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BACHELOR OF COMMERCE (BANKING & INSURANCE)-SEM VI-PROJECT
DETAILS -2021-22

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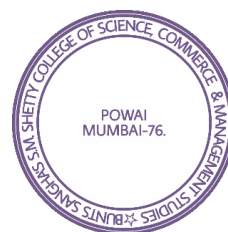
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Dr. Sridhara Shetty

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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.

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Guiding Teacher

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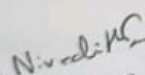
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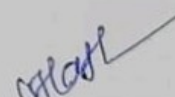
This is to certify that Mr. VIRAJ TUKARAM KESARKAR has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "ROLE OF ACTUARIES IN INSURANCE SECTOR" under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

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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.

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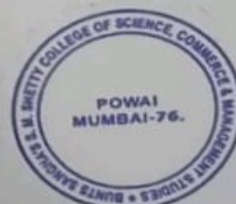
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This is to certify that Mr. GAURESH UTTAM GODE has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled,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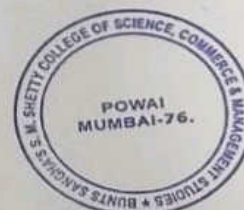
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This is to certify that Mr. CHIRAG DILIP JAIN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled,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


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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 or Diploma of any University.

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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.

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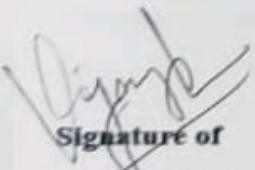


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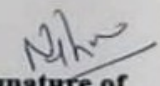
This is to certify that Ms. ANSHIKA VISHWAKARMA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "STUDY ON IMPACT OF COVID-19 ON CAREERS IN INSURANCE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

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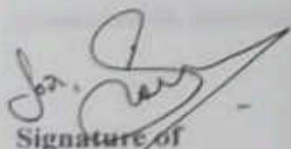


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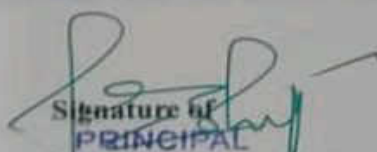
This is to certify that Mr. SURAJ GANESH SHOW has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "COMPARATIVE STUDY IMPACT OF COVID-19 ON LIFE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

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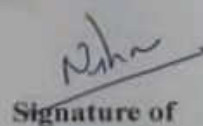
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This is to certify that Mr. SUSHANT RAMESH SHETY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is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


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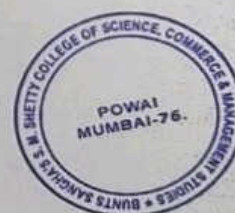

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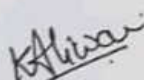



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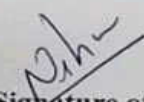
This is to certify that Mr. NITIN SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "IMPACT OF COVID ON BANKING INDUSTRY IN MUMBAI REGION."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

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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.

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Guiding Teacher


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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.

Nivedita K.
Signature of
Guiding Teacher

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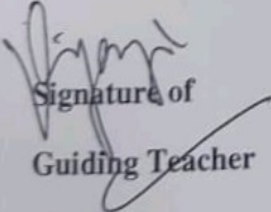
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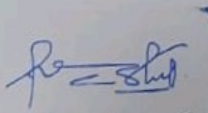
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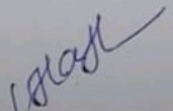
This is to certify that Ms Anjali Ajay Gupta has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, “CROWD FUNDING IN INDIA” under my supervision.

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.

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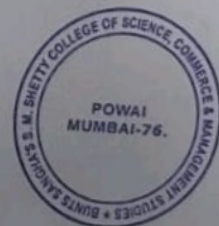

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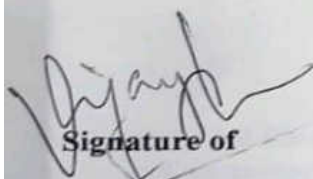
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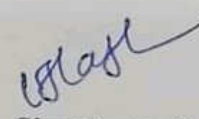
This is to certify that Mr. Sanket Anil Bindra has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "An Analytical Study On Prevention From Frauds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

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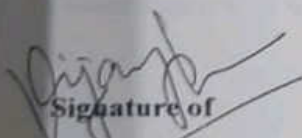
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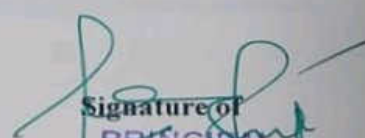
Certificate

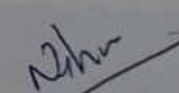
This is to certify that Mr. SACHIN YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is A STUDY ON IRDA PROTOCOLS FOR COVID -19 AND ITS IMPLEMENTATION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

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

12 APR 2022





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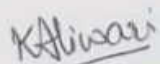
Certificate

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.

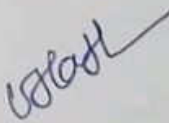

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Signature of

Guiding Teacher

Signature of

Principal


Signature of

External
Examiner

Date of Submission:

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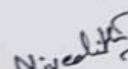
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CERTIFICATE

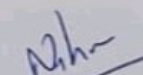
This is to certify that Ms. SHASMITA SATYANANDA NAYAK has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "FRAUDS IN INDIAN BANKING SECTOR" under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

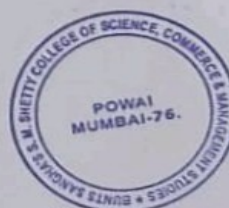

Signature of
Guiding Teacher


Signature of
Principal
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

Date of Submission:

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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" under my supervision.

I further certify that the 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.

Nirav K.
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

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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

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

Date of Submission: 12-04-2022

12 APR 2022





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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 of	Signature
		
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	External Examiner

Date of Submission:
12 APR 2022





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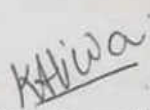
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Certificate

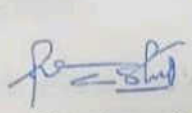
This is to certify that MR. SHREYAS BHANDARY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "PUNJAB AND MAHARASHTRA CORPORATION BANK FRAUD"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

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External
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Date of Submission: 13/04/2022

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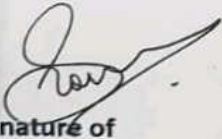


Certificate

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 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

External Examiner

Date of Submission: 06/04/2022.

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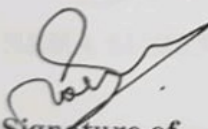


Certificate

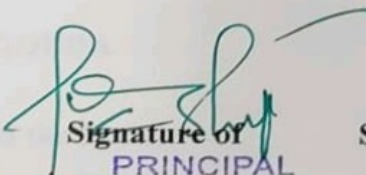
This is to certify that Ms. NEHA SURENDAR GOUDA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY ON CONSUMER LOANS PROVIDED BY URBAN 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

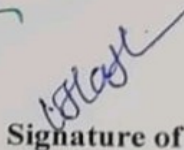

Signature of
PRINCIPAL

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of Science, Commerce & Management Studies

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Tel. 022 - 6132 7352

Email : college@smshettyinstitute.org


Signature of

External Examiner

Date of Submission: 05/04/2022

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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 PHISHING 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

Signature of
PRINCIPAL

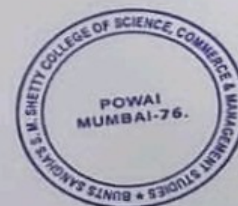
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@smsshettyinstitute.org

Signature of

**External
Examiner**

Date of Submission: 06/04/2022

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Management Studies, Powai, Mumbai
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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

PRINCIPAL

Bunts Sangha's S. M. Shetty College
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Management Studies, Powai, Mumbai
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NAAC Accredited 'A' Grade
2018

Certificate

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 my supervision.

I further certify that the 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.

K. Alwani
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 of

External
Examiner

Date of Submission:

12 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 **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.

K. H. Wale

Signature of

Guiding Teacher

[Signature]
Signature of
PRINCIPAL

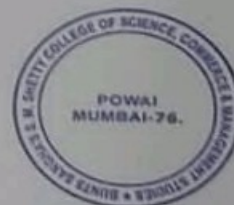
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
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Tel. 022 - 6132 7352
Email : college@smshettyinstitute.org

Signature of

Principal

Date of Submission:

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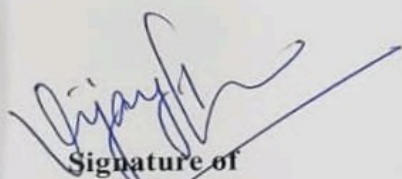
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Certificate

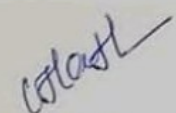
This is to certify that **Mr. Waman Vilas Dhuri** has worked and duly completed his Project Work for the degree of **Bachelor of Banking and Insurance** under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "**Mergers of Bank in India – An overview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


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:





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

This is to certify that Mr SHUBHAM PANIGRAHI 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, "COMPARATIVE STUDY OF COMMERCIAL BANK AND MICRO FINANCE INSTITUTION" under my supervision.

I further certify that the 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

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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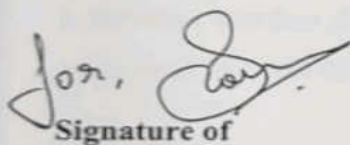


Certificate

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.

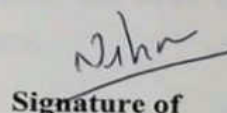

Signature of

Guiding Teacher


Signature of

PRINCIPAL

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


Signature of

External Examiner

Date of Submission:

08/04/2022
: 2 APR 2022





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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.

Nivedita
Signature of
Guiding Teacher

[Signature]
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]
Signature of
External Examiner

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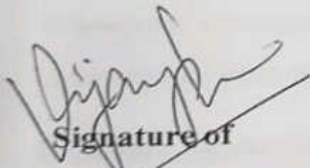


CERTIFICATE

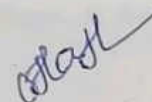
This is to certify that Ms. SWAGATA BALU JADHAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "DEMONETISATION IMPACT ON GENERAL PUBLIC" under 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.


Signature of
Guiding Teacher


Signature of
Principal
Bunts Sangha's 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 APR 2022





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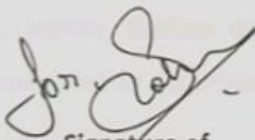
ISO 21001:2018

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 INVESTMENT OPPORTUNITIES IN INDIA" under my supervision.

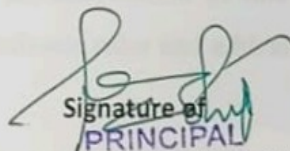
I further certify that the entire project has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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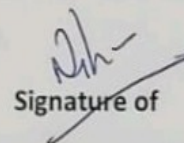
Signature of

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
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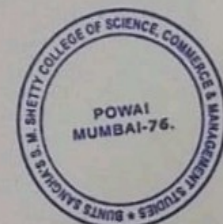


Signature of

External

Examiner

Date of Submission 5/4/2022





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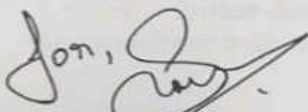
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Certificate

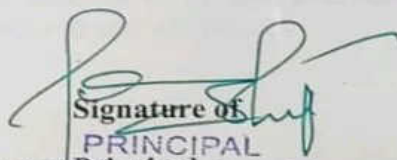
This is to certify that **Ms. SONALI RAJBHAR** has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "**STUDY ON IMPACT OF COVID ON CUSTOMER PREFERENCES 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 any degree or Diploma of any University.

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

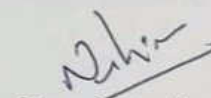

Signature of

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: 05/04/2022

12 APR 2022





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S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

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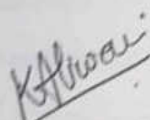
ISO 21001:2018

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**.

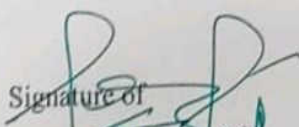
I further certify that the entire work has been done by the learner under my guidance and no part of it has been submitted previously for any Degree of Diploma of any University.

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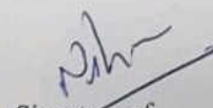

Signature of

Guiding Teacher

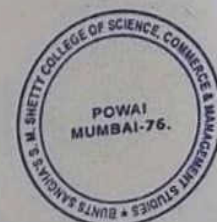
12 APR 2022


Signature of

PRINCIPAL
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 073.
Tel: 022 - 4152 7352
Email : college@smshettyinstitute.org


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

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ISO 21001:2018



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


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 APR 2022





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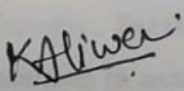
ISO 21001:2018

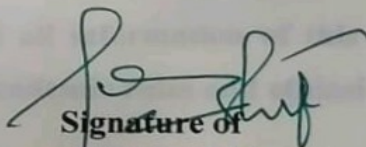
Certificate

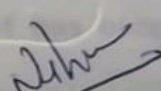
This is to certify that Ms. SHREYA PASWAN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "IMPACT OF INFLATION TARGETING ON INDIAN BANKING SECTOR" 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 her own work and facts reported by her personal findings and investigation.

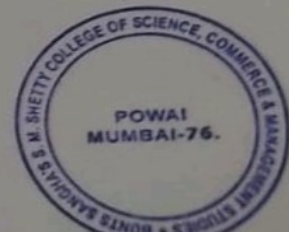

Signature of
Guiding Teacher


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:

12 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 Ms. SEJAL SAWANT 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 MERGER OF ALLAHABAD BANK WITH INDIAN BANK" under my supervision.

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

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

Nivedita K.
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:

12 APR 2022





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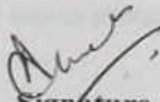


Certificate

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 been done by the learner under my guidance and that no part of it has been submitted previously for the purpose 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: 7th April '22
2 APR 2022





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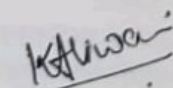
NAAC Accredited 'A' Grade ISO 21001:2018

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.

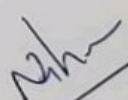
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

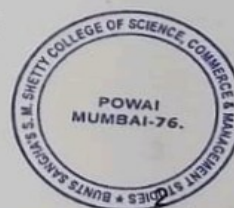
It is his own work and facts reported by him personal findings and investigation.


Signature of
Guiding Teacher

12 APR 2022


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





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S.M. Shetty College of Science, Commerce &
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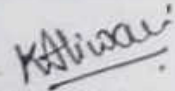


Certificate

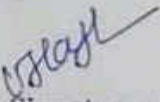
This is to certify that **Mr. DEEP KALVIKATTE** has worked and duly completed her Project Work for the **Bachelor of Banking and Insurance** under the Faculty of Commerce in the subject **Banking and Insurance (Commerce)** and her project is entitled, **"FINANCIAL PERFORMANCE OF INDIAN BANKS COMPARISON WITH RESPECT TO PRE 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 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:

12 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. 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

Signature of

Guiding Teacher

Signature of
PRINCIPAL

Bunts Sangha's **Principal** 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 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. 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.

Nivedita
**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

12 APR 2022





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Management Studies, Powai, Mumbai
Affiliated to University of Mumbai

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 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
Principal
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel: 122 - 4130 1352
Email: college@smshettyinstitute.org

Signature of
External Examiner

Date of Submission:

12 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

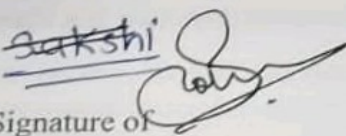
ISO 21001:2018

Certificate

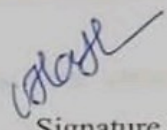
This is to certify that Ms. SAKSHI GHANSHYAM GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "ROLE OF COMMERCIAL BANK IN THE DEVELOPMENT 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 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: 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

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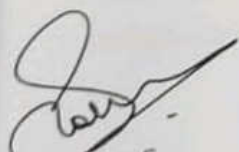


Certificate

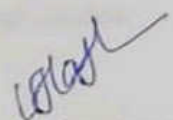
This is to certify that **Ms. SEEMA GUPTA** has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, **Role Of Bank In Development In Mutual Funds Market** 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
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: 08/04/2022

2 APR 2022





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



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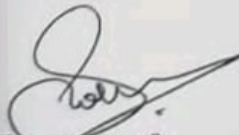
ISO 21001:2018

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.

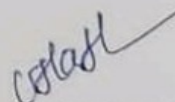
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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


Signature of

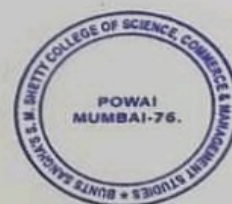
Guiding Teacher


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: 05/04/22
12 APR 2022





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

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
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

Signature of
Principal
(Dr. Sridhara Shetty)

Date of Submission: 4th April '22
12 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. 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.

Signature of

Guiding Teacher

(Sahana Ravi Prasad)

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

Principal

(Dr. Sridhara Shetty)

Date of Submission:

FA

09/04/2022
12 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. 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 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

Signature of
External Examiner

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

Date of Submission:

13 APR 2022

