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**Dr. Sridhara Shetty** 

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#### Certificate

This is to certify that Ms. AMAN FARUQUI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "PORTFOLIO SELECTION MECHANISM AMONG THE INVESTORS UNDER VARIOUS INVESTMENT AVENUES." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

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Email: college@smshettyinstitute.org

Date of Submission: 05 4 22

10 APR 2022

External Examiner

Signature of







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#### Certificate

This is to certify that Mr. SHIVRANJAN S SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "FINANCIAL IMPACT OF COVID-19 ON GENERAL PUBLIC" under my supervision.

I further certify that the 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 Diploma of any University.

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

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#### Certificate

This is to certify that Ms. ROOPALI SHETTY has worked and duly completed her

Project Work for the degree of Bachelor of Accounting and Finance under the Faculty

of

Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "INVESTMENT IN GOVERNMENT SECURITIES (AS PER 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 Diploma of any University.

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

Signature of

Teacher

Submission: 10 APR 2022 Signature of

Signature of Guiding

External Examiner Date of

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#### Certificate

This is to certify that Mr. SOHAIL ISMAIL SHAIKH has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "DEMONETISATION AS A TOOL OF FINANCIAL 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 of Diploma of any University.

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

Sylhethy Signature of

**Guiding Teacher** 

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Date of Submission: 31 03 2020

10 APR 2022





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Certificate

This is to certify that Ms. RISHIKA SHETTY has worked and duly Completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "STUDY OF HOUSING FINANCE SECTORS IN PRE AND POST PANDEMIC SITUATION 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

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Signature of





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#### Certificate

This is to certify that Mr. Mohammad Sajid Shaikh has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "Pre and Post GST Impact on small business and Enterprises" under my supervision.

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

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

Signature of

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Date of Submission: 06 - 04 - 2022

10 APR 2022



Signature of





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#### Certificate

This is to certify that Ms. SHLOKA HARISH SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "THE IMPACT OF COVID 19 ON THE 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 Diploma of any University.

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

Signature of

Minerie

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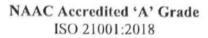
Date of Submission: 8/4/22

1 0 APR 2022

Signature of









#### Certificate

This is to certify that Ms. NIDHI SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ANALYSIS OF CUSTOMER SATISFACTION WITH RESPECT TO MOBILE BANKING SERVICES OF 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 / Diploma of any University.

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

Signature of

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Signature of

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10 APR 2022



Signature of

External

Examiner





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#### Certificate

This is to certify that Mr. ANKIT RAVIDAS has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "TAXATION POLICIES DURING THE PANDEMIC SITUATION 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 / Diploma of any University.

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

Signature of
Guiding Teacher

Signature of

Principal PRINCIPAL

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Date of Submission:

1 0 APR 2022





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Permanently Affiliated to University of Mumbai



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#### Certificate

This is to certify that Ms. PRIYANKA SHETTIGAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ROLE OF BANKS IN DEVELOPMENT OF MUTUAL FUND 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

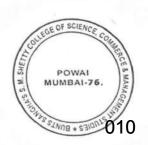
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Email: college@smshettyinstitute.org

Date of Submission:

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Signature of

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Management Studies,
Powai, Mumbai
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NAAC Accredited 'A' Grade
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#### Certificate

This is to certify that Ms. Manisha Manjunath Shetty has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "An evaluation of saving and investment patterns of teaching faculties during pandemic situation 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 of Diploma of any University.

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

Signature

of

Guiding Teacher Bunts Sanghabr S. M. Shetty College of Science, Commerce & Management Studies

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Powai, Mumbai - 400 076.

Te**Principal** 32 7352 Email: college@smshettyinstitute.org Signature

of

**External Examiner** 

Date of Submission: 5 april 2022

10 APR 2022

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#### Certificate

This is certify that MS. KRATHIKA RAMESH SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her/his project is entitled, "IMPACT OF FINANCIAL FRAUD 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of PRINCIPAL

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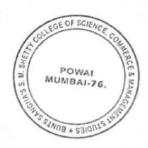
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Date of Submission: 08 04 2022

10 APR 2022

Signature







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#### Certificate

This is to certify that Mrs. ARSHAD SHAIKH has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STUDY ON AWARENESS OF INVESTMENT RISKS AMONGST INVESTORS IN 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

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Date of Submission:

10 APR 2022

Signature of







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#### Certificate

This is to certify that Mr. ABHISHEK SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "WOMEN AS AN INVESTMENT DECISION MAKER OF THE FAMILY." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

PRINCIPAL Bunts Sarring pal Shetty College of Science, Commerce & Management Studies

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Date of Submission: 4mApul 22

1 0 APR 2022

Signature of





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Management Studies, Powai, Mumbai

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#### **CERTIFICATE**

This is to certify that Ms. SHIFA FARUQUI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "FINANCIAL PERFORMANCE OF INDIAN BANKS POST 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 of Diploma of any University.

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

Signature of

Signature of

Guiding teacher

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Email: college@smshettyinstitute.org

DATE OF SUBMISSION: 05 | 04 | 2022

10 APR 2022

Signature of





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#### Certificate

This is to certify that Mr. AKSHAT FURIA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "STUDY ON CAPITAL MARKET." under my supervision.

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

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

Signature of

Guiding

Teacher

Bunta Sanda & S. M. Shetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076.

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External

Examiner

Date of Submission:

10 APR 2022





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#### Certificate

is is to certify that Mr. Shivraj Mallikarjun Gowda has worked and duly completed his oject Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is ntitled, "A STUDY ON GOLD LOAN MARKET AS ALTERNATIVE SOURCE OF CREDIT" under my supervision.

further certify that the 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 Diploma of any University.

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

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teacher

Kaliway

Signature of external examiner

of Science, Commerca & Management Studies

Powel, Mumbai - 400 076.

Tel. 022 - 61 Date of Submission: 08 04 2022.

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#### Certificate

This is to certify that Mr. SHELDON DSOUZA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "MERGERS OF 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts **Stripcipal** M. Shetty College of Science, Commerce & Management Studies

PRINCIPAL

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

ignature of

Email: college@smshettyinstitute.org

Date of Submission: 8/4/2022

1 0 APR 2022

Signature of





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018

#### CERTIFICATE

This is to certify that Ms. TEJASWWINI MARIYAPPA KOPPAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ONLINE SHOPPING IN MUMBAI REGION WITH REFERENCE TO EASE OF PAYMENT." Under the supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sprincipal M. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: For April 22 10 APR 2022

Signature of







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. SHARAN RAMESH DEVADIGA has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STUDY OF INVESTOR INVESTMENT PATTERNS IN VARIOUS FINANCIAL INSTRUMENTS" under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sang**Rrincipal**hetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Signature of

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission: 11/4/22

10 APR 2022

Signature of





# Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018



#### Certificate

This is to certify that Mr. MOHIT A BHOWMICK has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "CRYPTOCURRENCY 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sangha Branking at the College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Signature o

Tel. 022 - 6132 7352 Email: college@smshr vinstitute.org

**Date of Submission** 

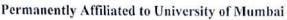
1 0 APR 2022

Signature of





### S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai





NAAC Accredited 'A' Grade

ISO 21001:2018

#### Certificate

This is to certify that Mr. JATIN N DUDANI has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "RATIO ANALYSIS AS A TOOL OF FINANCIAL ANALYSIS" under my supervision.

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

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

Signature of

**Guiding Teacher** 

Signature of PRINCIPAL

Bunts principail. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org Signature of

External Examiner

5/4/2022 Date of Submission:

10 APR 2022





#### Bunts Sangha's S.M.Shetty College of Science, Commerce & Management Studies, Powai, Mumbai

Affiliated to University of Mumbai

NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



#### Certificate

This is certify that Ms./ Mr. SHWETA ARJUN KANOJIA has worked and duly completed her/his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her/his project is entitled, "EFFECT OF COVID 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of External Examiner

Sincipaletty College Bunts Sangha of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission: Email: college@smshettyinstitute.org

10 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. KRISHNADAS NAIR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "IMPACT OF COVID-19 ON CAPOTAL MARKETS 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of MARINGIPAL

Bunts Cincipat. M. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

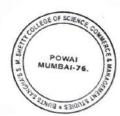
Signature of

**External Examiner** 

Date of Submission: 06/04/2022

1 0 APR 2022

2





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018

#### Certificate

This is to certify that Ms. SHIRLEY KOLAMKANNIE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ROLE OF AUTOMATED TELLER MACHINE ON CUSTOMER SATISFACTION AND RETENTION." under my supervision.

I further certify that the 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 Diploma of any University.

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

**Guiding Teacher** 

Signature of BuPrincipals S. M. Shetty College

of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission: 30 3 2022 Smshettyinstitute.org

10 APR 2022

Signature of







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. CHANDRESH K BHANUSHALI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "COMPARATIVE ANALYSIS OF MUTUAL FUNDS OF PUBLIC & PRIVATE SECTOR." under my supervision.

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

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

Signature of

**Guiding Teacher** 

Bunts Principal M. Shetty College of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 6/04/2022

10 APR 2022

Signature of





#### S.M. Shetty College of Science, Commerce &

#### Management Studies, Powai, Mumbai





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ISO 21001:2018

#### Certificate

This is to certify that MR. CHAITANYA A. ADVANKAR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "MUTUAL FUNDS AS AN INVESTMENT AVENUE - A COMPARATIVE ANALYSIS OF DEBT AND EQUITY 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 of Diploma of any University.

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

Signature of

Bunts Sangha's S. M. Shetty College

Signature of

Guiding Teacher Science, Commerincipalnagement Studies External Examiner

Powai, Mumbai - 400 076.

Tel. 022 - 6132 7352

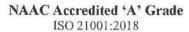
Signature

Date of Submission Email: contege@smshettyinstitute.org

1 0 APR 2022









#### Certificate

This is to certify that Mr. KRISHNA BHANUSHALI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "PERFORMANCE APPRAISAL IN REFERENCE TO PUBLIC SECTOR (i.e. SBI BANK) AND PRIVATE SECTOR BANKS (i.e. 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

**Date of Submission:** 

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Signature of

Yowai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

1 0 APR 2022

Signature of







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. SHRINIDHI BHAT has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STUDY OF INVESTORS AWARNESS AND PERCEPTION TOWARDS STOCK MARKET" under my supervision.

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

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

Signature of

**Guiding Teacher** 

PRINCIPAL
Bunts Principal M. Shetty College
of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission C

05 04 2022

Signature of





#### S.M. Shetty College of Science, Commerce &

#### Management Studies, Powai, Mumbai





NAAC Accredited 'A' Grade

ISO 21001:2018

#### Certificate

This is to certify that Mr. PARAG PATIL has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "A STUDY ON IMPACT OF COVID-19 ON INVESTMENT PATTERN OF INVESTORS" under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

PRINCIPA

Bunts Sapain Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyInstitute.org

Signature of

**External Examiner** 

Date of Submission: 6th April 2022

10 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. DIVYA KOTIAN has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STUDY ON CYBER CRIME IN INDIA – WITH SPECIAL REFERENCE TO PHISHING." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

Nurero

**Guiding Teacher** 

Bunts Sangha's S. M. Shetty College

Bunts Sángha 95. M. Shetty College of Science, Commerce & Management Studies

Signatui

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 1 0 APR 2022

Signature of

External

**Examiner** 







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. Kenin Ralph Menezes has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "A STUDY ON INVESTMENT BEHAVIOUR OF COLLEGE STUDENTS." under my supervision.

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

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

Signature of

**Guiding Teacher** 

Bunts SPRINCIPAL V
Bunts SPRINCIPAL Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Signature of

Date of Submission: 05 4 22

10 APR 2022

(y) Signature of

orgnature or







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

This is to certify that Mr. AMRUTLAL BRIJBHAN NISHAD has worked and duly completed his Project Work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "CYBER CRIMES IN INDIA" under my supervision.

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

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

SIGNATURE OF

SIĞNATURE OF

**GUIDING TEACHER** 

EXTERNAL EXAMINER

(AVNEET KAUR)

Date of submission: 4th April 22

BunREBNGIRALM. Shetty College of Science, Commerce & Management Studies (DR. SRIDMARA SHEETY) 176.

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org





## S.M. Shetty College of Science, Commerce &

### Management Studies, Powai, Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018



### Certificate

This is to certify that Mr. PRANAV PRAVINKUMAR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "IMPACT OF COVID ON INDIAN ECONOMY WITH RESPECT TO FINANCE." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sangha's S. M. Shetty College of Science, Commence Phanagement Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 30 - 03 - 2022

10 APR 2022

Signature of







S.M. Shetty College of Science, Commerce &
Management Studies, Powai, Mumbai
Permanently Affiliated to University of Mumbai

NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. Swathi Vijay Poojary has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "Role of working women in financial decision making of the family" under my supervision. I further certify that the 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 Diploma of any University. It is his own work and facts reported by his personal findings and investigation.

Signature of Guiding Teacher

Signature of
Principal NC PAL

ata Sasaha's S. M. Shelty Colle

gunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: Of -07-2021

10 APR 2022

POWAI MUMBAI-76.

Signature of



NAAC Accredited 'A' Grade

ISO 21001 : 2018



### Certificate

This is certifying that Ms. NAMRATA.B. PATEL has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "IMPACT OF GST ON HOTEL INDUSTRIES" under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

(KOMAL TIWARI)

Signature of

Principal

of Science, Commerce & Management Studior. Sridhara Shetty)

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Bunts Sandha's S. M. Shaffy College

Email: college@smshettyinstitute.org

Date of Submission:

10 APR 2022





S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade



ISO 21001:2018

#### Certificate

This is to certify that Ms. GANGA PAL has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "TAXATION A MAJOR SOURCE OF GOVERNMENT FUNDING DURING COVID" under my supervision. I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts E Principa M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Signature eq

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org X) Signature of

**External Examiner** 

POWAI MUMBAI-76.

Date of submission: 06-04-2022



BS

NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. PRERNA KAMBLE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "AN OVERVIEW OF E-BANKING WITH SPECIAL REFERENCE RISK IN INTERNET 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of PRINCIPAL Principal, Shetty College

Bunts Principal M. Shetty College of Science, Commerce & Management Studies Powal, Mumbal - 400 076.

Tol. 922 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission: 12 04 2022

12 APR 2022

ALLEGA OF STREET

Signature of

External

Examiner



## Bunts Sangha's S.M.Shetty College of Science, Commerce & Management Studies, Powai, Mumbai

Affiliated to University of Mumbai

NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



## Certificate

This is certify that Ms. ANUSKA ASTA PANJA has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "PORTFOLIO MANAGEMENT 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 Diploma of any University. It is her own work and facts reported by her personal findings and investigation.

Signature of

**Guiding Teacher** 

Signature of Principal

PRINCIPAL

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Tel. 022 - 6132 7352

Date of Submission:

Email: college@smshettyinstitute.org

1 0 APR 2022

POWAI

Signature External



# Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018



#### Certificate

This is to certify that Miss. NIDHI RAI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is

entitled, "A STUDY ON HR POLICIES OF BANKS DURING PANDEMIC SITUATION" under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

Guiding teacher

Signature of

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

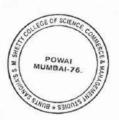
Email: college@smshettyinstitute.org

6 4 2022 Date of Submission:

1 0 APR 2022

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Signature of





## S.M. Shetty College of Science, Commerce &

## Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAACAccredited 'A' Grade

ISO 21001:2018

#### **Certificate**

This is to certify that Ms. BHAKTI MULIK has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ASTUDY ON BANK FIXED DEPOSIT AS AN INVESTMENT AVENUE IN 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 Diploma of any University.

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

Signature of

Signature of

**Guiding Teacher** 

PRINCIPAL
Bunts participal. M. Shetty College
of Science, Commerce & Management Studies

Powal, Mumbal - 400 076. Tel. 022 - 6132 7352

Empil: college@smshettyinstitute.org

Date of Submission: 06 04 2022

10 APR 2022

External

Signature of







NAAC Accredited 'A' Grade

ISO 21001:2018

#### Certificate

This is to certify that Ms. SARA MULLA has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "TRENDS AND STATUS OF FINANCIAL MARKET IN INDIA" under my supervision.

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

Signature of

guiding teacher

Bunts Sangha's Si M. Shetty College erco & Management Studies of Science, Comm

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

05 04 2022

Date of submission

1 0 APR 2022

Signature of

External







NAAC Accredited 'A' Grade ISO 21001:2018

### Certificate

This is to certify that Ms. SANDHYA MULUGU has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A COMPARATIVE STUDY OF MAJOR INVESTMENT AVENUES 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Principal M. Shetty College of Science, Cumas A. Management Studies
Powal, Mumbal - 400 076.

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission: 31 03 2022

10 APR 2022

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Signature of





S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. RAJ SUNIL PURABIA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "FINANCIAL PLANNING OF SALARIED EMPLOYEE AND STRATEGIES FOR TAX SAVING." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sprincipal. Shetty College of Science, Commerce & Management Studies

ignature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Signature of

External Examiner

Date of Submission: 08 | 04 | 22

10 APR 2022





# Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade 1SO 21001:2018



#### Certificate

This is to certify that Mr. HARIHAR DAMODAR SAMANTARA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "COMPARATIVE ANALYSIS OF SELECT STOCKS LISTED IN NSE AND BSE." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of

Signature of

PRINCIPAL

Bunts Sangha Pa. M. Shetty College

External Examiner

of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission |2 |4 | 2 | Tel. 022 - 6132 7332 | Email: college@smshettyinstitute.org

12 APR 2022





NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. ABDUL REHMAN NASIR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "AN ANALYSIS OF THE FINANCIAL STATEMENTS IN ASSESSING THE PERFORMANCE OF AN ORGANISATION," under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sprincipal A. Shetty College
of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email : college@smshettyinstitute of

Date of Submission:

1 0 APR 2022

Signature of

**External Examiner** 



2





NAAC Accredited 'A' Grade
. ISO 21001:2018

#### Certificate

This is to certify that Mr. YASH RAPARKA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "A STUDY ON PERFORMANCE ON DERIVATIVE MARKET." under my supervision.

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

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

Signature of

**Guiding Teacher** 

natham

Bunts Briggipal M. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Signature of

Date of Submission: 31 3 126 90 Hege @smshettyinstitute.org

10 APR 2022

Signature of





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai

NAAC Accredited 'A' Grade

ISO 21001:2018



This is to certify that Ms. SANIKA RANE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "study on commercial 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Date of submission -:

10 APR 2022

Signature of PRINCIPAL

Bunts Principal M. Shetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076.

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org Signature of





NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



#### Certificate

This is to certify that Ms. MANALI RAJESHIRKE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STYDY OF RISK IN INTERNET BANKING & OVERVIEW OF E-BANKING" under my supervision.

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

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

Signature of

**Guiding Teacher** 

Bunks Principal. Shelty College

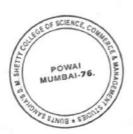
**External Examiner** 

Signature of

of Science, Commerce & Management Studies awai, Mumbai - 400 076.

Date of Submission: 4 th Abs.

10 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. BHAVYA KISHOR RAJDE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A COMPARATIVE STUDY ON INVESTOR'S OUTLOOK TOWARDS SHARE MARKET AND BANKING INVESTMENT." under my supervision.

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

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

Signature of

**Guiding Teacher** 

Signatureof

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Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission:

1 0 APR 2022

Signature of







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. ANURAG TIWARI has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled "E WALLETS WITH SPECIAL REFERENCE TO PAYTM" under my supervision.

I further certify that the entire work has been done 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 investigation.

Signature of

**Guiding Teacher** 

Signature o Principal PRINCIPAL

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

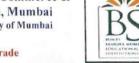
Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission:

1 0 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that MR. THAKUR CHANDRAPRAKASH SUDHIR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "A STUDY ON THE FINANCIAL IMPACT OF COVID-19 ON THE ONLINE SHOPPING APPLICATIONS" under my supervision.

I further certify that the entire work has been done 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 investigation.

Signature of

**Guiding Teacher** 

Signature of

**External Examiner** 

Date of Submission: OC) OC | Bunt Sargha's S. M. Shetty College 1 O A P R 2022 Powai, Mumbai - 400 076.

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Signature of

Principal

PRINCIPAL

POWAL MUMBAL 76.





NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. MANISH M SUVARNA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "COMPARATIVE ANALYSIS BETWEEN TOP MUTUAL FUND AGENCIES 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sangh Parin cipaletty College of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission: 31 03 2022

1 0 APR 2022

Signature of







NAAC Accredited 'A' Grade ISO 21001:2018

#### **CERTIFICATE**

This is to certify that Ms.POORVI SALIAN has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "PERFORMANCE EVALUATION OF MUTUAL FUNDS 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 of Diploma of any University.

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

Signature of Guiding Teacher Signature of External Examiner

of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.

ignature of

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission: 07.04.2022

10 APR 2022





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## Certificate

This is to certify that Mr. ADITYA A SUVARNA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "A STUDY ON IMPACT OF COVID ON WORKING & HYGIENE CONDITIONS OF BANKS IN 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 / Diploma of any University.

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

Signature of

Guiding Teacher

Signature of Signature of

Bunta Sprincipal Shely College External Examiner

of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission:

10 APR 2022





# Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018



#### Certificate

This is to certify that Mr. SUSHAN S SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "AN EVALUATIVE STUDY OF SIP AS AN INVESTMENT AVENUE." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sanghap SneipShetty College of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission & mail ordlege asms belly institute org

1 0 APR 2022

Signature of

External Examiner



2





NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

This is to certify that Ms. SAKSHI SONWALKAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "STUDY ON USES OF E-WALLETS BY COLLEGE STUDENTS." under my supervision.

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

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

Signature of

**Guiding Teacher** 

Signature of A

Bunts Principal. M. Shetty College of Science, Commerce & Management Studies

Pował, Mumbai - 400 076. Tol. 022 - 6132 7352

Emall: college@amshettyinstitute.org

Date of Submission & 8 03 2022

10 APR 2022

Signature of









#### Certificate

This is to certify that Mr. KARAN SHETKAR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "ASSESSMENT ON MERGER AND ACQUISITION AS A SURVIVAL TOOL FOR ORGANISATIONS 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sangna's 5. M. Shelty College of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission:

10 APR 2022

Signature of







NAAC Accredited 'A' Grade 1SO 21001:2018

## Certificate

This is to certify that MR. HIMANSHU GIRJASHANKAR YADAV has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, 'A STUDY ON MERGER OF ORIENTAL BANK AND UNITED BANK OF INDIA WITH PUNJAB NATIONAL BANK' under my supervision.

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

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

Nivedily Signature of

**Guiding Teacher** 

Signature of

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 06/04/2022

10 APR 2022



Signature of



## S.M. Shetty College of Science, Commerce &

### Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018

## Certificate

This is to certify that Ms. NUPUR SONAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "MERGERS OF CANARA BANK WITH SYNDICATE 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sangher in Cipshetty College of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission: 3 | Email | college@smshettyinstitute.org

1 0 APR 2022

Signature of

External

Examiner





NAAC Accredited 'A' Grade ISO 21001:2018



#### Certificate

This is to certify that Mr. PRANAY SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "STUDY ON SPENDING HABITS OF GENERAL PUBLIC PRE AND POST PANDEMIC SITUATION IN 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of PAINCIPAL Bunts Principal M. Shelty College

of Science, Commerce & Management Stud Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email : college@smshettyinstitute.org

Signature of

External Examiner

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Date of Submission: 06 04 2022

1 0 APR 2022



S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms .PRAJAKTA ROHIDAS DAL has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "INSURANCE AS A SOURCE OF TAX DEDUCTIBLE INVESTMENT AVENUE." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies Powal, Munbai - 400 076.

Tel.: 022 - 6132 7352 Email: collega@smshettyinstitute.org

Date of Submission:

13 APR 2022



Signature of



S.M. Shetty College of Science, Commerce & Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai



#### NAAC Accredited 'A' Grade

ISO 21001:2018

#### Certificate

This is to certify that Ms. NISHMA SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "AN EVALUATION OF INVESTMENT AVENUES 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of W

Bunts SancAnia Chal Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org Signature of

External Examiner

Date of Submission: 31 03 2022

10 APR 2022









### Certificate

This is to certify that Mr. NIKIT SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "PUNJAB NATIONAL BANK FRAUD CASE." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Stigning M. Shetty College
of Science, Commerce & Management Studies

Signature

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission:

05/04/2022

1 0 APR 2022



Signature of





NAAC Accredited 'A' Grade ISO 21001:2018

### Certificate

This is to certify that Ms. RESHMA KONDHALKAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "LIFE INSURANCE INVESTMENT AVENUE 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of PRINCIPAL Bunts Satisfine Coal Shetty College

of Science, Commerce & Management Studies Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 06

1 0 APR 2022

Signature of





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

150 21001:2018

#### Certificate

This is to certify that Ms. Shital Dhananjay Singh has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A Study of Financial Impact of Covid-19 on the Work Culture on Corporates", under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

Guiding Teacher

Signature of

PRINCIPAL

Bunts Sangh Pr in big Stletty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076.

Signature of

External Examiner

Date of Submission: 07/04/22







NAAC Accredited 'A' Grade ISO 21001:2018

## Certificate

This is to certify that Mr. SUBIN SHIBIN has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "CONSUMER BEHAVIOUR ON TAX SAVING INSTRUMENTS." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Signature of
PRINCIPAL
Bunts Sangi Scipaletty College

Bunts Sangits B. City Stetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076. Signature of

Mi

**External Examiner** 

Date of Submission: 29 04 22



## HAMADIERNI GLRIA VEVVA SARAVA PUALADAYRI

### Bunts Sangha's

## S.M. Shetty College of Science, Commerce &

## Management Studies, Powai, Mumbai Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade ISO 21001:2018

### Certificate

This is to certify that Mr. AARON CONSTANCE COSTA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "ROLE OF E-BANKING DURING COVID PANDEMIC SITUATION." under my supervision.

I further certify that the 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 Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunta Principal M. Shady College of Science, Commerce . Management Studies

Signature

Pował, Janualist - 400 976, Tel. 422 - 6132 7352

Email: college@smshaltyinstitute.org

Signature of

External Examiner

Date of Submission: 30 03 2022







NAAC Accredited 'A' Grade ISO 21001:2018

## Certificate

This is to certify that Mr. Laxman Karthik N Konar has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance (Commerce) and his project is entitled, " E - PAYMENT AS A TOOL OF 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 of Diploma of any University.

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

Signature of

Guiding Teacher

Date of Submissions ;

10 APR 2022

Signature

Brindipal IPAL External Examiner

Bunts Jangha's S. M. Shetty College

Cowar, Municipal - 400,076

Tel. 022 - 6132 7352

Genall: college@smchettyinstitute.org







NAAC Accredited 'A' Grade ISO 21001:2018

## Certificate

This is to certify that Ms. SHREYA SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "AN ANALYSIS OF CONSUMER FINANCE 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 of Diploma of any University.

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

Signature of

**Guiding Teacher** 

Bunts Sanghas Stranetty College
of Science, Commerce & Management Studies

Signature of

Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 06 - 04 - Olola

10 APR 2022

Signature of

