



Ghanshyamdas Saraf
college of arts & commerce
EDUCATION EMPOWERS

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

Tel No. : 022 45207766

Web: [www.sarafcollege.orggsc@r
ajasthan.org.in](http://www.sarafcollege.orggsc@rajasthan.org.in)

CERTIFICATE

This is to certify that Ms. **NITHYASNEHA ADHIDRAVIDAR** 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 CYBERCRIME IN BANKING SECTOR"** under my supervision.

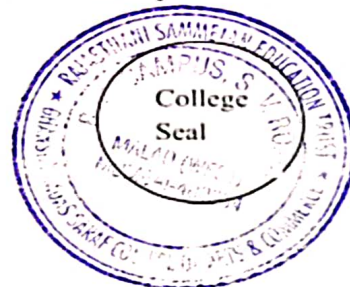
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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

Project Guide
Dr. Urvi Jain

Principal

Date:

3/4/2024

External Examiner
Date :





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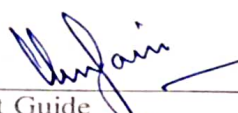
RSE I Campus, S V Road,
Malad (West), Mumbai - 400 064
Tel No - 022 43207766
Web: www.sarafc college.org
gsac@rajasthani.org.in

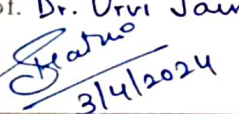
CERTIFICATE

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.

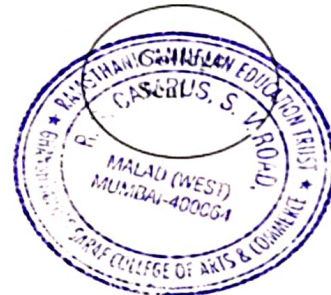
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Project Guide
Prof. Dr. Urvi Jain


3/4/2024
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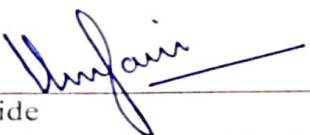
gsgc@rajasthaniorg.in

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.

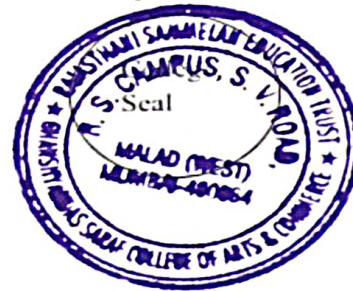

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Dr. Urvi Jain


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Date: 27/03/2024


External Examiner

Date:





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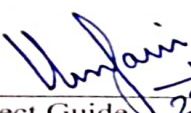
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rscc@raijasthan.org.in

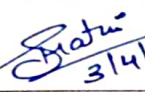
CERTIFICATE


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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Prof. URVI JAIN


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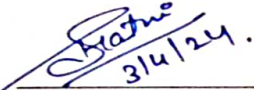
CERTIFICATE


This is to certify that Ms./Mr. Himanshu Sanjay Bissa 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, “ A Study on Digital Payment In India 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
Dr. Urvi Jain


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CERTIFICATE

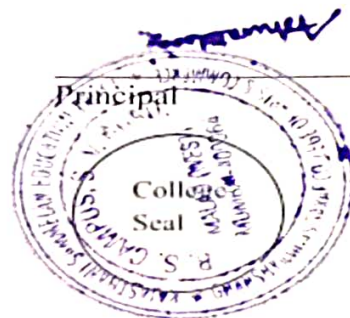
This is to certify that Mr. SUNIL CHAMRIA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "**COMPARATIVE STUDY OF LIFE INSURANCE IN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

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Project Guide
Prof. *Urvi Jain*

Satish
3/4/24.
External Examiner
Date:





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gsgc@rajassthani.org.in

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
Dr. Urvi Jain

Principal

Date:

External

Examiner Date:





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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.

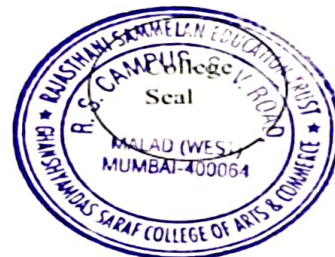
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Prof. URVI JAIN

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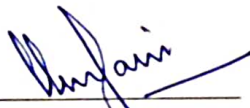
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CERTIFICATE

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.

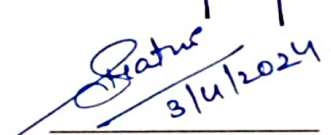
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Project Guide P.
Dr. Urvi Jain


Principal

Date: 28/03/2024


3/4/2024.

External

Examiner Date:



APRIL 2024



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esgc@rajasthan.org.in

CERTIFICATE

This is to certify that Mr. FRANKLIN 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 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

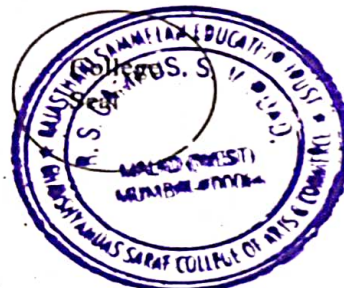


Principal



3/4/2024

External Examiner Date





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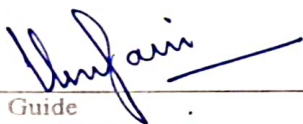
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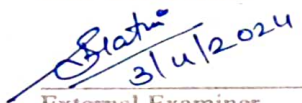
CERTIFICATE


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.

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Project Guide
Prof. URVI JAIN


3/4/2024.
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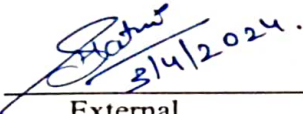
CERTIFICATE

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.

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Project Guide
DR. Urvi Jain


External
Examiner
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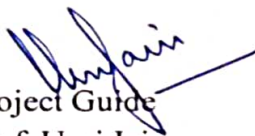
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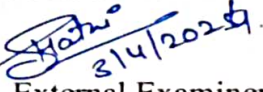
Certificate


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

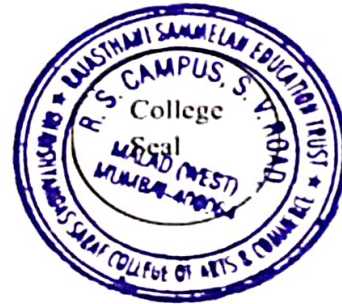
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Project Guide
Prof. Urvi Jain


31/4/2024
External Examiner
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gsgc@rajasthanieducation.org.in

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.

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Project Guide

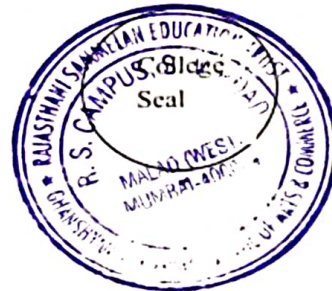
DR. URVI JAIN

Principal

31/4/2024.

External Examiner

Date :





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info@rasetgroup.org

CERTIFICATE

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 MUMBAI 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.

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


Project Guide
Dr. Urvashi Jain


Principal

Date: 28/03/2024


External Examiner

Date :





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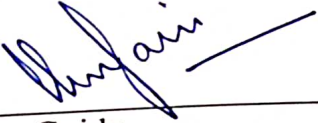
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Tel No. : 022 45207760
Web: www.sarafcollege.org
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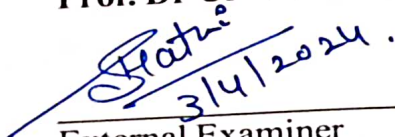
This is to certify that Mr./Ms. GADKARI MIZBAA JAHAN MOHAMMED HANIF has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A STUDY ON ICICI LOMBARD GENERAL COMPANY LTD" under my supervision.


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

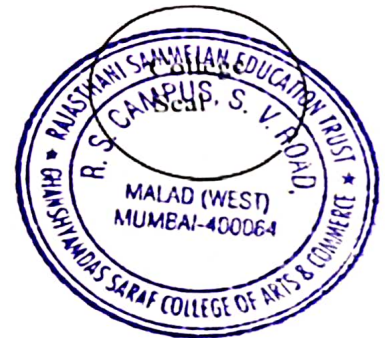
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Project Guide

Prof. Dr Urvi Jain


External Examiner
Date:


Principal
Dr. Ashwat Desai





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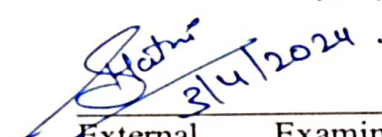
This is to certify that **Mr Sumedh Gaikwad** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and his project is entitled, "**Study on Mobile Banking Innovation** under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

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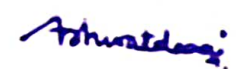

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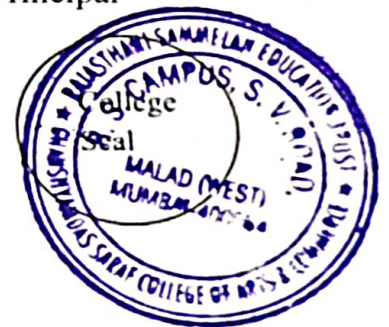
Prof. Dr. Vrii Jain


External

Examiner

Date :


Principal





Ghanshyamdas Saraf
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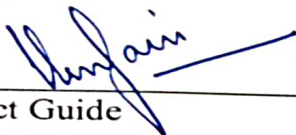
परीक्षा व अभ्यास केंद्र, मुंबई
गणेशदास सारफेकर प्रतिष्ठान
एन.सी. रोड, एन.टी. रोड
वडा नं. १, मलबार रोड, मुंबई
www.gscs.edu.in


CERTIFICATE


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.

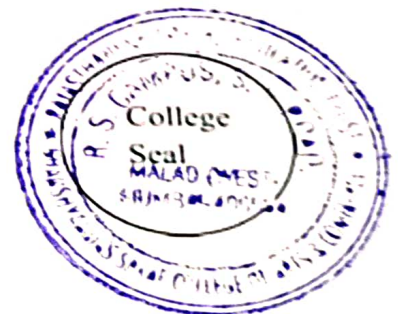
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Project Guide
Prof. Urvi Jain


Principal
CA Dr. Ashwat Desai


External Examiner
Date:





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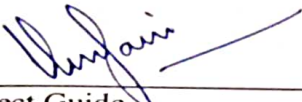
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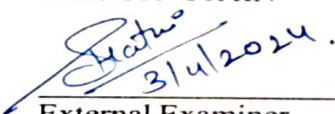
CERTIFICATE

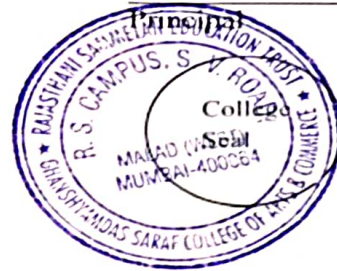
This is to certify that Mr. SHOBHIK ROBINDRANATH GHOSH has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A Comprehensive Study on the 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
Date :





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college of arts & commerce
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RSET Campus, S V Road,
Malad (West), Mumbai – 400 064

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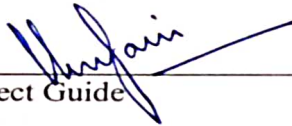
Web: www.sarafcollege.org
gsgc@rajaasthan.org.in

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

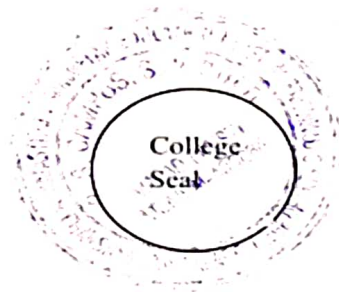
Prof. Dr. Urvi Jain


External Examiner

Date :


Principal

Dr. Ashwat Desai





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Tel No. : 022 45207766

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gscc@rajasthan.org.in

CERTIFICATE

This is to certify that Ms. Gudiya Ashokkumar Gupta 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 her project is entitled THE ROLE OF KYC IN BANK under my supervision.

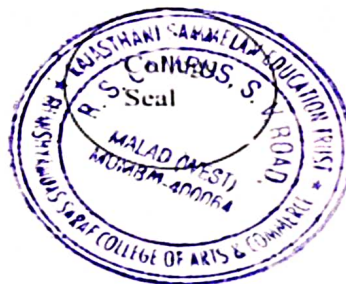
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of any University.

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

Project Guide
Prof. Dr. Urvi Jain

Principal

External Examiner
Date :





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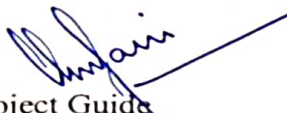
RSET Campus, S.V. Road,
Malad (West), Mumbai - 400 064
Tel No. : 022-45207766
Web: www.sarafcollege.org

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 REGION 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.

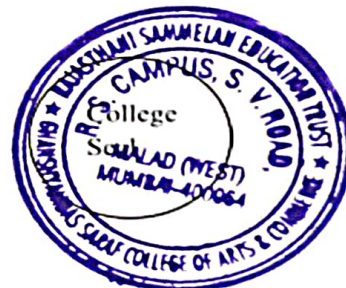

Project Guide

Prof. Dr. Urvi Jain


External Examiner

Date :


Principal
Dr. Ashwat Desai





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gsgc@rajasthan.org.in

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.

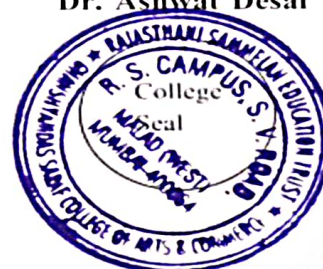

Project Guide

Prof. Dr. Urvi Jain


External Examiner

Date:


Principal,
Dr. Ashwat Desai





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P.O. Box 100, Malad (West) Mumbai - 400 064
Tel: 022-25410766
Web: www.gscacoll.edu.org
gscac@rajasthan.org.in

CERTIFICATE

This is to certify that Ms./Mr. SEJAL MAHESH HEGISTE 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

External Examiner

Principal





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Tel No. 022 45207766

Web:

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g

gsqc@rajasthan.org

in

CERTIFICATE

This is to certify that Mr. JAIN DARSH SHASHI 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 BANKING SECTOR REFORMS"** 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.

Aashu Dikar

Project Guide
Prof. Aashu Dikar

Statue
3/4/2024

External
Examiner Date:

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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064

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Web: www.sarafcollege.org
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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.

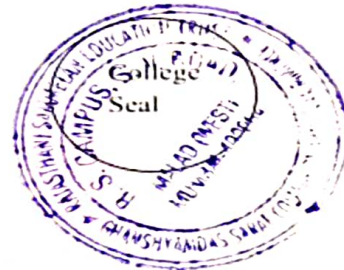
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Project Guide
Prof.

External Examiner
Date :

Principal





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gsgc@rajasthan.org.in

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

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.

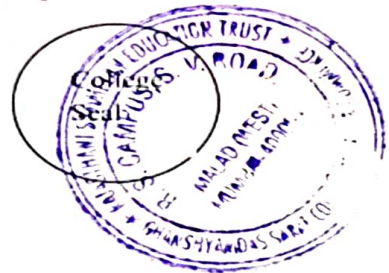
Project Guide

Prof: ALOK HARDIKAR

External Examiner

Date :

Principal





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gsgc@rjasthani.org.in

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.

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

Alok Hardikar

Project Guide
Prof. Alok Hardikar

Star
3/4/2024.

External Examiner
Date :

Shruti

Principal





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college of arts & commerce

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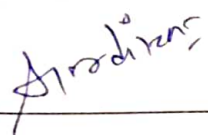
RSET Campus, S.V. Road,
Malad (West), Mumbai - 400 064
Tel No.: 022-45207766
Web: www.sarafcollege.org
gsec@rajaasthani.org.in

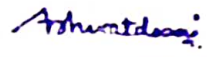
CERTIFICATE

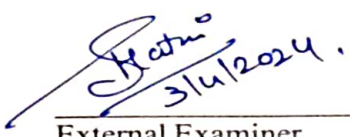
This is to certify that Mr. KRISH SURESH JAIN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A STUDY OF MARKETING STRATEGIES SERVICES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

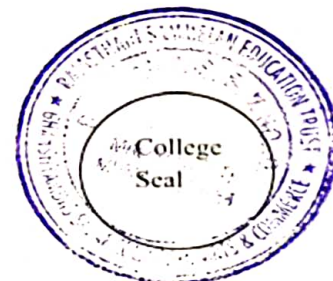
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Project Guide
Prof. Alok Hardikar


Principal
CA Dr. Ashwat Desai


External Examiner
Date:





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(West) Mumbai - 400064
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gsge@rajasthan.org.in

CERTIFICATE

This is to certify that Ms./Mr. Nehal Mukesh 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 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.

[Signature]

Project Guide
Prof.

[Signature]

Principal

[Signature]
3/6/2024.

External
Examiner Date :





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CERTIFICATE

This is to certify that Ms./Mr. Nishtha 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 entitled, "Evolution of banking sector" under my supervision.

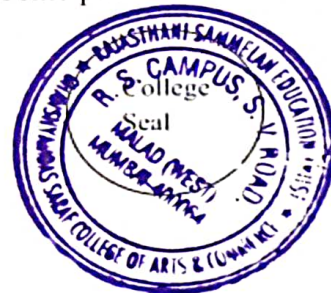
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Project Guide
Prof.

External Examiner Date :

Principal





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Malad (West), Mumbai - 400 084

Tel No : 022 45207766

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

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.

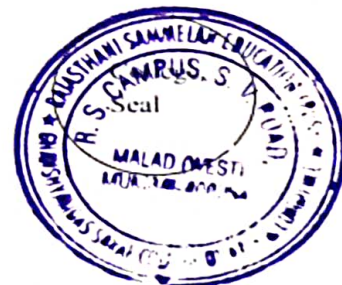
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Project Guide

Prof. ALOK HARDIKAR

Principal



External Examiner

Date :



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Malad (West), Mumbai-400064

Tel No. : 022 45207766

Web: www.sarafcollege.org

gsgc@raijasthan.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.

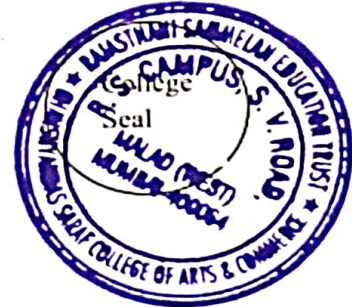
Project Guide
Prof .Alok haridkar

External Examiner

Date:

3/4/2024 .

Principal





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gsgc@rajaasthan.org.in

CERTIFICATE

This is to certify that Ms./Mr. Raj Suraj Jaiswal 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 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.

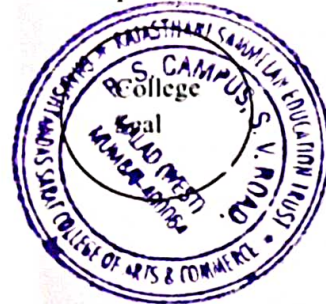
It is her/ his own work and facts reported by her/his personal findings and investigations.

Project Guide
Prof. Alok Hardikar

31/4/2024

External Examiner
Date:

Principal





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Mumbai - 400 064

Tel No. : 022 45207766

Web:
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g
gsge@raiaasthani.org
in

CERTIFICATE

This is to certify that Ms./Mr. Ilma Qureshi 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 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.

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

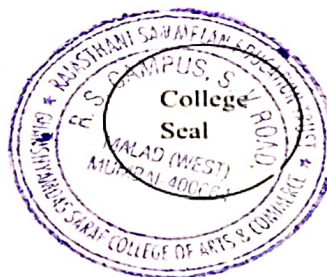
Nastogi
03/04/24

Project Guide
Prof. Nikita Rastogi

Ashwat Desai

Principal
CA Dr. Ashwat Desai

[Signature]
External Examiner
Date: 03/04/2024





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064

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gscc@raiassthani.org.in

CERTIFICATE

This is to certify that Ms. KOMAL P. PRAJAPATI 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.

N. Rastogi
02/04/24

Project Guide
Prof. NIKITA RASTOGI

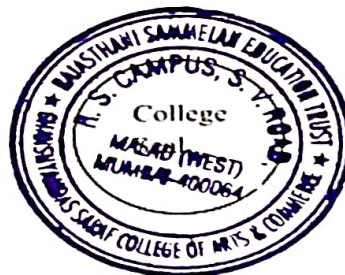
R. Desai

External Examiner

Date : 03/04/2024

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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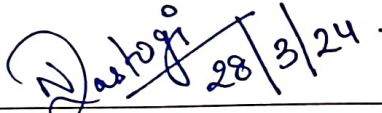
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Tel No - 022 45207766
Web www.sarafcollege.org
gscc@rajassthani.org.in

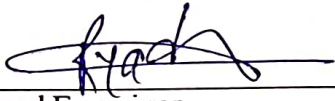
CERTIFICATE


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 Guide
Prof. NIKITA RASTOGI


External Examiner
Date: 03/04/2024


Principal
CA Dr. Ashwat Desai





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Malad west, Mumbai – 400064
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.

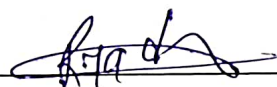
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of any University.



Project Guide
Prof Shreya Phanse



Principal



External Examiner

Date : 03/04/2024





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rscc@rajasthan.org.in

CERTIFICATE

This is to certify that Ms. Janvi Nilesh Pitale 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.

Shreya Phanse

Project Guide
Prof. Shreya Phanse

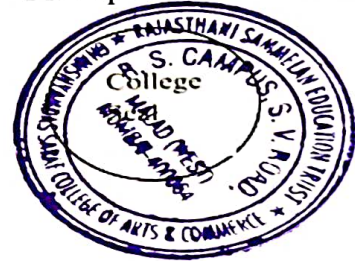
[Signature]

External Examiner

Date : 03/04/2024

[Signature]

Principal





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Tel No. : 022 45207766
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gsgc@rajassthani.org.in

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.

Shreya Phanse

Project Guide
Prof. Shreya Phanse

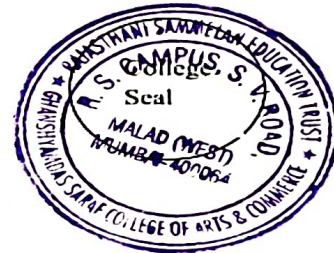
R. G. G.

External Examiner

Date : 03/04/2024

Adhishthani

Principal





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gsgc@rajasthan.org.in

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.

Shreya Phanse

Project Guide.

Prof. Shreya Phanse

Date: 28/3/24

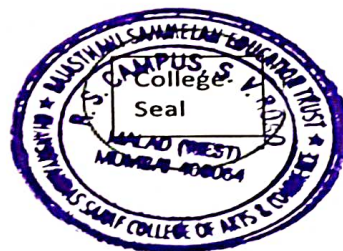
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Examiner Date: 03/04/2024

Adhishan

Principal





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gsgc@rajasthan.org.in

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.

S. Phanse

Project Guide

Prof: Shreya Phanse

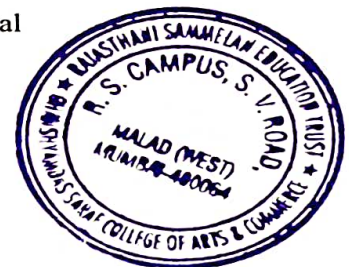
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Date : 03/04/2024

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rsuc@rajasihani.org.in

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 project is entitled, **"A STUDY ON CONSUMER PERCEPTION TOWARDS 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.

S. Phanse

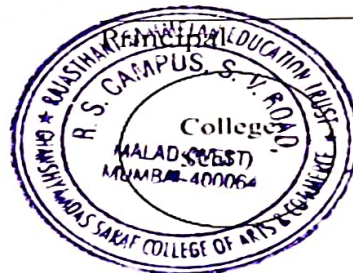
Project Guide
Prof. SHREYA PHANSE

Ryach

External Examiner

Date: 03/04/2024

Adhunik





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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.

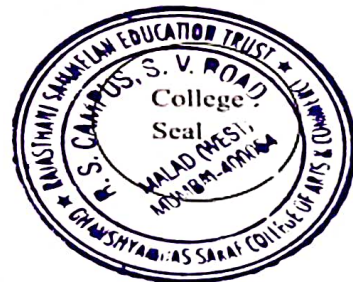
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Prof. Shreya Phanse

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External Examiner

Date: 03/04/2024





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sgc@ghanshyam.org.in

CERTIFICATE

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.

Shreya Phanse

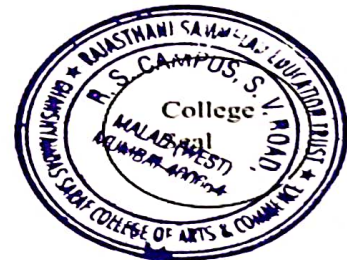
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Prof. SHREYA PHANSE

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External Examiner

Date: 03/04/2024

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CA Dr. Ashwat Desai





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gsgc@rajasthanil.org.in

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 project 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.

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Shreya Phanse

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Prof. Shreya Phanse

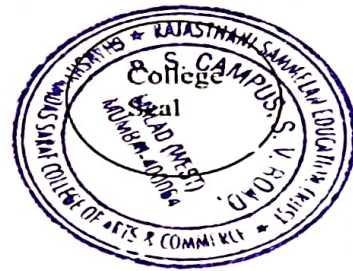
Aditya Naik

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Rach

External Examiner

Date : 03/04/2024





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CERTIFICATE

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.

Shreya

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Prof. Shreya Phanse

Adhishankar

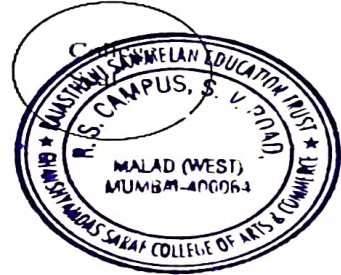
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Date:

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400064

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CERTIFICATE

This is to certify that Ms. NEHA 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, "A STUDY ON AWARENESS OF HEALTH
INSURANCE IN INDIAN SOCIETY WITH REFERENCE TO MUMBAI 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/ his own work and facts reported by her/his personal findings and
investigations.

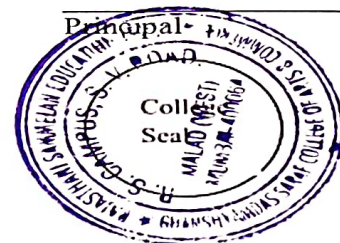
PROF. SHREYA PHANSE

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Prof.

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Date : 03/04/2024

DR ASHWAT DESAI





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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. *Shreya Phanse*

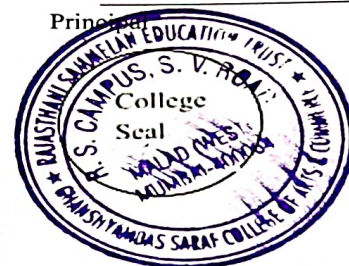
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Aakanksha Mishra

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gsge@rajashthani.org.in

CERTIFICATE

This is to certify that Mr. Mirza Mohd Adnan Mustaba 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, "Customer relationship management in 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 his own work and facts reported by her/his personal findings and investigations.

Shreya Phanse

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Prof. SHREYA PHANSE

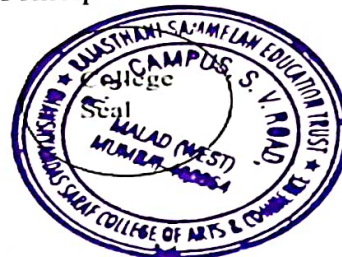
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Date : 03/04/2024

Arshant Singh

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S. Spence
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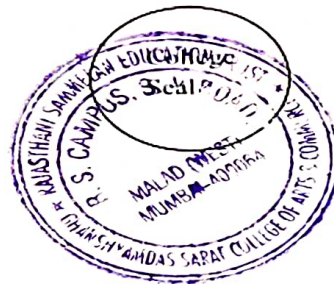
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This is to certify that Ms./Mr. **GUDIYA J. MAURYA** has worked and completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, “**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.

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Project Guide Prof.

SHRAYA PHANSE

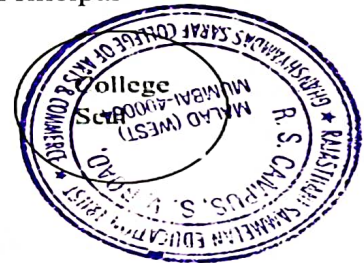
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03/04/2024

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CERTIFICATE

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 any University.

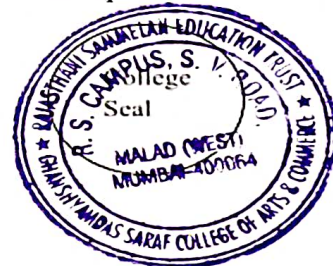
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CERTIFICATE

This is to certify that Ms. SNEHAL LAVERA 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 ZERO BALANCE ACCOUNT" 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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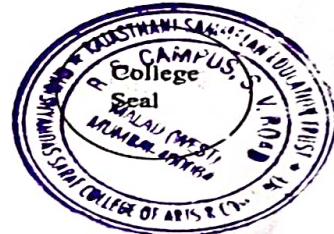
Prof. Shreya Phanse

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CERTIFICATE

This is to certify that Mr. Aryan Chandrakant Lachhani 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, "Forex Hedging" 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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gsgc@rajasthan.org.in

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.

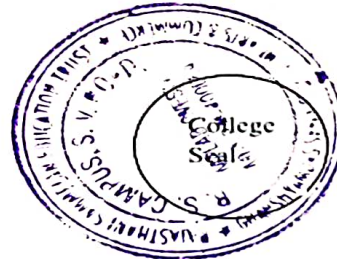
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gsgc@rajiasthani.org.in

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.

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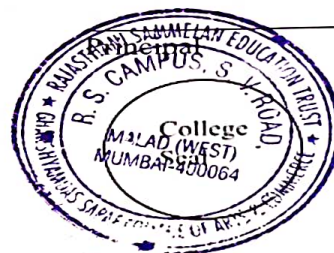
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gsgc@raijasthan.org.in

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.

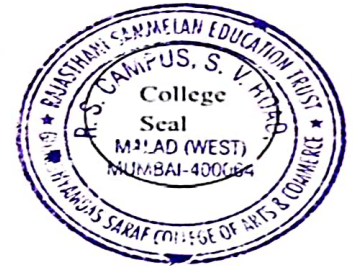
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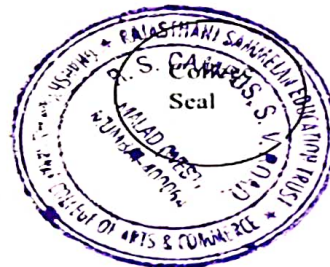
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Tel no 022 45207766

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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

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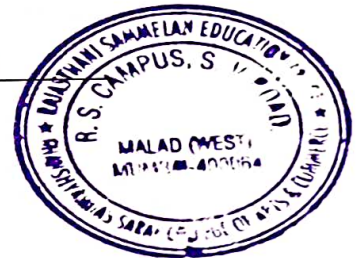
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gsec@rajasthan.org.in

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.

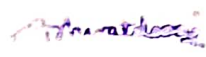
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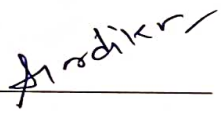
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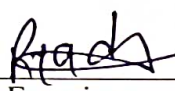
CERTIFICATE

This is to certify that Ms./Mr. Aryan Nandu 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/his project is entitled, **"A study of 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.

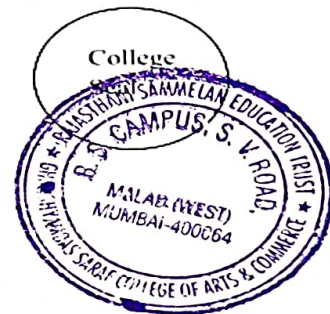
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CERTIFICATE

This is to certify that Mr. SAHIL SAMBHAJI KADAM 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 FRAUDS IN BANKS ANALYSIS & SOLUTION" 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 Harkidar

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CA Dr. Ashwat Desai

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Date: 03/04/2024

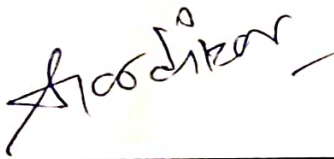


CERTIFICATE

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



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Prof.

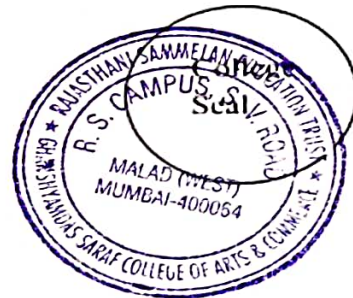


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CERTIFICATE

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.

[Signature]

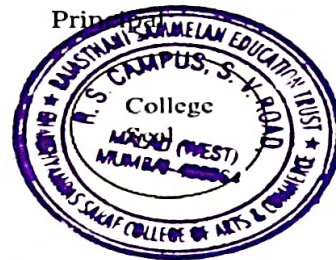
Project Guide
Prof. Alok Hardikar

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External Examiner

Date: 03/04/2024

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CERTIFICATE

This is to certify that Mr. PRASHANT SANJEEV 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 DETAILED STUDY ON HISTORY OF INSURANCE INDUSTRY"** under my supervision.

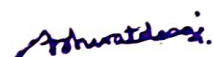
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External Examiner

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CERTIFICATE

This is to certify that Ms./Mr. Nancy santosh iha 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.

Arundhan

Project Guide

Prof

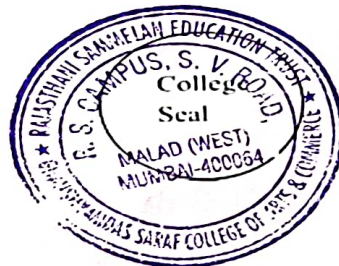
Arundhan

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External

Examiner Date: 03/04/2024





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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 ACCOUNTING" under my supervision.

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

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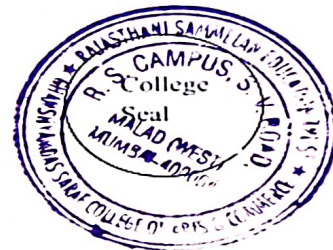
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Prof. Alok Hardikar

External Examiner

Date: 03/04/2024

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CERTIFICATE

This is to certify that Miss. ISHA VISHWANTHA 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, "ROLE OF RBI IN ECONOMIC AND SOCIAL DEVLEPMENT" under my supervision.

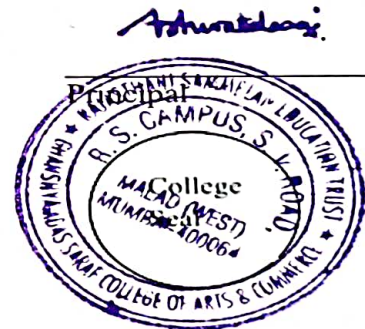
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Project Guide
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External Examiner

Date: 03/04/2024





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CERTIFICATE

This is to certify that Ms. DIVYA NARESH JANGID 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 DIGITAL PAYMENT" under my supervision.

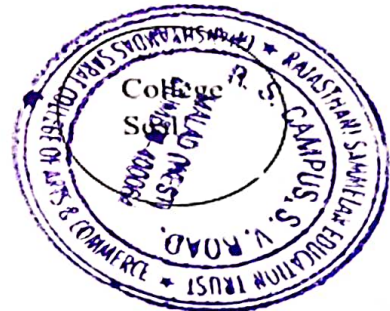
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Date:





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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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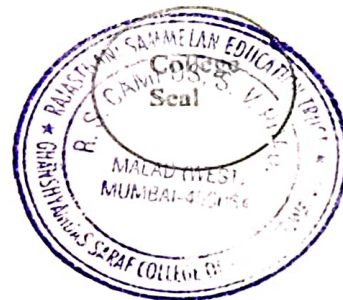
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Prof. Nikita Rastogi

[Signature] 3/4/24

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Date :

Adhwatdesai

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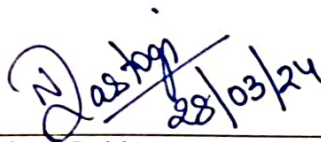
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CERTIFICATE

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 INSURANCE 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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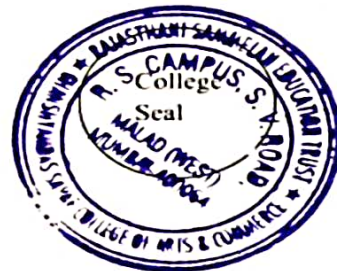
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Date :





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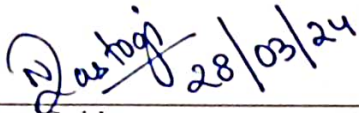
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CERTIFICATE


This is to certify that Ms. Divya Rajpurohit 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, Methods/Ways to change the tag of Government Banks as "The Poor Service Provider", under my supervision.

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


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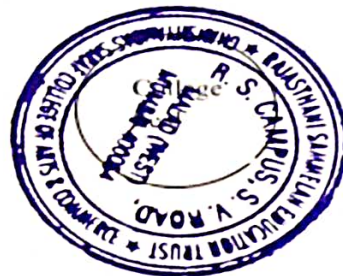
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This is to certify that **Ms. Neesa R. Rastogi** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project 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.

N. Rastogi 28/03/24

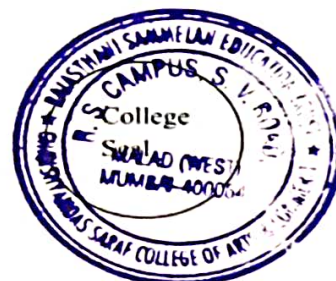
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Ashwat Desai

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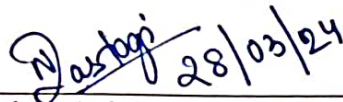
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CERTIFICATE

This is to certify that Ms. **JIVA RATHOD JAYESH** 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 OF FRAUD AND SCAM 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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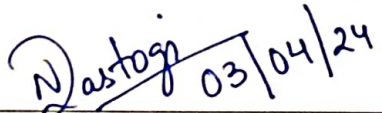
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CERTIFICATE

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.

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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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Ashwat Desai

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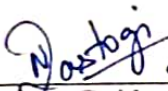
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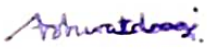
This is to certify that **Ms. Vishnu I. Rathore** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project is entitled, **"A STUDY OF IMPACT ON E-BANKING ON CUSTOMER 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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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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N. Rastogi
28/03/24

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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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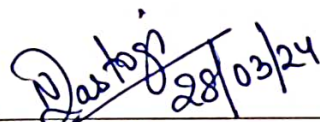
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CERTIFICATE

This is to certify that Mr. SHAIKH MOHD SAQIB MOHD RAIES 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 ARTIFICIAL INTELLIGENCE 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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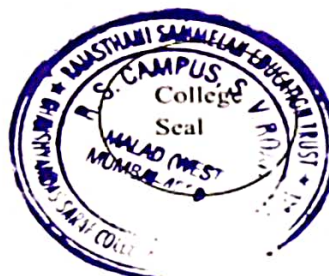
Project Guide
Prof. Nikita Rastogi



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Date : 31/4/24



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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.

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Project Guide
Prof. Shreya Singh

External Examiner
Date : 3/4/24

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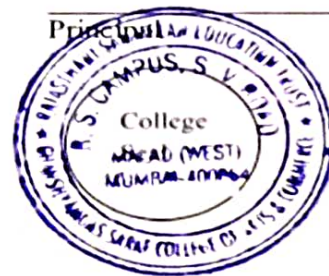
This is to certify that Ms. Saima Shaikh has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her/his project is entitled, "A study on financial performance and analysis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

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

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

Project Guide
Prof. Shweta Singh

External Examiner
Date: 3/4/24.





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CERTIFICATE

This is to certify that Ms. SIMRAN RAFIQ 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.

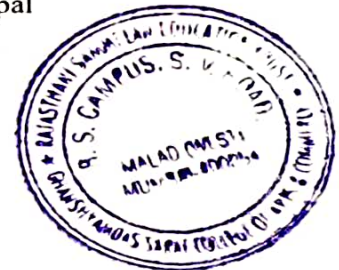
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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External Examiner
Date : 3/4/24

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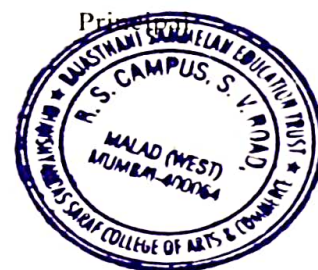
This is to certify that **Ms. AVANTIKA A. SHARMA** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance**. and her project is entitled, "**AN IN-DEPTH ANALYSIS OF CUSTOMER SATISFACTION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

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Project guide
Prof. SHWETA SINGH

External Examiner
Date: 24/24





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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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Project Guide

Prof. SHWETA SINGH

External Examiner

Date: 3/4/24

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CA Dr. Ashwat Desai





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CERTIFICATE

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
Date: 3/4/24





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CERTIFICATE

This is to certify that Ms. **TISHA SHETTY** 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 GROWTH OF INTERNET BANKING DURING COVID-19 PANDEMIC**" 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

Principal
CA.DR.ASHWAT DESAI

External Examiner
Date : 3/4/24





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psgc@rajasthanu.org.in

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.

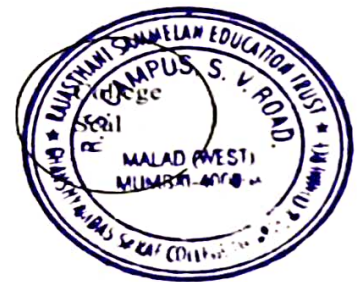
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Project Guide
Prof. Shweta Singh

Principal

External Examiner
Date : 3/4/24





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CERTIFICATE

This is to certify that Mr. ABHISHEK NIRANJAN SHIRDHANKAR 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.

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


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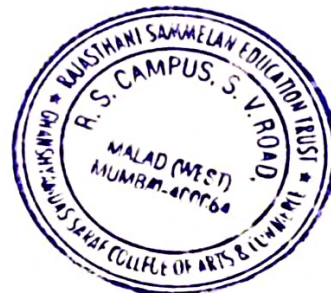
Prof. Shweta Singh

Principle 

Dr. Ashwat Desai


External Examiner

Date :





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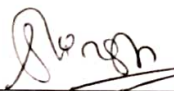
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Tel No. : 022-45207766
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gsgc@rajasthan.org.in


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.

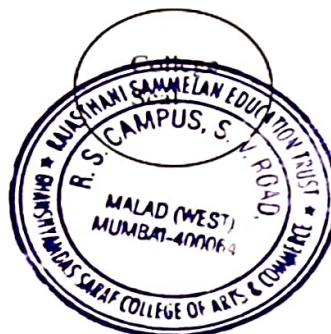
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Date : 3/4/24.


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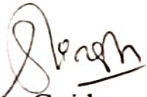
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Certificate

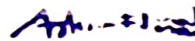
This is to certify that Ms Mahima Singh has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and his project is entitled, "A STUDY OF TYPE OF RISK IN PRIVATE BANK SECTOR under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

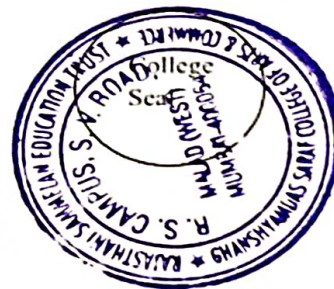
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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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.

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gspe@rajaasthan.org.in

Certificate

This is to certify that Ms. Shriya Santosh 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, "Detailed Study on Frauds & Scams in Banking sector reference 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.

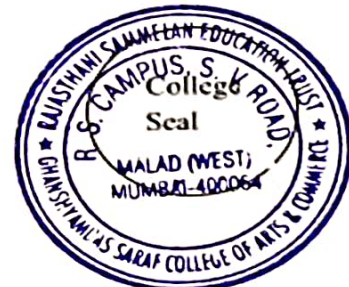
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in

CERTIFICATE

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.

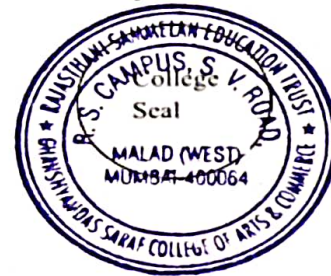
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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Date: 3/4/24.

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CERTIFICATE

This is to certify that Ms./Mr. SAKSHI SANTOSH 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/his project is entitled, "IMPACT OF E-BANKING IN INDIA" under my supervision.

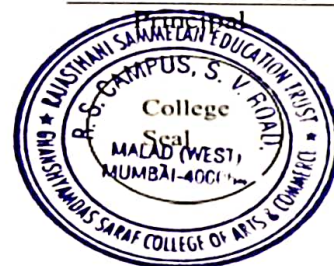
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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External
Examiner
Date 31/1/24

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.

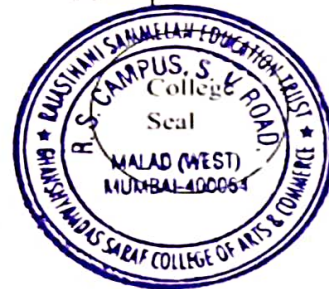
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External Examiner

Date : 31/6/24

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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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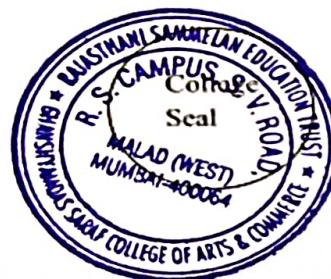
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Prof. Shweta Singh

External Examiner

Date : 3/4/24.

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gsgc@raiasthani.org.in

CERTIFICATE

This is to certify that Ms. NISHA GANPAT RAWAL 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, "INTERNSHIP – A STUDY ON IMPLICATION OF IFRS ADOPTION" 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.

N. Rastogi
28/03/24

Project Guide
Prof. NIKITA RASTOGI

JA

External Examiner

Date: 3/4/24

Ashwat Desai

Principal
DR. ASHWAT DESAI





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CERTIFICATE

This is to certify that Ms. BUSHRA REHMAN MUJIB 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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N. Rastogi
28/03/24

Project Guide
Prof. NIKITA RASTOGI

PA

External Examiner
Date : 3/4/24.

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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Tel No. : 0224520776
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RSGC@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.

Nastogi 28/03/24

Project Guide

Prof. Nikita Rastogi

Ashwat Desai

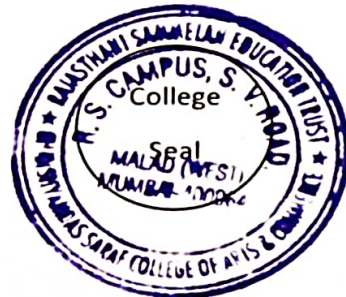
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CA Dr. Ashwat Desai

JA

External Examiner

Date: 3/4/24





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esgc@rajasthan.org.in

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.

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Project guide

Prof. NIKITA RASTOGI

[Signature]

External Examiner

Date: 3/4/24

Ashwat Desai

Principal Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms./Mr. GITIKA SARAOGI 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 CUSTOMER SATISFICATION WITH SPECIAL REFERENCE TO E BANKING FACILITIES IN BHAYNDER" 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.

N. Rastogi
28/03/24

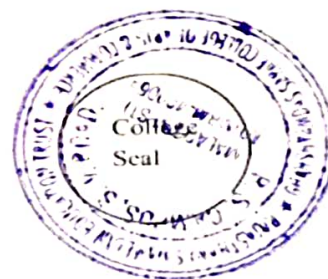
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Prof. Nikita Rastogi

Ashwat Desai

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CA Dr. Ashwat Desai

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Date : 3/4/24.





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CERTIFICATE

This is to certify that **MS. PRATIBHA KRUSHINA 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.

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Project guide
Prof. NIKITA RASTOGI

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External Examiner
Date: 3/4/24

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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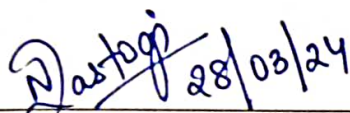
esgc@rajiasthani.org.in

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.

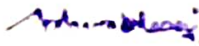
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Project Guide
Prof. Nikita Rastogi



External Examiner
Date : 3/4/24



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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 INDIAN 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.

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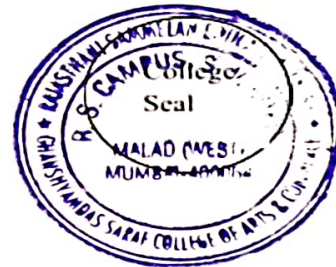
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Prof. Nikita Rastogi

[Signature]

External Examiner
Date : 31/4/24

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms. KAJAL S SHAI 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 awareness of various service of 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.

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Prof. Nikita Rastogi

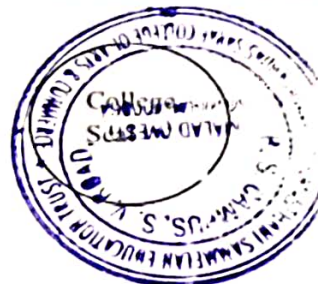
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External Examiner

Date : 31/4/24

Ashwat Desai

Principal
CA Dr. Ashwat Desai





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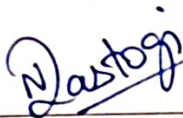
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CERTIFICATE

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.

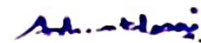
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Prof. Nikita Rastogi



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ragc@ghanshyam.org.in

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**. and her 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.

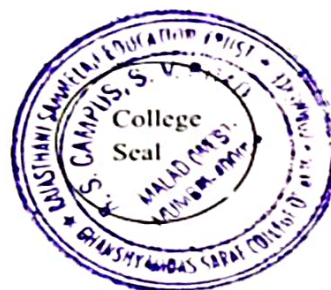
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PROF. NIKITA RASTOGI

Ashwat Desai

Principal
CA Dr. Ashwat Desai

[Signature]
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Date: 3/4/24





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CERTIFICATE

This is to certify that Ms. PRERNA SONI 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 VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO MUTUAL FUNDS AND EQUITY” 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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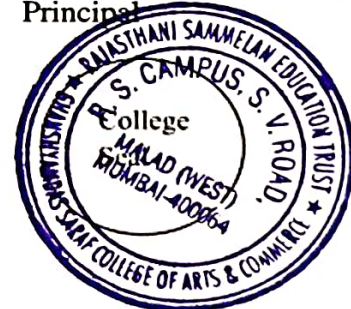
Prof. Shweta Singh

June 10/01/24

External

Examiner Date :

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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.

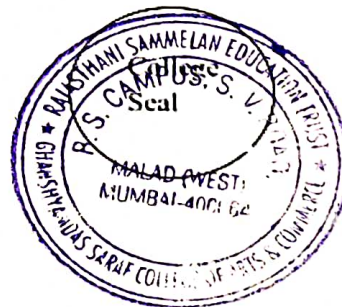
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Prof. SHWETA SINGH

External Examiner Date:

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CA. DR. ASHWAT DESAI





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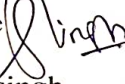
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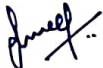
CERTIFICATE

This is to certify that Mr. Vikas Chandrashekar Suvarna 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.

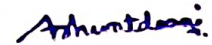
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Prof. shweta singh

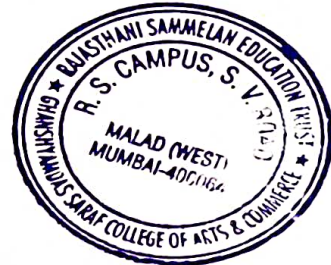

External Examiner

Date : 03/04/24



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Dr. Ashwat Desai





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CERTIFICATE

This is to certify that Ms./Mr. Nidhi Omprakash 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** and her/his project is entitled, "Prof. Shweta Singh" under my supervision.

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

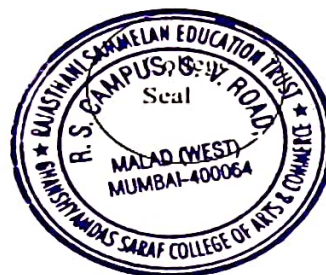
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CERTIFICATE

This is to certify that Ms. 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** and her project is entitled, "**FINANCIAL INSTITUTION OF COMMERCIAL BANKS: THEIR ROLES AND RESPONSIBILITIES IN INDIA**" under my supervision.

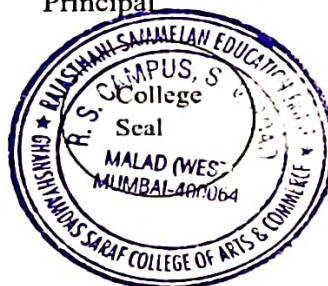
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CERTIFICATE

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.

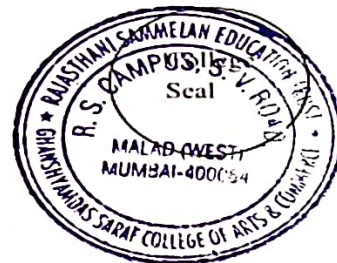
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CERTIFICATE

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.

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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.

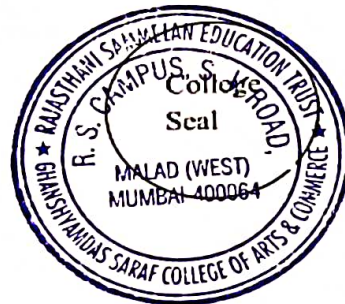
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CERTIFICATE


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.

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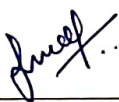


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Prof Shilpa Sharma



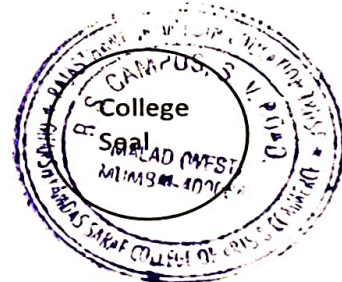
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Examiner Date: 03/04/24





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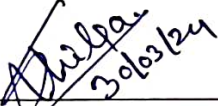
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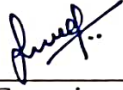
CERTIFICATE


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.

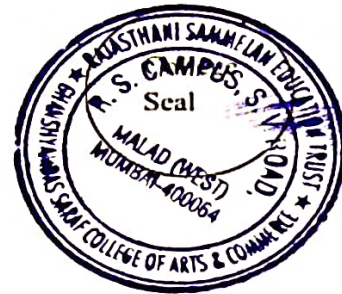
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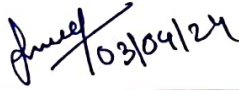
CERTIFICATE


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.

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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.

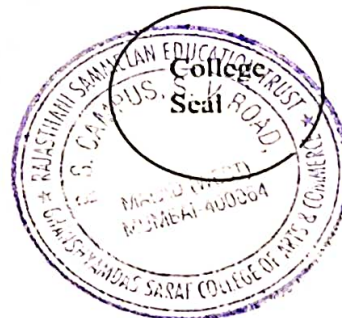
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CERTIFICATE

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.

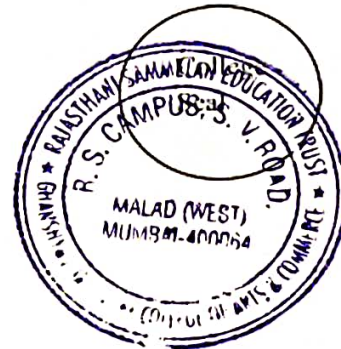

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CERTIFICATE

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.

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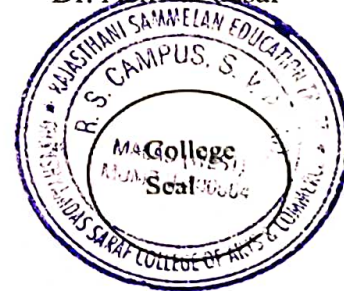
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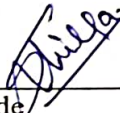
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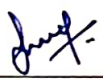
CERTIFICATE


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.

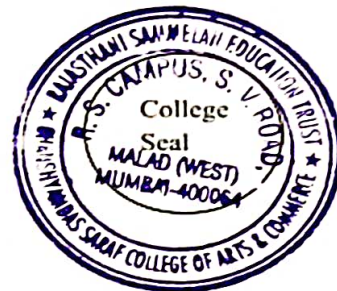
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Prof. Shilpa shaema


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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.

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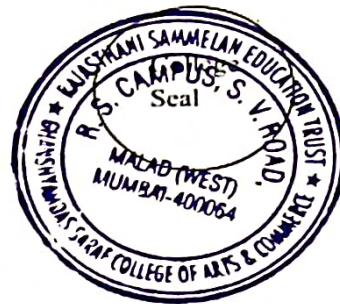
Prof.SHILPA SHARMA

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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.

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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.


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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.

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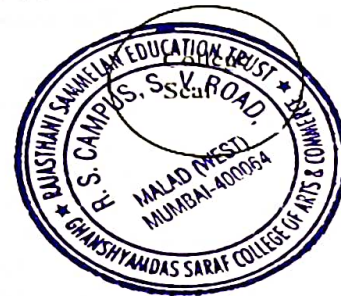
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External examiner

Date: 03/04/24

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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 project is entitled, "**A COMPARATIVE STUDY ON CUSTOMER SATISFACTION TOWARDS SBI AND ICICI BANK**" under my supervision.

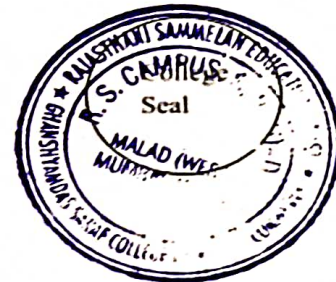
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Prof. Shilpa Sharma

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Dr. Ashwat Desai

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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.

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CERTIFICATE


This is to certify that **Ms. ROSHANEERAJESH 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 TOWARDS THE LOAN PRODUCT OF SBI BANK”** under my supervision.

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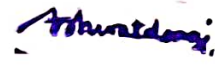
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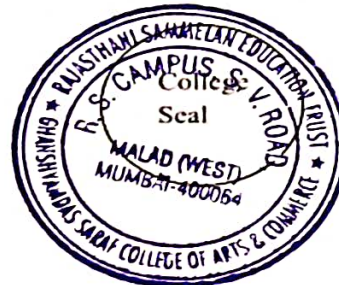
Project Guide
Prof. Shilpa Sharma



External Examiner
Date: 03/04/24



Principal
Dr. Ashwat Desai





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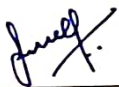
This is to certify that Ms. RUBI SOHAN YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project is entitled, " A study of SBI and its associates bank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



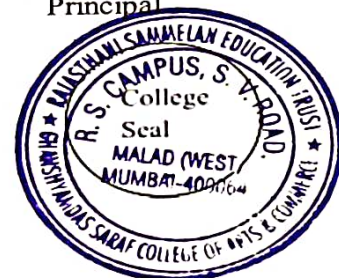
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This is to certify that Ms. SONAL YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **Banking & Insurance** and her project is entitled,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

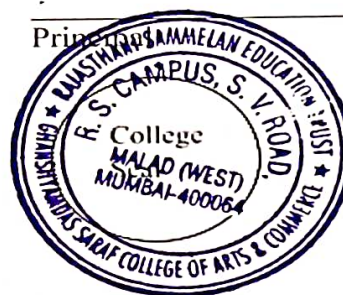
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CERTIFICATE


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.

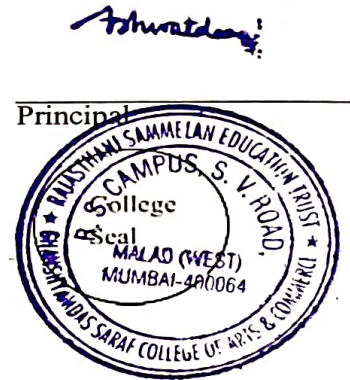
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CERTIFICATE

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.


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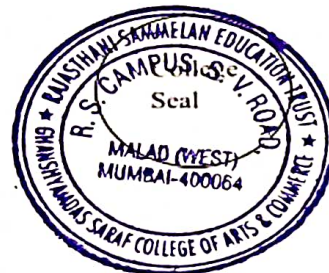
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Date: 03/04/2024


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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.

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Date: 03/04/24

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