Principal

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Tel No - 022-45207766

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gsgc@rajastbani.org.in

CERTIFICATE

This is to certify that Ms. JAGRUTI A. RAJAK has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "THE IMPACT OF COVID-19 ON BANKING AND INSURACE 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 her/his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. Nikita Rastogi

External Examiner

Date:

Principal CA Dr. Ashwat desai





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gspc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. <u>Divya Raipurohit</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>Methods/Ways to change the tag of Government Banks as "The Poor Service Provider"</u>, 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. Nikita Rastogi

External Examiner

Date:

Principal CA Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. Neesa R. Rastogi has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "TO STUDY ABOUT CLAIM MANAGEMENT IN LIFE INSURANCE" 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.

Project Guide

Prof. Nikita Rastogi

Principal

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External Examiner

Date:





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CERTIFICATE

This is to certify that Ms. <u>JIVA RATHOD JAYESH</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, <u>"A DETAIL STUDY OF FRAUD AND SCAM IN BANKING SECTOR"</u> 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. Nikita Rastogi

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Date:

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CERTIFICATE

This is to certify that Ms./Mr. Pooja Ramesh Rathod has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A Study On Green Banking Trends 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

Prof. Nikita Rastogi

External Examiner

Date:

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CERTIFICATE

This is to certify that Ms. Yuti Kirit Rathod has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A DETAILED ANALYSIS ON THE USE OF ELECTRONIC MONEY 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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Date:





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CERTIFICATE

This is to certify that Ms. Vishnu I. Rathore has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY OF IMPACT ON E-BANKING ON CUSTOMER SATISFACTION 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.

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Prof. NIKITA RASTOGI

External Examiner

Date: 3/6/24.

Principal

CA Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Ms. Fareen Y. Shaikh has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "A study on perception of investors toward 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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Prof. Nikita Rastogi

External Examiner

Date: 3/4/24

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CERTIFICATE

This is to certify that Ms. Shaikh Jasmin Rashid has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "DETAILED STUDY ON CYBERCRIME IN BANKING 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.

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External Examiner

Date-3/4/24

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CA. Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Mr. <u>SHAIKH MOHD SAQIB MOHD RAIES</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, <u>"A STUDY ON IMPACT OF ARTIFICIAL INTELLIGENCE ON BANKING SECTOR"</u> 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. Nikita Rastogi

Principal
CA Dr. Ashwat Desai

External Examiner

Date: 3/4/29





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CERTIFICATE

This is to certify that Ms. Reshma Amirul Shaikh has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A comprehensive study on rural 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.

Project Guide

Prof.Shreya Singh

External Examiner

Date: 3 424

Principal



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CERTIFICATE

This is to certify that Ms. <u>Saima Shaikh</u> has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "<u>A study on financial performance and analysis of JP Morgan Chase and Co.</u>" 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. Shweta Songh

External Examiner

Date: 3/4/24.



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This is to certify that Ms. SIMRAN RAFIO SHAIKH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "Exploring the societal impacts of 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.

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Project Guide

Prof. Shwefa Singh

External Examiner

Date: 3/4/24



CERTIFICATE

This is to certify that Ms. AVANTIKA A. SHARMA has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance. and her project is entitled, "AN IN-DEPTH ANALYSIS OF CUSTOMER SATISFACTION WITH PRODUCT OFFERED BY 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.

Project guide

Prof. SHWETA SINGH

External Examiner

Date: 3





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CERTIFICATE

This is to certify that Ms./Mr. Ms. Khushi A. Sharma has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "The Impact of E-commerce on Alleviating Day-to-Day Expenses." 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. SHWETA SINGH

External Examiner

Date: 3/4/24 .

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This is to certify that Ms./Mr. RAKSHIKA A SHARMA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A detailed study on impact of electronic banking on customer satisfaction" 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. Shweta Singh

External Examiner

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CERTIFICATE

This is to certify that Ms. <u>TISHA SHETTY</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance)under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "<u>A STUDY ON THE GROWTH OF INTERNET BANKING DURING COVID -19 PANDEMIC</u>" 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: SHWETA SINGH

External Examiner

Date: 3/4/29

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CA.DR.ASHWAT DESAI

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Certificate

This is to certify that Mr_Ayush Shinde has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "A Study on Indian Money 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.

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Prof. Shweta Singh

External Examiner

Date: 3/4/24

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CERTIFICATE

This is to certify that Mr. <u>ABHISHEK NIRANJAN SHIRDHANKAR</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY ON CONSUMER SATISFACTION IN MOBILE BANKING" 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. Shweta Singh

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Dr. Ashwat Desai

External Examiner

Date:





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CERTIFICATE

This is to certify that Ms. SHYAMANGI KAUSHALENDRA SHUKLA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY ON IMPACT OF DEMONETISATION ON BANKING 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.

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Project Guide

Prof. Shweta Singh

External Examiner

Date: 3/4/24

Principal





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Certificate

This is to certify that Ms_Mahima Singh_has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "A STUDY OF TYPE OF RISK IN PRIVATE BANK 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.

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Project Guide

Prof. Shweta Singh

External Examiner

Date: 3/4/24

Principal





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CERTIFICATE

This is to certify that Mr. PRATHAM TRIBHUVAN SINGH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "ANALYSIS OF PAYMENT BANK 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/ his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. SHWETA SINGH

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Date: 3/4/24





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Certificate

This is to certify that Ms	Shriya	Santosh Singh	has
worked and duly completed h	er/his Project	Work for the	degree of Bachelor in
Commerce (Banking and Insura	nce) under the	Faculty of Con	nmerce in the subject of
Banking & Insurance	and	her/his	project is entitled,
" Detailed Study on Frauds &	Scams in Ban	king sector ref	erence to ICICI Bank"
under my supervision.			
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This is to certify that Ms. SOMIYA AJAY SINGH has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "ARTIFICIAL INTELLIGENCE IN INDIAN BANKING 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.

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Project Guide

Prof. Shweta Singh

External Examiner

Date: 3/4/24.

Principal

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CERTIFICATE

This is to certify that Ms./Mr. <u>SAKSHI SANTOSH SONAWANE</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "<u>IMPACT OF E-BANKING IN INDIA</u>" 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. SHWETA SINGH

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Examiner

Date 3/4/24

Dr.Ashwat Desai

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CERTIFICATE

This is to certify that Ms. SEJAL SONAWANE has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled "A STUDY OF CUSTOMERS LEVELS REGARDING HDFC 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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Project Guide

Prof. SHWETA SINGH

External Examiner

Date: 3/4/29

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CERTIFICATE

This is to certify that Ms./Mr. SONDIGADA BHAVIKA RAKESH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A study on investigating the impact of EMI and pre-approved loan on consumer financial behavior" 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. Shweta Singh

External Examiner

Date: 3/4/24.

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This is to certify that Ms. <u>NISHA GANPAT RAWAL</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "<u>INTERNSHIP - A STUDY ON IMPLICATION OF IFRS ADOPTION"</u> 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. NIKITA RASTOGI

External Examiner

Date: 3/4/24

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DR. ASHWAT DESAI





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CERTIFICATE

This is to certify that Ms. <u>BUSHRA REHMAN MUJIB</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A STUDY ON APPROACH TO BUILD A CLIENT BASE FOR PERSONAL BANKING PRODUCT" 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. NIKITA RASTOGI

External Examiner
Date: 3/4/25.

Principal

CA Dr. Ashwat Desai





RSET. Campus, S.V.Road Malad(West) Mumba+ 400064 Tel No.: 0224520776 Webwww.sarafcollege.or gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. Khushboo R. Sahani has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A study on digital transformation in banking sector, and its impact on customer experience ad security" 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 preciously 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. Nikita Rastogi

Principal

CA Dr. Ashwat Desai

External Examiner

Date: 3/4/24





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CERTIFICATE

This is to certify that Mr. Sanath k. Sapaliga has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance. and her project is entitled, "Comparative study between Kotak Mahindra bank and Bank of Baroda" 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. NIKITA RASTOGI

External Examiner

Date: 3/4/24

Principal Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms./Mr. <u>GITIKA SARAOGI</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "<u>A STUDY OF CUSTOMER SATISFICATION WITH SPECIAL REFERENCE TO E BANKING FACILITIES IN BHAYNDER</u>" 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. Nikita Rastogi

Principal
CA Dr. Ashwat Desai

External Examiner

Date: 3/4/24.



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CERTIFICATE

This is to certify that MS. PRATIBHA KRUSHNA SARVALE has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance. and her project is entitled, "Study of Financial Profitability of State Bank of India (SBI)" 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. NIKITA RASTOGI

External Examiner

Date: 3/4/24

Principal

CA Dr. Ashwat Desai

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Lel No.: 022 45207766
Web: www.sarafcollege.org
gsgc@raiasthani.org.in

CERTIFICATE

This is to certify that Ms. ANAGHA N. SAWANT has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON CONSUMER PERCEPTION TOWARDS LIFE INSURANCE" 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. Nikita Rastogi

External Examiner

Date: 0/4/24

Principal

CA Dr. Ashwat Desai



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CERTIFICATE

This is to certify that Ms. SNEHAL R. SAWANT_has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled "A STUDY ON CSR INITIATIVES TAKEN BY INDAIN 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.

Project Guide

Prof. Nikita Rastogi

External Examiner

Date: 3/4/24

Principal
CA Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. <u>KAJAL S SHAH</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, <u>"A study on awareness of various service of banks"</u> 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. Nikita Rastogi

External Examiner

Date : 3/4/29

Principal

CA Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Ms./Mr. MAMTA V SHAH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled,

"A study of home loan scheme provided by HDFC Bank with comparison to 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.

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

Project Guide

Prof. Nikita Rastogi

External Examiner

Date: 3/4/24

Principal





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CERTIFICATE

This is to certify that MR, AAWEZ YUNUS SHAIKH has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance. project is entitled, "Study on Training and Development in Bank of HDFC and Kotak" 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. NIKITA RASTOGI

External Examiner

Date: 3/4/29

Principal



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Mumbai = 400 064
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Web_www.sarafcollege.org
gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. PRERNA SONI					has worked	
and duly com	pleted her/his P	roject Work f	for the degree	of Bac	helor in	Commerce
(Banking and	Insurance) under	r the Faculty of	of Commerce	in the su	bject of	Banking &
Insurance	and	her/his	project		is	entitled,
"A STUDY	ON VARIOU	JS INVEST	MENT AVE	ENUES	WITH	SPECIAL
REFERENCE	TO MUTUAL I	FUNDS AND	EQUITY			" under
my supervision	1.					
and that no par University.	y that the entire t of it has been s own work an	submitted prev	viously for an	y Degree	e or Dipl	oma of any
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Examine Date	•			10	LEGE OF ARTS	8 COMM



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@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. Ravina R. Sundvesha has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A study on awareness of health insurance in the area of Kandivali" 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. SHWETA SINGH

External Examiner Date:

4 02/04/24

Principal

CA. DR. ASHWAT DESAI

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CERTIFICATE

This is to certify that Mr. <u>Vikas Chandrashekar Suvarna</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "TO STUDY ABOUT CLAIM MANAGEMENT IN LIFE INSURANCE" 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 Vingo

Prof. shweta singh

External Examiner

Date: 03/04/24

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CERTIFICATE

This is to certify that Ms./Mr. <u>Nidhi Omprakash Tiwari</u> has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "<u>Prof. Shweta Singh</u>" 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.Shweta Singh

External Examiner

Date : 03 04 24

Advatdon

Principal

Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. SAKSHI TIWARI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance andher project is entitled, "FINANCIAL INSTITUTION OF COMMERCIAL BANKS: THEIR ROLES AND RESPONSIBILITIES 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.

Project Guide Prof. Shoulta Singh

External Examiner

Date: 03/04/24

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Principal MALAD (WES LIMBAL-ARTUG CAF COLLEGE OF



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Web: www.sarafcollege.org

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CERTIFICATE

This is to certify that Ms. BHAKTI SHASHIKANT TONDE has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "To identify and understand the matters related to customer satisfaction and perception towards Public and Private Life Insurance 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.

Project Guide

Prof. Shweta Singh

External Lund Examiner Date: 02/04/24 Forwards Principal





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This is to certify that Ms. Anu Ubale has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "Impact of financial crisis in banking after covid -19" 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.

Project Guide

Prof. Shweta Singh

External Examiner

Date 03/04/24

Principal





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CERTIFICATE

This is to certify that Mr. DEEPAK LALLUPRASAD VARMA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and his project is entitled, "A study on perception of taking property loan against outright purchase of property of real estate with respect to Mumbai city" Prof. Shilpa sharma" 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.

External Examiner

Date : 03/04/24

Administration

Principal





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gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. POOJA VERMA has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "Study of awareness of Mobile Banking in Mumbai Region with reference to Malad Region" 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 her own work and facts reported by her personal findings and investigations.

Principal

Project Guide

Prof Shilpa Sharma

Date: 30/03(120)

External

Examiner Date: 03/04/24



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Tel No.: 022 45207766

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gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Mr. MUKESH VISHWAKARMA has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his internship based project is entitled, "HOME LOAN & RETAIL LOAN" 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. Shilpa Sharma

External Examiner

Date: 03/04/24

Principal

Folumedia





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CERTIFICATE

This is to certify that Ms. RUTIKA VISHWAKARMA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON CONSUMER PERCEPTION TOWARDS HEALTH INSURANCE" 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 personal findings and investigations.

Project Guide

Prof. Shilpa Sharma

3/04/24

External Examiner

Date:

Principal

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CERTIFICATE

This is to certify that Ms./Mr._SIDDHI.D.VYAS_has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "TYPES OF MUTUALFUND AND VARIOUS TYPES OF INVESTMENT PLATFORM IN PRIVATE 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 her/his own work and facts reported by her/his personal findings and investigations.

Project Guide

Prof. SHILPA SHARMA

External Examiner

Date: 03/04/24

Principal

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Tel No.: 022 45207766

Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms./Mr. Ankita Vijay Kumar Yadav has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "The study Evolution of banking from Traditional to Digital" 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. Shilpa Sharma

External Examiner

Date: 03/04/24

Adhuratedone

Principal





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> Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Mr. ANUP SURESH YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "A details study on cash to cashless 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.

Project Guide

Prof. Shilpa sharma

External Examiner

Date: 03/04/24

Principal

Dr. Ashwat desai

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Scal 2000



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Web; www.sarafcollege.org
gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Mr_DEVENDRA RAMVILAS YADAV has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, "The Impact of Digitalization on Banking Operations and Customer Experience" 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.

Project Guide/

Prof. Shilpa shaema

External Examiner

Date: 03/04/24

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Principal





RSET.Campus, SV Road, Malad (West), Mumbai – 400064

TelNo::02245207766

Web:www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. JYOTI YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "IMPACT OF MOBILE BANKING APP IN BANKING SECTOR AND KOTAK MAHINDHRA" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no profit 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.SHILPA SHARMA

ExternalExaminer
Date: 03/04/24

Principal

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Web: www.sarafcollege.org

CERTIFICATE

This is to certify that Ms. KOMAL YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "HDB FINANCE LOAN RECOVERY DEPARTMENT" 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.

Project Guide

Prof. SHILPA SHARMA

External Examiner
Date: 03/04/24

Principal

Dr. Ashwat Desai

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Tel No.: 022 45207766

Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that MR. PRASHANT SHERBAHADUR YADAV has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and his project is entitled, " INVESTMENT BANKING " 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 Gui Prof.

External Examiner

Date: 03/04/24

Somethe

Principal



RSET. Campus, S.V.Road, Malad (West), Mumbai – 400 064

Tel No: 022 45207766 Web:

www.sarafcollorg gsgc@rajasthrg.in

CERTIFICATE

This is to certify that Ms./Mr Pratima Swaminath Yadav has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "STUDY ON CHALLENGES FACING OF BANKING INDUSTRY OF 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.

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

Project Guide

Prof. Shilpa Sharma

External examiner

Date: 03/04/24

Principal





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> www.sarafcollege.org gsgc@rajasthani.org.i n

CERTIFICATE

This is to certify that Ms. Renu Ramsingh Yadav has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her projectis entitled, "A COMPARATIVE STUDY ON CUSTOMER SATISFACTION TOWARDS SBI 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.

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

Project Guide

Prof. Shilpa Sharma

External

Examiner Date: 03/04/24

Principal





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Malad (West), Mumbai = 400.064
Tel No.: 022.45207766
Web: www.sarafeollege.org
esge@rajasthani.org.in

CERTIFICATE

This is to certify that Mr.ROSHAN YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/his project is entitled, "The effect of interest rate change on bank profitability" 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. Shilpa sharma

External Examiner

Date: 03/04/24

Principal



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CERTIFICATE

This is to certify that Ms. ROSHANEE RAJESH YADAV has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "A STUDY ON CONSUMER PERCEPTION TOWRADS THE LOAN PRODUCT OF 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.

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

Project Guide

Prof. Shilpa Sharma

External Examiner

Date: 03/04/24

Principal





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CERTIFICATE

This is to certify that Ms. RUBI SOHAN YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project is entitled, "A study of SBI and its associates bank merger and acquisition" 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.

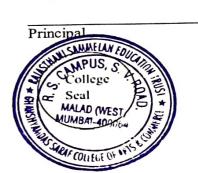
Project Guide

Prof. Shilpa Sharma

External Examiner

Date: 03/04/24

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Web: www.sarafcollege.org/ gsgc@rajastbani.org.in

CERTIFICATE

This is to certify that Ms. SONAL YADAV	has					
worked and duly completed her/his Project Work for the degree of	Bachelor in					
Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of						
Banking & Insurance and her project is entitled, "THE IMPACT OF F						
CRISIS IN INSURANCE AFTER COVID - 19" 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.

Project Guide

Prof. Shilpa Sharma

External Examiner

Date: 03/04/24



RSET. Campus, S.V.Road. Malad (West), Mumbai - 400 064

Tel No.: 022 45207766

Web: www.sarafcollege.org gsgc@rajasthani.org.in

CERTIFICATE

This is to certify that Ms. Disha Kumawat has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her project is entitled, "Technological Innovation in Banking 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 her own work and facts reported by her/his personal findings and investigations.

Project Guid Prof. Shilpa Sharma

External

Date: 03/04/24

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CERTIFICATE

This is to certify that Ms. Sumitra Rajput has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking & Insurance and her/hi project is entitled, "A study on impact of Demonetization 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.

Project Guide

Prof. Shilpa Sharma

External Examiner

Date: 03/02/2024

Dr. Ashwat Desai

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CERTIFICATE

This is to certify that Mr INAYATULLAH JAMIRULLAH SAYYED has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A DETAILED STUDY ON AWARENESS ABOUT MOTOR INSURANCE" 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 personal findings and investigations.

Project Guide

Prof. Shilpa Sharma

External Examiner

Date: 03/04/24

Principal

Dr. Ashwat Desai

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