

BUNTS SANGHA'S

S.M. SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES

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Dr. Sridhara Shetty

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Certificate

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

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

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

Signature of

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10 APR 2022

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External Examiner









Certificate

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

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

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

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External Examiner



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

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

Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "INVESTMENT IN GOVERNMENT SECURITIES (AS PER MUMBAI REGION)." under my supervision.

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

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

Signature of

Teacher

Submission:

10 APR 2022

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Certificate

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

under my supervision.

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

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

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Certificate

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

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

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

Signature of

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Certificate

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

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

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

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Certificate

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

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

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

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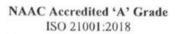
1 0 APR 2022

Signature of

External Examiner









Certificate

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

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

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

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

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

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

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Certificate

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

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

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

Signature of

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Certificate

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

under my supervision.

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

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

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10 APR 2022

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Certificate

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

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

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

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

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

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

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

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

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

Signature of

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CERTIFICATE

This is to certify that Ms. SHIFA FARUQUI has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "FINANCIAL PERFORMANCE OF INDIAN BANKS POST COVID-19" under my supervision.

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

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

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DATE OF SUBMISSION: 05 | 04 | 2022

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(XVV) Signature of

External Examiner





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Certificate

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

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

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

Signature of

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Certificate

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

jurther certify that the 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.

mature of guiding teacher

Kiwai

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Signature of external examiner

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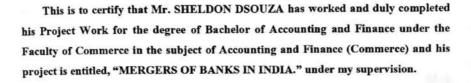
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Signature or

External Examiner





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

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade ISO 21001:2018

CERTIFICATE

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

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

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

Signature of

Guiding Teacher

PRINCIPAL

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

Signature of

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

Email: college@smshettyinstitute.org

Date of Submission: 71 April 22 10 APR 2022 Signature of

External Examiner







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Henry

Guiding Teacher

Bunts Sain Rrincipahetty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

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

Date of Submission: 11/4/22

1 0 APR 2022

Signature of

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External Examiner

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



Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPAL

Bunts Sadgha**Brinktipak**lty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

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

Date of Submission

1 0 APR 2022

Signature of

External Examiner





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



NAAC Accredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPAL unts Socials S. I. Shelly Colle

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

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

External Examiner

5/4/2022 Date of Submission:

1 0 APR 2022







NAAC Accredited 'A' Grade ISO 9001: 2015 Certified

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of External Examiner

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

Date of Submission: Email : college@smshettyinstitute.org

Signature of

1 0 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Bunta Principal M. Shetty College

of Science, Commerce & Management Studies

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

Date of Submission: 06/04/2022

1 0 APR 2022

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Signature of

External Examiner



S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Guiding Teacher

Signature of BuPrincipals S. M. Shetty College

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

Date of Submission: 30 | Embil: college@smshettyinstitute.org

10 APR 2022

Signature of

External Examiner







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

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

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

Email: college@smshettyinstitute.org

Date of Submission: 6/04/2022

10 APR 2022

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Signature of

External Examiner



S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAAC Accredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Signature of

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Bunts Sarlgha's S. M. Shetty College

Guiding Teacher Science, Comprincipal Aggement Studies External Examiner

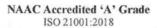
Powai, Mumbai - 400 076. Tel. 022 - 6132 7352

Date of Submission : cotheae@smelettyinstitute.org

10 APR 2022

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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of Alberta Sangha's Sangha's Shetty College

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

Date of Submission:

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

1 0 APR 2022

2

Signature of

External Examiner







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Certificate

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

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

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

Signature of

Guiding Teacher

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

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

Date of Submission 05 | 04 | 2022 1 0 APR 2022 POWAI MUMBAI-76.

Signature of

External

Examiner



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Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPALIN

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

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

External Examiner

Date of Submission: 6th April 2022

1 0 APR 2022







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Certificate

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

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

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

Signature of

Guiding Teacher

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

Signature of

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

Date of Submission: 1 0 APR 2022

Signature of

External Examiner







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of INCIPAL Bunts SPrincipal . Shetty College

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

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

Date of Submission: 05 4 22

10 APR 202

Signature of

External Examiner







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Certificate

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

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

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

SIGNATURE OF

GUIDING TEACHER

EXTERNAL EXAMINER

(AVNEET KAUR)

Date of submission: 4n April 22

10 APR 2022

PRINCIPAL BunRRENGIRALM. Shetty College of Science, Commerce & Management Studies

(DR. SRIDMARA SHEETY)76. Tel. 022 - 6132 7352 Email: college@smshettyinstitute.org





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai



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Certificate

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

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

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

Signature of

Guiding Teacher

Bunts Sangha's S. M. Shetty College of Science, Confine Spiral nagement Studies Powai, Mumbai - 400 076.

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

Date of Submission: 30 - 03 - 2022

1 0 APR 2022

Signature of

Signature of

External Examiner







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

> NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

This is to certify that Ms. Swathi Vijay Poojary has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "Role of working women in financial decision making of the family" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University. It is his own work and facts reported by his personal findings and investigation.

Signature **Guiding Teacher**

Signature of Principal INCIPAL Bunts Sangha's S. M. Shetty College

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

10 APR 2022



Signature of

External Examiner



BS MACHA MITORIAN IDICATIONAL

NAAC Accredited 'A' Grade ISO 21001 : 2018

Certificate

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

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

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

Signature of

Guiding Teacher

(KOMAL TIWARI)

Signature of

Principal

of Science, Commerce & Management Studior. Sridhara Shetty)

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

Bunts Stangman's S. M. Smell College

CIPAL

Email: college@smshettyinstitute.org

Date of Submission:

10 APR 2022







ISO 21001:2018

Certificate

This is to certify that Ms. GANGA PAL has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "TAXATION A MAJOR SOURCE OF GOVERNMENT FUNDING DURING COVID" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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

Signature of

Guiding Teacher

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

Signature of

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

External Examiner

Date of submission: 06-04-2022

POWAI MUMBAI-76.





NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of w

Bunts Principal Shetty College of Science, Compares & Management Studies

Powal, Munibal - 400 076. Tal. 022 - 6132 7352 Email : college@smsheltyinstitute.org

Date of Submission: 12 04 2022

12 APR 2022

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Signature of

External

Examiner



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

Affiliated to University of Mumbai

NAAC Accredited 'A' Grade ISO 9001: 2015 Certified



Certificate

This is certify that Ms. ANUSKA ASTA PANJA has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "PORTFOLIO MANAGEMENT IN BANKING SECTOR" under my supervision.

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

Signature of

Guiding Teacher

Signature of Principal

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

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

Date of Submission:

1 0 APR 2022

Signature External



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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
1SO 21001;2018



Certificate

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

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

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

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

Signature of

Guiding teacher

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

6 4 2022 Date of Submission:

1 0 APR 2022

External examiner

POWAI MUMBAI-76.

Signature of



S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai



NAACAccredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPAL Bunts Principal. M. Shetty College

 & Management Studies Powai, Mumbai - 400 076. Tel. 022 - 6132 7352 Empil : college@smshettyinstitute.org

Date of Submission: 06 04 2022

Signature of

External Examiner







ISO 21001:2018



Certificate

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

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

Signature of

guiding teacher

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

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

Date of submission

10 APR 2022

Signature of External

POWAI MUMBAI-76.





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Certificate

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

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

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

Signature of

Guiding Teacher

Principal of Science

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

Date of Submission: 31 03 2022

11

10 APR 2022

Signature of

External Examiner





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



NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

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Bunts Serincipal 1. 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 | 22

10 APR 2022





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



Certificate

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

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

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

Signature of

Guiding Teacher

Signature of

PRINCIPAL

Bunts Sangracipa M. Shetty College

External Examiner

Signature of

of Science, Commerce & Management Studies

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

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

12 APR 2022

Date of Submission 12 4

POWAI MUMBAI-76.





NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of College

Bunts Principal 1. Shetty College of Science, Commerce & Management Studies Powal, Mumbai - 400 076.

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

External Examiner

Date of Submission:

1 0 APR 2022

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NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

rathan

Signature of PRINCIPAL Bunts Principal M. Shetty College

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

Date of Submission: 31 3 1916 30 Hege @smshettyinstitute.org

1 0 APR 2022

Signature of

External Examiner





S.M. Shetty College of Science, Commerce &

Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai

NAAC Accredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Date of submission -:

1 0 APR 2022

Signature of PRINCIPAL

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

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

ExternalExaminer





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

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

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

Guiding Teacher

Signature of Signature of

Bunks Principal. Shelty College of Science, Commerce & Management Studies

External Examiner

Date of Submission: 4+ April 1932 - 6132 7352

10 APR 2022







NAAC Accredited 'A' Grade ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature

PRINCIPAL

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of Science, Commerce & Management Studies

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Date of Submission:

1 0 APR 2022

Signature of

External Examiner



Page | 2





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Certificate

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

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

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

Signature of

Guiding Teacher

Principal PRINCIPAL

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Date of Submission: Email : college@sm:

1 0 APR 2022

Signature of

External Examiner







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Certificate

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

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

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

Signature of

Guiding Teacher

10 APR 2022

Signature of **External Examiner**

Date of Submission: OC O4 Bunk Sargha's S. M. Shatty College merce & Management Studies

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

Signature of

Principal

PRINCIPAL

Email: college@smshettyinstitute.org







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Certificate

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

BETWEEN TOP MUTUAL FUND AGENCIES IN INDIA" under my supervision.

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

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

Signature of

Guiding Teacher

Bunts Sangh Principaletry College of Science, Commerce & Management Studies Powai, Mumbai - 400 076.

External Examiner

Signature of

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Email: college@smshettyinstitute.org

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CERTIFICATE

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

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

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

Signature of **Guiding Teacher**

Signature of Bunts Sangha's The Shelty College External Examiner of Science, Commerce & Management Studies

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

Date of Submission: 07.04.2022

1 0 APR 2022



Signature of



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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of A

Signature of

External Examiner

of Science, Commerce & Management Studies

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Date of Submission:

10 APR 2022





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Certificate

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

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

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

Signature of

Guiding Teacher

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

Date of Submission 28 mail of lege 3 man attitute.org

1 0 APR 2022

Signature of

External Examiner







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Certificate

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

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

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Date of Submission &8 03 2022

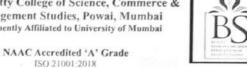
10 APR 2022

Signature of

External Examiner









Certificate

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

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

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

Signature of

Guiding Teacher

Signature of

Principal A. Shelty College of Science, Commerce & Management Studies

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Email: college@smshettyinstitute.org

Date of Submission:

1 0 APR 2022

Signature of

External Examiner







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Certificate

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

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

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

Wire THE Signature of

Guiding Teacher

Signature of

PRINCIPAR Bunts Sangha's S. M. Shetty College of Science, Commerce & Management Studies
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Date of Submission: 06/04/2022

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Signature of

External Examiner





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Certificate

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

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

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

Signature of

Guiding Teacher

Bunts Sangh Fin My Betty College of Science, Commerce & Management Studie: Powai, Mumbai - 400 076.

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Date of Submission: 31 | mail | college@smshettyinstitute.org

10 APR 2022

Signature of

External

Examiner

POWAI MUMBAI-76.





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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPAL Bunts Principal M. Shetty College

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Signature of

External Examiner

Date of Submission: 06 04 2022

1 0 APR 2022







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Certificate

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

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

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

Signature of

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Date of Submission:

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Certificate

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

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

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

Signature of

Guiding Teacher

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Signature o

External Examiner

Date of Submission: 31 03 2022

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Certificate

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

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

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

Signature of

Guiding Teacher

PRINCIPAL

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Email: college@smshettyinstitute.org

Date of Submission: 05/04/2022

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Signature of

External Examiner







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Certificate

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

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

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

Signature of

Guiding Teacher

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Signature of PRINCIPAL

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Email: college@smshettyinstitute.org

Date of Submission: 06 4 22

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Signature of

External Examiner





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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of

PRINCIPAL

Bunts Sangh Pr in bir Site ty College of Science, Commerce & Management Studies Powai, Mumbai - 400 076. Signature of

External Examiner

Date of Submission: 07/04/22







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Certificate

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

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

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

Signature of

Guiding Teacher

Signature of PRINCIPAL

Bunts Sangi Bus Business Betty College of Science, Commerce & Management Studies Powal, Mumbal - 400 076.

Signature of

External Examiner

Date of Submission: 29 | 04 | 22





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



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Certificate

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

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

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

Signature of

Guiding Teacher

Bunta Principal M. Shedy College

of Science, Connecte a Management Studies
Powal, Mumbai - 400 076.
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Email: collega@smsheltyinstitute.org

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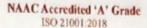
Signature of

External Examiner

Date of Submission: 30 03 2022 10 APR 2022









Certificate

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

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

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

Signature of

Guiding Teacher

Hrindiplat IPAL

Signature External Examiner

Bunts Jangha's S. M. Shetly College

Date of Submissions ; 4th Apr owai, Mumbai - 400 076.

Tel. 022 - 6132 7352

Signature of

Emmil: college@smanettyinstitute.org







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Certificate

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

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

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

Signature of

Guiding Teacher

Bunts Sanghas Schalhetty Colege

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Email: college@smshettyinstitute.org

Date of Submission: 06 - of - doll

1 0 APR 2022

Signature of

External Examiner

