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Dr. Sridhara Shetty

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Certificate

This is to certify that NEHA MAHINDRAKAR has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "ANALYSIS OF BUSINESS, FINANCIAL STATEMENT AND CUSTOMER SATISFACTION OF YES BANK OF INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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

Powai, Mumbai - 400 076. Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20/05 | 2022





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CERTIFICATE

This is to certify that Mr. Nitin Ravi Naik has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and Financial Management and his project is entitled, "Role of Commercial Banks in 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 his own work and facts reported by his personal findings and investigations.

Guiding Teacher

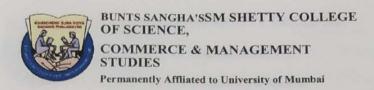
Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076. Signature of

External Examiner

Date of Submission:

15/6/2022





Certificate

This is to certify that Mr. ROHAN VILAS SALVI has worked and duly completed his Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of Financial Accounting and his project is entitled "IMPACT OF COVID ON FINANCIAL PERFORMANCE OF SELECTED BANKS" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Prof. Sandeshashetty Dr. Sridhara Shetty

External Examiner

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Date of Submission:





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CERTIFICATE

This is to certify that Maksood Maqbool Ahmad has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "Saving and Investment pattern in middle class families" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Wordndra Singh Prof.

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Email: college@smshettyinstitute.org

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Certificate

This is to certify that PURNIMA PANDYA has worked and duly completed her Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of Financial Management and her project is entitled "Financial Planning for Salaried Employees and Strategies for Tax Savings" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Prof. Sandesha Shetty

Dr. Sridhara Shero

External Examiner

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Date of Submission: 13 06 2022

POWAI MUMBAI-78



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CERTIFICATE

This is to certify that SANJANA DHARMENDRA SINGH has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "A Comparative study of Indirect Tax in India with reference to GST**under my supervision. I further certify that the 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

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

of any University.

Dr. Sridhara Shetty

External Examiner

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This is to certify that Ms Sonal Sagar has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and her project is entitled, "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 any Degree or Diploma of any University.

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

Guiding Teacher

ture of

Examiner

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Signature of

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Signature of

External

Date of Submission: 14106 2022

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Certificate

This is to certify that H.SRINIVAS ANAND has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "IFRS AND ITS GLOBAL ACCEPTANCE" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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External Examiner

Prof. Vicendra Singh

(Principal)

Date of Submission: 20/05/2022

(Project Guide)



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Certificate

This is to certify that GRISHMA NARAYAN ALVA has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "FOREIGN TRADE"

WITH CHINA AND ITS IMPACT ON INDIAN ECONOMY "under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

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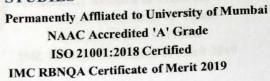
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Email: cellege@smshettyinstitute.org

(Project Guide)

Date of Submission: 23/05/2022





Certificate

This is to certify that **DEEPALI SUDHAKAR DONGRE** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled "STUDY OF CONSOLIDATED FINANCIAL STATEMENT IN INDIA". under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

BLAS Sandhars In Stanting College External Examiner

of Science, Commerce & Management Studies
(Prival Management - 400 076.

Prof. Virendra Singh

(Project Guide)

Date of Submission: 20 05 2022.





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Certificate

This is to certify that SONISHEROAN ROQUE FERNANDES has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of

Commerce in the subject of Financial Accounting and her project is entitled

"FINANCIAL ANALYSIS OF AVIATION SECTOR IN INDIA POST COVID 19"

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

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

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Powal, Mumbai - 400 076.
Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

ject Guide)

(Principal)

Date of Submission: 21-05-2022





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Certificate

This is to certify that VIGHNESH SANDEEP GHOSALKAR has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled FINANCIAL ANALYSIS OF AGRICULTURAL SECTOR IN INDIA POST COVID 19 under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

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Date of Submission: 21 05 2022



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Certificate

This is to certify that GUPTA RAGINI GULABCHAND has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "FINANCIAL ANALYSIS OF SERVICE SECTOR IN INDIA POST COVID 19" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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Por Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission:





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Certificate

This is to certify that SUMEET SANTOSH KANOJIA has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and his project is entitled "TO STUDY FOREIGN DIRECT INVESTMENT IN INFRASTRUCTURE SECTOR IN INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

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Date of Submission: 15/06/22



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that SANJANA HANUMANT KEVALE has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "FOREIGN DIRECT INVESTMENT IN INSURANCE SECTOR IN INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

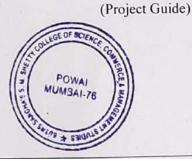
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Tel: 022 - 0132 7352

Email: college@smshettyinstitute.org

Date of Submission: 23 | 05 | 2022





Certificate

This is to certify that MANISHA RAJPUROHIT has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Corporate Finance and her project is entitled "A STUDY ON FINANCING SELF HELP GROUPS" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Sandesha Shetty

PRINCIPAL

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(Project Guide)

Date of Submission: May 2022.

13.06.2022



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CERTIFICATE

This is to certify that Mr. Rushabh Shashikant Rane has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and Financial Management and his project is entitled, "Women investor awareness towards to capital market" under my supervision.

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

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

Guiding Teacher

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PRINCIPA Bunts Sanghas & M. Shetty College of Science, Commence Management Studies Powal, Mumbal - 400 076.
Tel.: 022 - 6132 7352
Email: college@smshettyinstitute.org

Signature of

External Examiner

Date of Submission: 13/06/2022



NAMADWENU GUNA VIDYA SADAWA PHALADAYHI

BUNTS SANGHA'S SM SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES

Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that ANIKET NITAI BELEL has worked and duly completed his

Project work for the degree of Masters in Commerce under the faculty of Commerce in
the subject of Financial Accounting and (her/his) project is entitle "Corporate Social
Responsibility fund & its uses-Reliance Group" under my supervision. I further certify
that the entire work has been done by the learner under my guidance and that no part of it
has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL

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

Powaj, Mumbai - 400 076. Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20-5-2022



Certificate

This is to certify that Mr. Ishdeep Amarjit Singh Chabra has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Financial Accounting and his project is entitled "IFRS AND IND AS" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for

any Degree or Diploma of any University.

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

PRINCIPAL
Bunts Sanghar's & Management Studies
of Science, Commerce & Management Studies
Powal, Mumbal - 400 076.

External Examiner

Prof. Virendra Singh

(Project Guide)

Date of submission: 21/05/2022



Certificate

This is to certify that Komal Molankumar Mishra has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "Valuation of Goodwill and Shares for Amalgamation and Merger" under my supervision. I further certify that the 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 his personal findings and investigations.

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

PRINCIPAL

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(Project Guide)

Date of Submission:



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Certificate

This is to certify that SHILPA PHULENDRA MISHRA has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "ONLINE RETAIL BUSINESS POST COVID 19" under my supervision. I further certify that the entire work has

Been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her own work and facts reported

by his personal findings and investigations.

PRINCIPAL

's Sangha's S.M. Snetty College Commerce & Management Studies

Dr. Sridhara Shetty00 076.

External Examiner

Prof. Virendra Singh

(Project Guide)

(Principal)

Date of Submission: 21st May, 2022



Certificate

This is to certify that Miss. Supriya Govind Mugale has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Financial Accounting and her project is entitled "Indian Economy After 2014 in reference to Make in India" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

investigations.

PRINCIPAL

PD is Sanditalia Sith. State College of Science, Commerce & Management Studies

Powai, Mumbai - 400 076. (Principal)

External Examiner

Prof. Virendra Singh

(Project Guide)

Date of submission:





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. Divya Nair has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Finance and her project is entitled, "Gold As An Investment Avenue" under my

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

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

Guiding Teacher

Principal Agency Principal Principal

Date of Submission: 13/6/2022

Signature of

External Examiner





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

CERTIFICATE

This is to certify that Ms. Apeksha Shantilal Nisar has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Finance and her project is entitled, "Role of Banks in Financial Inclusion in India" under my supervision.

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

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

Signature of

Guiding Teacher

Principal PRINCIPAL

Signature

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

Date of Submission: 13 Of maio codege@smshettyinstitute.org

Signature of

External Examiner



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that ANUKSHA BALKRISHNA SALIAN has worked and duly completed her Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of Corporate Finance and her project is entitled "NON-PERFORMING ASSETS (NPA) OF PUBLIC SECTOR BANKS" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Prof. Sandesha Shetty

Dr. Sridhara Shetty

External Examiner

(Project Guide)

Bunts Sangha 9 S.M. Shetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

Date of Submission: May, 2022

POWA



Certificate

This is to certify that NISHA NAVEENCHANDRA SALIAN has worked and duly completed her Project work for the degree of Masters of Commerce under the faculty of Commerce in the subject of CORPORATE FINANCE and her project is entitled "ISSUES AND CHALLENGES IN INTERNATIONAL BANKING 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 or Diploma or any University.

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

Prof. Sandesha Shetty

(Project Guide)

Dr. Sridhara Shetty

PRINCIPAL

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

Date of Submission: 15 06 2022

External Examiner

POWAI MUMBAI - 76.



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified **IMC RBNQA Certificate of Merit 2019**

Certificate

This is to certify that CHIRAG DAYANAND SHETTY has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and his project is entitled "A STUDY ON TAX PLANNING WITH REFERENCES TO SALARIED INCOME 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 his own work and facts reported by his personal findings and investigations.

External Examiner Dr. Sridhara Shetty

Prof. John Menezes

(Project Guide)

PRINCIPAL

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

Email: college@smshettyinstitute.org

Date of Submission 21/05/2022

2



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



Certificate

This is to certify that Ms. Varsha Shetty has worked and duly completed her Project Work for the degree

of Master in Commerce under the Faculty of Commerce in the subject of Advance

Accountancy and her project are entitled, "Impact of Merger and Acquisition on Indian Economy"

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

Diener Guiding Teacher

Principal
PRINCIPAE
Burts Sangha's S.M. Shetty College
of Sci...ce, Commerce & Management Studies
Powal, Mumbal - 400 076.

External Examiner

Date of Submission:







Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified **IMC RBNQA Certificate of Merit 2019**

Certificate

This is to certify that Aakash Singh has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Indirect tax and (her/his) project is entitled Consumer Preference Towards Tax Saving Instruments in India under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

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(Project Guide)

PRINCIPAL

Bunts Sérginaisi Ball). Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of Submission:

May - 2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that ADILA MOHD QAISER IMAM has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her) project is entitled "Corporate Social Responsibility Fund & Its Uses- TATA Group" under my supervision. I further certify that the 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 his personal findings and investigations.

PRINCIPAL

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Project Guide)

(Principal)

Date of Submission: 20 05 2022

POWAI MUMBAI - 76.

2



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. Aishwarya Singh has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance

Accountancy and her project are entitled, "Taxation Fraud in India" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her own work and facts reported by her personal findings and investigations.

Menego Guiding Teacher

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

Date of Submission: 20.5.2022



CARACINEIRI GINA VOTA SANASINI PIRA ANTA

BUNTS SANGHA'S SM SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES

Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that Ayush B. Mhamunkar has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled Study of Corporate

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

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

PRINCIPAL

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

External Examiner

Prof. Virendra Singh

(Project Guide)

(Principal)

Date of Submission: 21-05-2022





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

This is to certify that Miss Harjeet Kaur Gyan Singh has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "FINANCIAL

ANALYSIS OF E-COMMERCE AND ITS IMPACT ON ECONOMY POST

COVID 19" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL
nts Sangha's S.M. Shetty College
ce, Commerce & Management Studies
Powai, Mumbai - 400 076
Dr. Sridharan Shetty Bunts of Sc

External Examiner

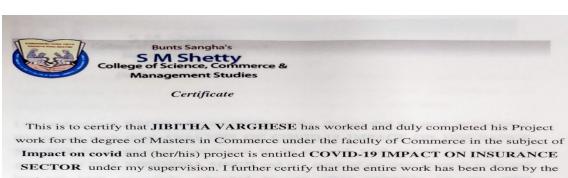
Prof. Virendra Singh

oject Guide)

(Principal)

Date of Submission: 21 05 2022





learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL
's Sangha's S.M. Snetty College
e, Commerce & Management Studies
Powai, 性情情和發展能ty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that Siddique Maryam Aftab Alam has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Indirect Tax and (her/his) project is entitled "A Comparative Study On GST in India and Developed Countries" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

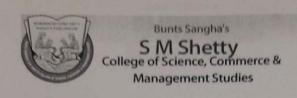
PRINCIPAL

Bunts Sangha's S. M. Shetty College of Science, Conference (phi) agement Studies Powal, Mumbai - 400 076. Tel.: 022 - 6132 7352 Email: college@smshettyinstitute.org

(Project Guide)

Date of Submission: 21 05 2022





Certificate

This is to certify that PRAKASH RAJU SUVARNAhas worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accountingand his project is entitled "COMPARATIVE STUDY ON INDIRECT TAXES IN INDIA AND CHINA" under my supervision. 1 further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

(Project Guide)

Bunts San Principal thetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076. Tel.: 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of submission: 20.05.2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that Ms. Preeti Sanjay Singh has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Financial Accounting and her project is entitled "Financial inclusion through Digital Banking in India" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

(Project

Prof. John Menezes

(Principal)

GUPRINCIPAL Sanahala Sanahala

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

Date of submission: 14 June 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 Mr. Suraj Shashikant Rane has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Financial Management and his project is entitled, "Ratio analysis as a tool of financial analysis" under my supervision.

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

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

Guiding Teacher

Bunts Sangill Library College of Science, Commerce & Management Studies Power, Mumbai - 400 076.
Tel.: 022 - 6132 7352
Email: college@smshettyinstitute.org

Signature of

External Examiner

Date of Submission: 13 \ 06 \ 2022

POWAI MUMBAI-76



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

Affiliated to University of Multidal

NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



CERTIFICATE

This is to certify that Ms Amandeep Kaur Sandhu has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and her project is entitled, "IMPACT OF DEMONETISATION ON SMALL SCALE INDUSTRIES IN MUMBAI REGION" under my supervision.

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

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

Guiding Teacher

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PRINCIPAL
Bunts Sanchine pull Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352

Signature

Email: college@smshettyinstitute.org

Date of Submission: 13.06.2022

Signature of

External Examiner



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that MANTASHA SHAIKH has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial accounting and her project is entitled "IMPACT OF COVID-19 PANDEMIC ON SMALL SCALE INDUSTRIES IN MUMBAI REGION" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Prof. Sandesha Shetty

Dr! Sridhara Shetty

PRINCIPAL

External E

(Project Guide)

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

Tel.: 022 - 6132 7352

il : college@smshettyinstitute.org Date of Submission:





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that SHAIKH SADIYA KANIZ has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "COMPARATIVE STUDY ON INDIRECT TAX IN INDIA IN PRE GST 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 or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John menezes

PRINCIPAL

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

(Project Guide)

Date of Submission: |4|06|2022



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Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that TRUPTI RAJARAM SHINDE has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "A Comparative study on direct and indirect taxes in India post demonetization 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/his) own work and facts reported by his personal findings and investigations.

PRINCIPAL

Bunts Sangha's S.M. Snetty College

of Science, Commerce & Management Studies

External Examiner

Prof. John Menezes

(Principal)

(Project Guide)

Date of Submission: 23 05 22





Certificate

This is to certify that Mr. Amnit Jaswinder Singh has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Financial Accounting and his project is entitled "Comparative Study On Indirect Taxes In India And Gulf Countries" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

PRINCIPAL
Bunts Sangh Principahetty College of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352

Email: college@smshettyinstitute.org

Date of submission:

External Examiner

POWAL MUMBAI-78 Prof. John Menezes

(Project Guide)



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that Mr. Sagar Mahesh Suvarna has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Financial Accounting and his project is entitled "Study on Digital Payments in India Post Demonetisation 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 his own work and facts reported by his personal findings and investigations.

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

External Examiner

Prof. John Menezes

(Project Guide)

Date of submission: 20-05-2022



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that TRIPATHI SNEHA RAJMANI has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her) project is entitled "SAVING AND INVESTMENT PATTERN OF TEACHING FACULTY IN MUMBAI REGION" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL
Posts Sangha's S.M. Shetty College
a, Commerce & Management Studies

Powai, Mumbai - 400 076. Dr. Sridhara Shetty

External Examiner

(Principal)

Prof. John Menezes

(Project Guide)

Date of Submission: 20 05 2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that JYOTI SHRINIWAS VENKATGIRI has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "IMPACT OF GST ON EDUCATIONAL SERVICES IN INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

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

(Project Guide)

Date of Submission 13/06/22





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that SONAMKUMARI RAJKUMAR YADAV has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "A STUDY ON PERFORMANCE OF PRADHAN MANTRI JAN DHAN YOJANA IN INDIA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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

Powai, Mumbai - 400 076. Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

(Principal)

(Project Guide)

Date of Submission: 20/05/2022





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

NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



Certificate

This is certify that Abhishek Tiwari has worked and duly completed his Project Work for the degree Masters of Commerce under the Faculty of Commerce in the subject of Advance Accounting and Financial Management (Commerce) and his project is entitled, "IMPACT OF GST ON TOURISM IN INDIA" under my supervision.

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

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

Signature of

Guiding Teacher

PARINCIPAL

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

External Examiner

Date of Submission: 13/06/2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that DIPIKA BHUPENDRAKUMAR DUBEY has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "FDI BY INDIAN COMPANIES BY OTHER COUNTRIES" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL

Bunts Sangha's S.M. Shetty College of Science, Commerce & Management Studies Provats Matthews #00:078.

External Examiner

(Project Guide)

Prof. Vicendra Singh

(Principal)

Date of Submission: 21-05-2022



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that M/s. Vidula Ashok Kalamkar has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "Co-operative banks in Mumbai." under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20 05 2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that MUKUND KAILASH GAUD has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "FOREIGN TRADE WITH USA AND ITS IMPACT ON INDIAN ECONOMIC" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

hal Examiner

Dr. Sriethara Shetty
PRINCIPAL

s Sangha's S.M. Shetty College commerce & Management Studies Powal, Mumbai 400 070

Principal 100 076.

of SL

Prof. Virendra Singh

(Project Guide)

Date of Submission: 21-05-2022





Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

CERTIFICATE

This is to certify that Ms. Rakshanda Nizamuddin Shaikh has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and her project is entitled, "Role of Insurance sector in the Economic development of the Country" under my supervision.

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

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

Signature of Guiding Teacher

Date of Submission

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

Signature of
External Examiner



2



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

This is to certify that MS. SADIYA MOHD.HANIF SHAIKH has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Tax and her project is entitled "IMPACT OF COVID 19 PANDEMIC ON GST IN INDIA" under my supervision. I further certify that the entire work has been done

under my supervision. I further certify that the 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 his personal findings and investigations.

Dr. Sridhara Shetty

External Examiner

quent

Prof John Menezes

PRINCIPAL
Bunts Sangha's S.M. Shetty College
of Science, (Prynere & Management Studies
Powal, Mumbal - 400 076.

(Project Guide)

Date of Submission:



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified **IMC RBNQ Certificate of Merit 2019**

Certificate

This is to certify that Mr.SohamS Soni has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled "COMPARITIVE STUDY ON INDIRECT TAX IN INDIA AND USA" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty 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

(Principal)

External Examiner

Prof. John Menezes

(Project Guide)

Date of Submission: May 2022 13 5 one 2022





Permanently Affiliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that Mr. Suraj Ramjagat Pal has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and financial management and his project is entitled "A Study on Consumer Preference Towards Tax Saving Instrument" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

investigations.

Signature of

Guiding Teacher

Signature of

Principal PRINCIPAL

Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies 5/2022 Powai, Mumbai - 400 076.
Tell: 022 - 6132 7352

Date of submission: 17/05/2022

Email: college@smshettyinstitute.org



Signature of

External Examiner



Permanently Affliated to University of Mumbai NAAC Accredited 'A' Grade ISO 21001:2018 Certified IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that VIJAY CHANDRAKANT PATEL has worked and duly completed his Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of Financial accounting and INVESTMENT **CITIZEN** "SENIOR entitled his project PORTFOLIO" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

investigations.

Prof.Sandesh Shetty

Dr. Sridhara Shetty

External Examiner

(Project Guide)

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

Date of Submission:

Tel.: 022 - 6132 7352 60129@ssashettyinstitute.org

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Certificate

This is to certify that AMRIN CHOUDHARY has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and her project is entitled "FRAUDS IN BANKING SECTOR IN INDIA AND RBI's ROLE" under my supervision. I further certify that the 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 fact	s reported by his personal finding	ngs and investigations.
Dr. Sridhara Shetty	External Examiner	Prof. Virendra Singl
(Principal)		(Project Guide)
Date of Submission:		