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### **Dr. Sridhara Shetty**

#### **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







NAAC Accredited 'A' Grade ISO 21001:2018

#### CERTIFICATE

This is to certify that Ms. ANKITA KRISHNA KUMAR MAURYA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "HR POLICIES OF BANK DURING COVID 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

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

Signature of

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

Date of Submission: 1 2 APR 2022

Signature of
External Examiner





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. VIRAJ TUKARAM KESARKAR has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "ROLE OF ACTUARIES IN INSURANCE SECTOR" under my supervision.

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

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 Powal, Mumbai - 400 076. Tel.: 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 13/4/2022

13 APR 2022



External Examiner



### 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. PRANEETH RAMANAND SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "MEDICLAIM INSURANCE: COMPARATIVE STUDY ON PRE AND POST COVID 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.

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Min

Signature of

**Guiding Teacher** 

12 APR 2022

Signature or

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

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

External Examiner







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#### CERTIFICATE

This is to certify that Mr. GAURESH UTTAM GODE has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY OF WOMEN EMPOWERMENT MICROFINANCE "under my supervision.

I further certify that the 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.

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**Guiding Teacher** 

PRINCIPAL

Bunts Sancha's S. M. Shetty College of Science, Commerce & Management Studies Powal, Mumbai 400 076.

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

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Date of Submission:







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#### Certificate

This is to certify that Mr. CHIRAG DILIP JAIN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF INDIAN BANKS IN POST COVID-19 ERA under my supervision.

I further certify that the 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.

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Signature of

**Guiding Teacher** 

Signature of

Bunts Briggipal M. Shetty College

of Science, Commerce & Management Studies

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

Email: college@smshettyinstitute.org.

Date of Submission: Oh -Oh - 2022

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Signature of

**External Examiner** 





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#### Certificate

This is to certify that Ms Prerna Mahendra Raut has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "MERGER OF CANARA AND 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.

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PRINGEPAL

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

Tel.: 022 - 6132 / 352 Email : college@smshettyinstitute.org Signature of

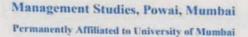
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Date of Submission:





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This is to certify that Mr. VINAYAK RAMCHANDRA HALANKAR has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "E-WALLET WITH SPECIAL PREFERENCE 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 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

Bunts Bargha's S. M. Shetty College of Science, Co**Principal** anagement Studies Powai, Mumbai - 400 076.

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

External Examiner







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#### Certificate

This is to certify that Ms. ANSHIKA VISHWAKARMA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "STUDY ON IMPACT OF COVID-19 ON CAREERS IN INSURANCE 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.

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Signature of

**Guiding Teacher** 

Signature of
PRINCIPAL
Bunts Principal M. Shelty College

Bunts Science, Commerce & Management Studies

External Examiner
of Science, Commerce & Management Studies

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

Email: college@smshettyinstitute.org

Date of Submission: 4/04/2022

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#### Certificate

This is to certify that Mr. SURAJ GANESH SHOW has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "COMPARATIVE STUDY IMPACT OF COVID-19 ON LIFE INSURANCE SECTOR" under my supervision.

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

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

Signature of

**Guiding Teacher** 

Bunts String publ. Shelty College of Science, Commerce & Management Studies

Signature of

Powal, Mumbel - 400 076. Tel. 022 - 6132 7352 Email : college@smshettyinstitute.org

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External Examiner





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#### Certificate

This is to certify that Mr. SUSHANT RAMESH SHETY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "ROLE OF INFORMATION TECHNOLOGY IN INDIAN BANKING SECTOR" Under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree 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. Shelty College of Science, Principal Management Studies Powal, Mumbai - 400 076.

Signature of

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

**External Examiner** 

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#### Certificate

This is to certify that Mr. NITIN SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "IMPACT OF COVID ON BANKING INDUSTRY 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** 

Bunis String part. Shetty College
of Science, Commerce & Management Studies

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

**External Examiner** 

Date of Submission:







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#### Certificate

This is to certify that Ms. NISHA 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, "GREEN BANKING IN PUBLIC AND PRIVATE 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 of Diploma of any University.

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

Guiding Teacher

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

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

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This is to certify that Ms. SOMYA YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "STUDY ON NEW RBI GUIDELINES FOR COVID-19 AND ITS IMPLEMENTATION BY BANKING COMPANIES 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 work and facts reported by her findings and investigation.

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**Guiding Teacher** 

Date of Submission:

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Bunts Edition Pal. Shetty College of Science, Commerce & Management Studies Powal, Munical - 400 076.

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

Signature

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#### Certificate

This is to certify that Ms Anjali Ajay Gupta has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "CROWD FUNDING 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 San **Principa** Bhetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076.

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

External Examiner

Date of Submission:







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#### Certificate

This is to certify that Mr. Sanket Anil Bindra has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "An Analytical Study On Prevention From Frauds In General Insurance Sector" under

my supervision.

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

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

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**Guiding Teacher** 

Date of Submission:

1.3 APR 2022

Signature of PRINCIPAL

Bunts Perincip &I M. Shetty College of Science, Commerce & Management Studies Powal, Mumbal - 400 076. Tel.: 022 - 6132 7352

Email: college@smshettyinstitute.org

Ustallasian Signature of

**External Examiner** 





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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. SACHIN YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is A STUDY ON IRDA PROTOCOLS FOR COVID -19 AND ITS IMPLEMENTATION BY INSURANCE COMPANIES WITH SPECIALREFERENCE TO MUMBAI REGION under

my supervision.

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

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0 1

Guiding Teacher

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

Powal, Mumbal - 400 076, Tel. 022 - 6132 7352 Email : college@smshettyinstitute.org

Signature

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External Examiner

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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. CLAVAN SUNIL DSOUZA has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "IMPACT OF COVID 19 ON INSURANCE SECTOR 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 his personal findings and investigation.

Bunts Sangha's 5. M. Sheft College of Science, Commerce & Management Studies Powal, Mumbal - 400 076.

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

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Principal External Examiner

Date of Submission: 1 2 APR 2022

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**Guiding Teacher** 

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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. SHASMITA SATYANANDA NAYAK has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "FRAUDS IN INDIAN BANKING SECTOR" under my supervision.

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

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

Signature of Guiding Teacher Signature of Principal Day

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:

1.3 APR 2022







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#### Certificate

This is to certify that Mr. AMOL DINDE has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "PERSONAL LOAN SCHEME OF CO-OPERATIVE BANKS" undermy supervision.

I further certify that the entire work has been done 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 are reported by his personal findings and investigation.

Signature of

**Guiding Teacher** 

Date of Submission:

12 APR 2022

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

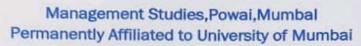
Powai, Mumbai - 400 076. Tel. 022 - 6132 7352 Email : college@smshettyinstitute.org Signature of

External Examiner





S.M. Shetty College of Science, Commerce &





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#### Certificate

This is to certify that MS. KHUSHI CHAPLOT has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, COMPARISION OF HEALTH INSURANCE COMPANIES W.R.T CLAIM SETTLEMENT AND CUSTOMER CARE SERVICES" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree 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 Sansha's N. 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: 12-04-2022







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that MS JYOTIKA MANGILAL CHOUDHARY has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance and her project is entitled, "STUDY ON REACH OF HEALTH INSURANCE FROM MARCH 2020 TO SEPTEMBER 2021 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

Wallia C.

Guiding Teacher

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

Powai, Mumbai - 400 076.

Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 1 2 APR 2022





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Management Studies, Powai, Mumbai

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#### Certificate

This is to certify that MR. SHREYAS BHANDARY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in pject of Banking and Insurance (Commerce) and his project is entitled, "PUI AND MAHARASHTRA CORPORATION BANK FRAUD" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree 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 Sar**Brind phl** Shetty College of Science, Commerce & Management Studies Powal, Mumbal - 400 076. Tel.: 022 - 6132 7352

Email: collega@smshettyinstitute.org

Signature of

External Examiner

Date of Submission: 13/04/2022





#### **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 to certify that Ms. TANISHKA BANSODE has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is

entitled, "A STUDY OF RISKS IN INTERNET BANKING AND 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

Bunts Sangha's S. M. Shett College

of Science, C. Principal Management Studie External Examiner

Powai, Musica 400 076. Tel. 022 - 0132 7352

Email: college@smshettyinstitute.org

1 2 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. NEHA SURENDAR GOUDA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY ON CONSUMER LOANS PROVIDED BY URBAN CO-OPERATIVE 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 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 Eengerpal. M. Shetty Coll External Examiner

of Science, Commerce & Management Studies

Signature of PRINCIP

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

Email: college@smshettyinstitute.org

Date of Submission: 05 04 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. KHJUSHI NIGAM 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 PHSHING AS CYBER CRIME 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 Saugha'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

12 APR 2022

Signature of

External Examiner



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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 student Kapil Barve has submitted the project work on "A Study on Frauds in Insurance Sector" in the partial fulfillment of degree of BACHELOR OF COMMERCE (BANKING AND INSURANCE) Semester-VI in the academic year 2021-2022 under the guidance of Prof. Komal Tiwari.

PROF. KOMAL TIWARI (PROJECT GUIDE)

12 APR 2022

EXTERNAL EXAMINER

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







NAAC Accordited 'A' Grade 2018

Licate

This is to certify that Mr. Sandeep Hridaya Shah has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "IMPACT OF MOBILE TECHNOLOGIES ON BAKING WORLD" under mysupervision.

I further certify that the 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** 

Bunts Sportheipa M. Shetty College of Science, Commerce & Management Studies Powai, Mumoni - 400 076.

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

Date of Submission:

12 APR 2022

Signature of

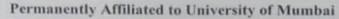
External Examiner





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 JAMEELA KHAN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "MOTOR INSURANCE 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 External Examine Follege

of Science, Commerce & Management Studies
Powal, Mumbal - 400 076.
Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Signature of

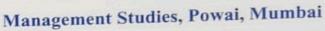
Principal

Date of Submission:





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



Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. Waman Vilas Dhuri has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "Mergers of Bank in India – An overview and 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 her own work and facts reported by her personal findings and investigation.

Guiding Teacher

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

Signature of

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

Date of Submission:

Signature of

**External Examiner** 





S.M. Shetty College of Science, Commerce &

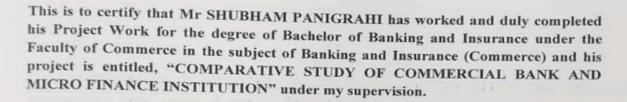
Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai

NAAC Accredited 'A' Grade

ISO 21001:2018

#### CERTIFICATE



I further certify that the 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

12 APR 2022

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

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

external examiner





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NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Mr. BIPIN YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "IMPACT OF COVID-19 ON HYGIENE OF BANK IN MUMBAI REGION".

I further certify that the 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 Santing Ball. Shelty College
of Science, Commerce & Management Studies
Powal, Mumbal - 400 076.

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

**External Examiner** 

Date of Submission:

08/04/2022 12 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 Mr. TUSHAR PRAVIN PAGARE has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "A STUDY ON DEVELOPMENT IN INDIAN INSURANCE SECTOR BETWEEN 2015 - 2021" under my supervision.

I further certify that the entire work has been done 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** 

Bunts Sakgrincipal Shetty College
of Science, Commercia Management Studies

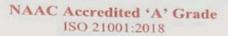
Powal, Mil. 189 076. Tel. 022 - 0132 7352 Email : college@smshettyinstitute.org Signature of

External Examiner

Date of Submission:









#### CERTIFICATE

This is to certify that Ms. SWAGATA BALU JADHAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "DEMONETISATION IMPACT 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 her own work and facts reported by her personal findings and investigation.

Guiding Teacher

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

Signature of

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

External Examiner

Date of Submission: 12 APR 2022





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. SUPARNA JHALURAM PAUL has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY OF INVEST NUES IN INDIA " under my supervision.

I further certify that the ass 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 Coilege of Science, Commerce Standaragement Studies

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

Date of Submission 574/2022

Signature of

External

Examiner





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. SONALI RAJBHAR has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "STUDY ON IMPACT OF COVID ON CUSTOMER PREFERENCES IN HEALTH INSURANCE" under my supervision.

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

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

Signature of

**Guiding Teacher** 

12 APR 2022

PRINCIPAL Bunts SaParincipal Shetty College of Science, Commerce & Management Studies

Signature of

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

Date of Submission: 0.5/0472 021ege@smshettyinstitute.org

Signature of



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 student ADITINIGUDKAR has submitted the project work on "COVID INSURANCE IN INDIA" in the partial fulfilment of degree of BACHERLOR OF COMMERCE (BANKING AND INSURANCE) Semester-VI in the academic year 2021-2022 under the guidance of Prof. KOMAL TIWARI.

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 University.

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

Signature of

**Guiding Teacher** 

12 APR 2022

Bunts Frincipal S. M. Shelty College of Science, Commorce & Management Studies Powal, Management 200 078.

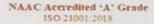
Signature of

Tel. 022 - 132 / 352 Email : college@smshettyinstitute.org External Examiner

Signature of

POWA! MUMBAI-76.







#### Certificate

This is to certify that Mr. HARSHIT JAGDAMBA PANDEY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "A STUDY ON CREDIT CARD USAGES - INFLUENCE AND INTENTION" under my supervision.

I further certify that the 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, Mumber - 400 076.

Signature of

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

External Examiner

Date of Submission:





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. SHREYA PASWAN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "I TRACT OF INFLATION TARGETING ON INDIAN NKING SECTOR" at my supervision.

I further certify that the 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 Sapphacipal. 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:





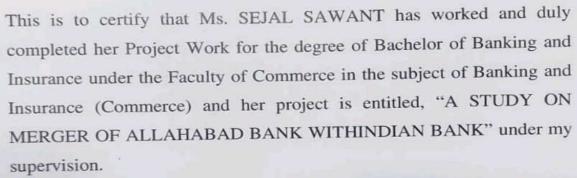
### S.M. Shetty College of Science, Commerce &

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

NAAC Accredited 'A' Grade

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I further certify that the entire work has been done 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** 

Date of Submission:

12 APR 2022

Signature of PRINCIPAL External Externa

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

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







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. PRANALI KOTI POOJARY has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "AN OVERVIEW OF E-BANKING WITH SPECIAL REFERENCE TO RISK IN INTERNET BANKING" under my supervision.

I further certify that the entire work has bee no part of it has been submitted previously

learner under my guidance and that e of Diploma of any University.

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

**Guiding Teacher** 

ignature of

Principal Shelty Collegexternal Examiner

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

Tel. 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission: 7th April '22







NAAC Accredited 'A' GradeISO 21001:2018

#### Certificate

This is to certify that Mr. UPENDRA RAJIV SHETGE has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "BANCASSURANCE OF LIFE INSURANCE COMPANY" under my supervision.

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

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

Signature of Guiding Teacher

12 APR 2022

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

Signature of

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







NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certi

Mr. DEEP KALVIKATTE has worked and duly completed her Project

Work for the confidence of Banking and Insurance under the Faculty of Commerce
in the subjection and Insurance (Commerce) and her project is entitled,

"FINANCIAL PERFORMANCE OF INDIAN BANKS COMPARISON WITH RESPECT
TO ORE AND POST COVID PERIOD" under

my supervision.

I further certify that the 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 Salignosipal, Shetty College of Science, Commerce & Management Studies

Signature of

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

**External Examiner** 

Date of Submission:





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. POOJA RAJESH GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "EFFECTS OF COVID ON BANK EMPLOYEES WITH RESPECT TO STRESS AND 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 her own work and facts reported by her personal findings and investigation

ature of

**Guiding Teacher** 

Signature of PRINCIPAL

Bunts San Principal Shetty College External of Science, Commerce & Management StudiesExaminer

Pował, Munumai - 400 076. Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org

Date of Submission





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. Lokesh Sharma has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "THE MERGER OF STATE BANK OF INDIA"

I further certify that the entire work has been done 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

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 12 APR 2022 Signature of External Examiner





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NAAC Accredited 'A' Grade ISO 21001:2018

#### Certificate

This is to certify that Ms. SARITA GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY OF GROUP INSURANCE 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.

Separture of

**Guiding Teacher** 

Bunto Shingha's S. M. Shetty College
of Science, Coming to a Management Studies

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Email: college Campustyinstitute.org

Date of Submission:

12 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. SAKSHI GHANSHYAM GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "ROLE OF COMMERCIAL BANK IN THE DEVELOPMENT OF INDIAN ECONOMY" under my supervision.

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

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

Signature of

akshi

Guiding Teacher

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: 12-04-2022







NAAC Accredited \*A\* Grade (80) 23001 2018

#### Certificate

This is to certify that Ms. SEEMA GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, Role Of Bank In Development In Mutual Funds 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

Signature of

**Guiding Teacher** 

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

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

Tel. 022 - 6132 7302 Email : college@smshettyinstitute.org

Date of Submission: 08 04 2022

12 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. LAXMI TADAKESHVAR GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled "COMPARISON OF CUSTOMER SERVICES PROVIDED BY PUBLIC AND PRIVATE BANKS" under my supervision.

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

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

Signature of

**Guiding Teacher** 

Bunts Sancha'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: 05/04/22 12 APR 2022 Signature of





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

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NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



#### CERTIFICATE

This is to certify that Ms. SUPRIYA MAURYA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "CYBER CRIMES 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** 

(Avneet Kaur)

Signature of

Principal

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

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

Signature of

External Examine

Email: college@smshettyinstitute.org

Date of Submission: 4th April 22







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#### Certificate

This is to certify that Ms. FATIMA ABDUL RAJAK KARAJGI has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "CUSTOMER RELATIONSHIP SERVICE IN RETAIL 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.

FA

Signature of

**Guiding Teacher** 

(Sahana Ravi Prasad)

Signature o BuExternal Examinen College

of Science, Commerce & Management Studies

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

Signature of

Principal

(Dr. Sridhara Shetty)

Fmail: college@smshettyinstitute.org

Date of Submission:

09/04/2022 12 APR 2022



NAAC Accredited 'A' Grade ISO 21001:2018

#### CERTIFICATE

This is to certify that Mr. Jaiyanth has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "COMPARATIVE STUDY OF COMMERCIAL\_ BANK AND MICRO 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 her own work and facts reported by her personal findings and investigation.

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External Examiner

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

Email: college@smshottyinstitute.org

Date of Submission:

