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**BACHELOR OF COMMERCE (ACCOUNTING & FINANCE) SEM VI PROJECT**  
**DETAILS-2021-22**

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**Dr. Sridhara Shetty**

**PRINCIPAL**

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Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai-400 076.  
Tel. 022-6132 7352  
Email: college@smshettyinstitute.org





Bunts Sangha's  
S.M. Shetty College of Science, Commerce &  
Management Studies, Powai, Mumbai  
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ISO 21001:2018

### 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



Signature of  
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



Signature of

External  
Examiner

Date of Submission: 05/4/22

10 APR 2022





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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.

Signature of  
Guiding Teacher

Signature of  
**PRINCIPAL**  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

Signature of  
External Examiner

Date of Submission: 01/4/22

10 APR 2022





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Management Studies, Powai, Mumbai  
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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.

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Teacher

Signature of

Principal

Signature of Guiding

External Examiner Date of

Submission:

10 APR 2022

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org





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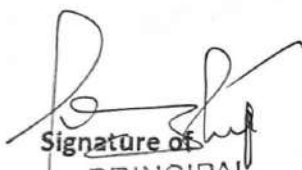
This is to certify that Mr. SOHAIL ISMAIL SHAIKH has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "DEMONETISATION AS A TOOL OF FINANCIAL REFORMS"

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.

  
Signature of  
Guiding Teacher

  
Signature of  
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

  
Signature of  
External Examiner

Date of Submission: 31/03/2022

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I, the undersigned Ms. RISHIKA SHETTY, hereby declare that the work embodied in this project work titled

### 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, hereby, further declare that the project work has been obtained and

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

  
Signature of

Guiding Teacher

  
Signature of  
PRINCIPAL  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of

External  
Examiner

Date of Submission: 07/04/2022



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Management Studies, Powai, Mumbai  
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*Declaration by Learner*

*I, the undersigned Mr. **Certificate** Sajid Shaikh hereby, declare*

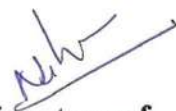
This is to certify that Mr. Mohammad Sajid Shaikh has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "Pre and Post GST Impact on small business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

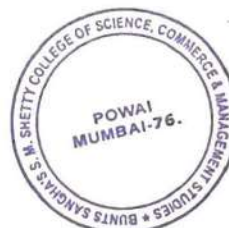
  
Signature of  
Guiding Teacher

  
Signature of  
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

  
Signature of  
External Examiner

Date of Submission: 06 - 04 - 2022

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S.M. Shetty College of Science, Commerce &  
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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 or Diploma of any University.

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

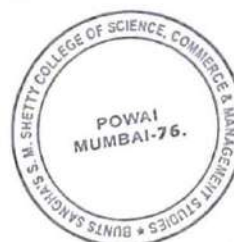
  
Signature of  
Guiding Teacher

  
Signature of  
Principal  
Bunts Sangha's S.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: 8/4/22

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Management Studies, Powai, Mumbai  
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### **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.

*N.veditha*  
Signature of

**Guiding Teacher**

*[Signature]*  
Signature of

**PRINCIPAL**

**Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6102 7352  
Email : college@smshettyinstitute.org**

*[Signature]*  
Signature of

**External  
Examiner**

Date of Submission: **7<sup>th</sup> April 2022**

**10 APR 2022**





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**Mumbai**



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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.

*Nivedita*  
**Signature of**  
**Guiding Teacher**

*[Signature]*  
**Signature of**  
**Principal**  
**PRINCIPAL**

*[Signature]*  
**Signature of**  
**External Examiner**

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:

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S.M. Shetty College of Science, Commerce &  
Management Studies, Powai, Mumbai  
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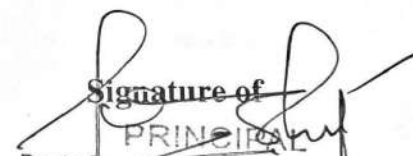
*This is to certify that Ms. PRIYANKA SHETTIGAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ROLE OF BANKS IN DEVELOPMENT OF MUTUAL FUND 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 or Diploma of any University.*

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

  
Signature of

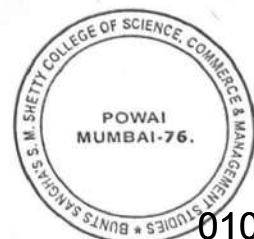
**Guiding Teacher**

  
Signature of  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsheettyinstitute.org

  
Signature of  
**External  
Examiner**

**Date of Submission:**

**10 APR 2022**





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Management Studies,  
Powai, Mumbai  
Permanently Affiliated to  
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SO 21001:2018



### *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

Signature

PRINCIPAL

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel: 82221132 7352  
Email : college@smshettyinstitute.org

Signature

of

External Examiner

Date of Submission: 5<sup>th</sup> April 2022

10 APR 2022

Email : college@smshettyinstitute.org





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**Management Studies, Powai, Mumbai**

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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

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

Signature  
External Examiner

Date of Submission: 08/04/2022

10 APR 2022







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Management Studies, Powai, Mumbai  
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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

  
Signature of  
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

  
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10 APR 2022





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**Management Studies, Powai, Mumbai**  
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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 or Diploma of any University.

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Signature of  
Guiding Teacher

  
Signature of  
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

  
Signature of  
External Examiner

Date of Submission:  
10 APR 2022

*7th April '22*





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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

Guiding teacher

Signature of  
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

Signature of

External Examiner

DATE OF SUBMISSION: 05 / 04 / 2022

10 APR 2022







**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
Permanently Affiliated to University of Mumbai



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ISO 21001:2018

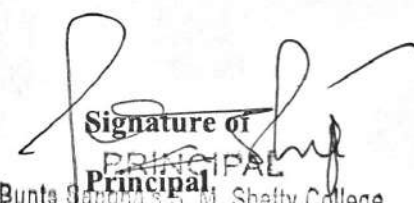
### *Certificate*

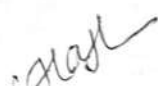
This is to certify that Mr. AKSHAT FURIA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "STUDY ON CAPITAL MARKET." under my supervision.

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

  
Signature of  
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

  
Signature of  
External  
Examiner

Date of Submission:

10 APR 2022





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**Management Studies, Powai, Mumbai**  
**Permanently Affiliated to University of Mumbai**  
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**ISO 21001:2018**





### Certificate


is is to certify that Mr. Shivraj Mallikarjun Gowda 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  
intituled, "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.

  
Signature of guiding  
teacher

  
PRINCIPAL  
Signature of principle  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6113 2352  
Email : college@smsshettyinstitute.org

  
Signature of external examiner

10 APR 2022

Date of Submission: 08/04/2022





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



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ISO 21001:2018

***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.

*Alisan*

Signature of

Guiding Teacher

*[Signature]*  
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

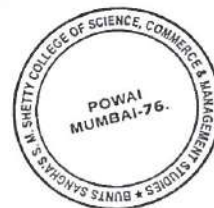
*[Signature]*

Signature of

External  
Examiner

Date of Submission: 8/4/2022

10 APR 2022







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



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**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 or Diploma of any University.**

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

  
Signature of

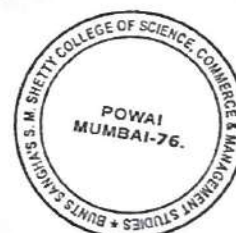
**Guiding Teacher**

  
Signature of  
**PRINCIPAL**  
Bunts Sangha's S.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:** 7th April '22  
**10 APR 2022**





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**Management Studies, Powai, Mumbai**  
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### ***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

  
Signature of  
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

  
Signature of  
External  
Examiner

Date of Submission: 11/4/22

10 APR 2022







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

Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshevinstitute.org

Signature of  
External Examiner

Date of Submission

10 APR 2022





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



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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 or Diploma of any University.**

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

  
Signature of

**Guiding Teacher**

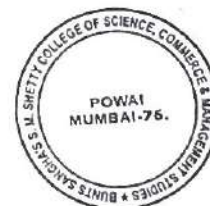
  
Signature of  
PRINCIPAL  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of

**External  
Examiner**

5/4/2022  
Date of Submission:

**10 APR 2022**





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**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  
Principal  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352

Signature of External Examiner

Date of Submission: Email : college@smshtetynstitute.org

10 APR 2022







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

**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  
Principal  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

Signature of  
External Examiner

Date of Submission: 06/04/2022

10 APR 2022

2





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



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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.

  
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

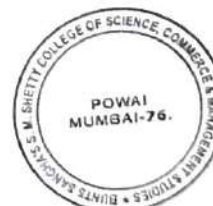
Email : college@smsshettyinstitute.org

  
Signature of

External Examiner

Date of Submission: 30/3/2022

10 APR 2022





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

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### 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 or 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 Sangha's S.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:

6/04/2022

10 APR 2022







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S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

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### 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

Guiding Teacher

  
Signature of  
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

  
Signature of

External Examiner

Date of Submission

10 APR 2022







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**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. 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 AWARENESS 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

  
Signature of  
PRINCIPAL

Bunts **Principal** 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  
10 APR 2022

05/04/2022







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. 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

  
Signature of  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of  
External Examiner

Date of Submission: 6<sup>th</sup> April 2022

10 APR 2022





**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
Permanently Affiliated to University of Mumbai



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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 or Diploma of any University.

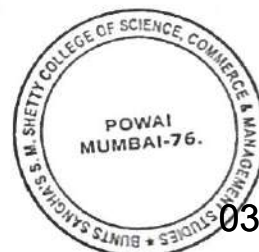
It is her own work and facts reported by her personal findings and investigation.

**Signature of**  
**Guiding Teacher**

**Signature of**  
**Principal**  
Bunts Sangha's S. 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: 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. 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]*

**Signature of**  
**Guiding Teacher**

*[Signature]*

**Signature of**  
**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

*[Signature]*

**Signature of**  
**External Examiner**

**Date of Submission: 05/4/22**  
**10 APR 2022**





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

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### 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

GUIDING TEACHER

(AVNEET KAUR)

  
SIGNATURE OF

EXTERNAL EXAMINER

  
SIGNATURE OF

PRINCIPAL

Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
(DR. SRIDHARA SHEETY)  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

Date of submission: 4th April '22

10 APR 2022





Bunts Sangha's

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

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***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

  
Principal

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org



Signature of

External  
Examiner

Date of Submission: 30-03-2022

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 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

Bunts Sangha's S. 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: 04-04-2022

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 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.

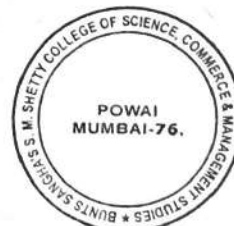
It is her own work and facts reported by her personal findings and investigation.

Signature of  
Guiding Teacher  
(KOMAL TIWARI)

Signature of  
Principal  
(Dr. Sridhara Shetty)  
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:

10 APR 2022







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Management Studies, Powai, Mumbai  
Permanently Affiliated to University of Mumbai  
**NAAC Accredited 'A' Grade**



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### 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.

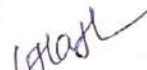


Signature of

Guiding Teacher



Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org



Signature of

External Examiner

Date of submission: 06-04-2022  
10 APR 2022





**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
Permanently Affiliated to University of Mumbai

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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

Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of

External  
Examiner

Date of Submission: 12/04/2022

12 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. 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**

**Date of Submission:**

  
**Signature of 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

  
**Signature External**



**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 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

"A STUDY ON  
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.

I hereby further declare that all information in this document has been obtained and presented in accordance with academic rules and standards.

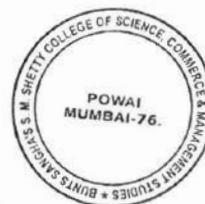
  
Signature of  
Guiding teacher

  
Signature of  
Principal  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of  
External examiner

6/4/2022  
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 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, "A STUDY 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 or 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 Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of

External  
Examiner

Date of Submission: 06/04/2022

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 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 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 Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of  
External

Date of submission 05/04/2022

**10 APR 2022**





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



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### ***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

  
Signature of  
PRINCIPAL

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6102 7352  
Email : college@smshettyinstitute.org



Signature of

External Examiner

Date of Submission: 31/03/2022

10 APR 2022





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### Certificate

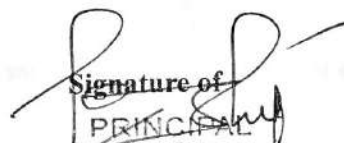
This is to certify that Mr. RAJ SUNIL PURABIA has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "FINANCIAL PLANNING OF SALARIED EMPLOYEE AND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

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

  
Signature of

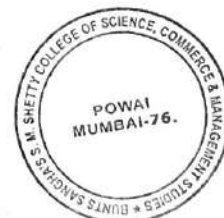
Guiding Teacher

  
Signature of  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of  
External  
Examiner

Date of Submission: 08/04/22

10 APR 2022







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

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

Signature of

External Examiner

Date of Submission 12/4/22

12 APR 2022





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



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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.

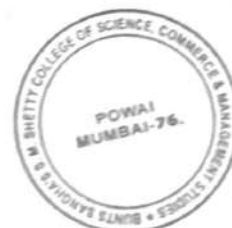
  
Signature of  
Guiding Teacher

  
Signature of  
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

  
Signature of  
External Examiner

Date of Submission:

10 APR 2022





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



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*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.

*Dr. Atharva*

Signature of  
Guiding Teacher

*[Signature]*  
Signature of  
Principal

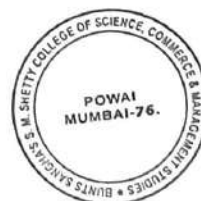
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email: college@smshettyinstitute.org

*[Signature]*

Signature of  
External  
Examiner

Date of Submission: 31/3/2022

10 APR 2022





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



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ISO 21001:2018

I, the undersigned Ms. SANIKA RANE hereby declare that the work embodied in this project work titled

### Certificate

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 :-

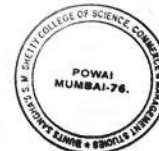
10 APR 2022

  
Signature of  
PRINCIPAL

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of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of

External Examiner







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**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 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

  
Signature of  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Phone: 022 - 6132 7352  
Email: college@smshettyinstitute.org

  
Signature of  
External Examiner

Date of Submission: 4th April 2022

10 APR 2022





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



NAAC Accredited 'A' Grade  
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### 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 or 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 Sangha's S.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:

10 APR 2022





**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
Permanently Affiliated to University of Mumbai



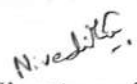
**NAAC Accredited 'A' Grade**  
ISO 21001:2018

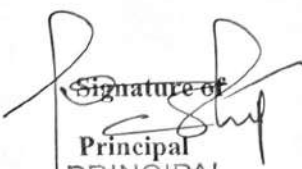
### *Certificate*

This is to certify that Mr. 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

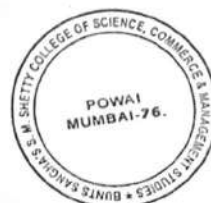
  
Signature of  
Principal

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of  
External Examiner

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



*Decline*  
**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.

*Nivedita*  
Signature of  
Guiding Teacher

*[Signature]*  
Signature of  
Principal  
PRINCIPAL

*[Signature]*  
Signature of  
External Examiner

Date of Submission: 06/04/2022  
10 APR 2022  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel: 022 - 6132 7352  
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Management Studies, Powai, Mumbai  
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### 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

  
Signature of  
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

  
Signature of  
External  
Examiner

Date of Submission: 31/03/2022

10 APR 2022





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




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### 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  
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

  
Signature of  
External Examiner

Date of Submission: 07.04.2022

10 APR 2022





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

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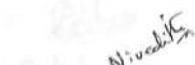


## Certificate

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  
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



Signature of  
External Examiner

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

Signature of  
Principal  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352

Signature of  
External Examiner

Date of Submission

10 APR 2022

28-03-2022  
Email: college@smsshettyinstitute.org







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



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### 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 or 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 Sangha's S.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 28/03/2022

10 APR 2022





**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
Permanently Affiliated to University of Mumbai



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### *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

Signature of  
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

Signature of  
External Examiner

Date of Submission:

10 APR 2022







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**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**

  
Signature of  
PRINCIPAL

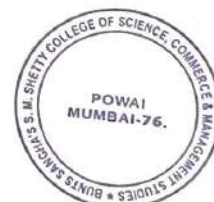
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Email: college@smshettyinstitute.org

  
Signature of

**External  
Examiner**

Date of Submission: 31/03/2022

**10 APR 2022**







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



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### 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

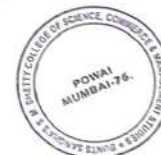
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

Signature of  
External  
Examiner

Date of Submission: 06/04/2022

10 APR 2022

2





**Bunts Sangha's**  
**S.M. Shetty College of Science, Commerce &**  
**Management Studies, Powai, Mumbai**  
**Permanently Affiliated to University of Mumbai**



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**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

**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

Signature of

External  
Examiner

Date of Submission:

13 APR 2022





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### **Certificate**

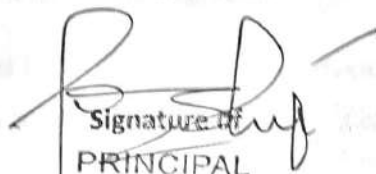
This is to certify that Ms. NISHMA SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "AN EVALUATION OF INVESTMENT AVENUES IN INDIA."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

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

Signature of

Guiding Teacher

  
PRINCIPAL

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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





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### *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 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  
Principal  
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsheettyinstitute.org

  
Signature of  
External Examiner

Date of Submission: 05/04/2022

10 APR 2022







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### *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 or 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 Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smsshettyinstitute.org

  
Signature of  
External Examiner

Date of Submission: 06/4/22

10 APR 2022





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Permanently Affiliated to University of Mumbai



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



Signature of

External  
Examiner

Date of Submission: 07/04/22







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

  
Signature of  
External Examiner

Date of Submission: 29/04/22





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



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### 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 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  
Principal

Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076,  
Tel. 022-40132 7352  
Email : college@smshettyinstitute.org

Signature of

External  
Examiner

Date of Submission: 30/03/2022  
10 APR 2022







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

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### 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

  
Signature of  
Principal

  
Signature  
External Examiner

Date of Submissions : 4th April 2022  
10 APR 2022  
Bunts Sangha's S. M. Shetty College  
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### *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

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

Signature of  
External Examiner

Date of Submission: 06-04-2022

10 APR 2022

