



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.


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Guiding Teacher


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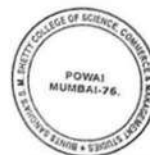
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Signature of

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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.

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

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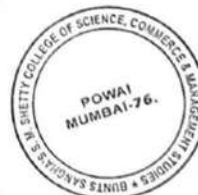
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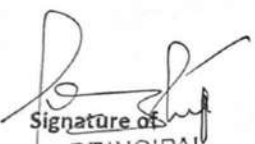
This is to certify that Mr. SOHAIL ISMAIL SHAIKH has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "DEMONETISATION AS A TOOL OF FINANCIAL REFORMS"


under my supervision.

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

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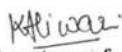
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This is to certify that Ms. RISHIKA SHETTY has worked and duly Completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled,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

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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.

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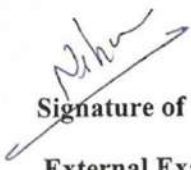
This is to certify that Ms. SHLOKA HARISH SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "THE IMPACT OF COVID 19 ON THE INDIAN ECONOMY". 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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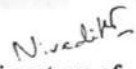
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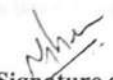
This is to certify that Ms. NIDHI SHETTY has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ANALYSIS OF CUSTOMER SATISFACTION WITH RESPECT TO MOBILE BANKING SERVICES OF PRIVATE AND PUBLIC SECTOR BANKS" under my supervision.

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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.

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Nivedita
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Guiding Teacher

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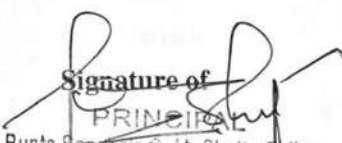
This is to certify that Ms. PRIYANKA SHETTIGAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ROLE OF BANKS IN DEVELOPMENT OF MUTUAL FUND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

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

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Signature of

External
Examiner

Date of Submission:

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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.

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Encl : Project - Commerce, Management





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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.

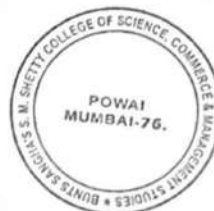

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Certificate

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

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

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

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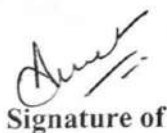
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Certificate

This is to certify that Mr. ABHISHEK SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "WOMEN AS AN INVESTMENT DECISION MAKER OF THE FAMILY." under my supervision. It is a result of my own research and has not been submitted previously for any other degree programs in this or any other University.

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

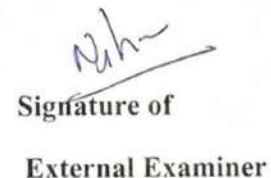
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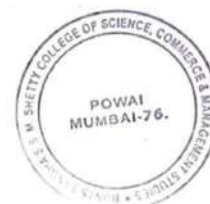

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CERTIFICATE

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

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

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

Signature of

Guiding teacher

Signature of
PRINCIPAL

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

Signature of

External Examiner

DATE OF SUBMISSION: 05 / 04 / 2022

10 APR 2022



015



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



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Certificate


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

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

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


Signature of
Guiding
Teacher


Signature of
Principal
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 0132 7352
Email : college@smshettyinstitute.org


Signature of
External
Examiner

Date of Submission:

10 APR 2022





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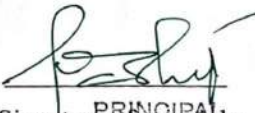
Certificate

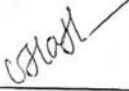
is is to certify that Mr. Shivraj Mallikarjun Gowda has worked and duly completed his
oject Work for the degree of Bachelor of Accounting and Finance under the Faculty of
Commerce in the subject of Accounting and Finance (Commerce) and his project is
ntitled, "A STUDY ON GOLD LOAN MARKET AS ALTERNATIVE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

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

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

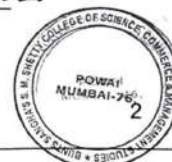

Signature of guiding
teacher


PRINCIPAL
Signature of Principal
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 613 7352
Email : college@smsshettyinstitute.org


Signature of external examiner

10 APR 2022

Date of Submission: 08/04/2022



017



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Permanently Affiliated to University of Mumbai



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Certificate

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


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

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



Signature of

Guiding Teacher



Signature of
PRINCIPAL

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



Signature of

External
Examiner

Date of Submission: 8/4/2022

10 APR 2022





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CERTIFICATE

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

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

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


Signature of

Guiding Teacher


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


Signature of

External
Examiner

Date of Submission: 7th April '22
10 APR 2022



019



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Management Studies, Powai, Mumbai
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ISO 21001:2018

Certificate

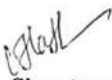
This is to certify that Ms. SHARAN RAMESH DEVADIGA has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "A STUDY OF INVESTOR INVESTMENT PATTERNS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

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


Signature of
Guiding Teacher


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


Signature of
External
Examiner

Date of Submission: 11/4/22
10 APR 2022



020



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



Certificate

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

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

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

Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission

10 APR 2022



2

021



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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. 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

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

Signature of

External
Examiner

5/4/2022
Date of Submission:

10 APR 2022



022



**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./ 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]

Signature of
Guiding Teacher

[Signature]
PRINCIPAL

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

Date of Submission: Email : college@smshettyinstitute.org

[Signature]

Signature of External Examiner

10 APR 2022





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

NAAC Accredited 'A' Grade
ISO 21001:2018



Certificate

This is to certify that Ms. KRISHNADAS NAIR has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "IMPACT OF COVID-19 ON CAPITAL 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 or Diploma of any University.

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

Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission: 06/04/2022

10 APR 2022

2





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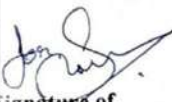
ISO 21001:2018

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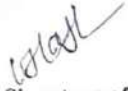
This is to certify that Ms. SHIRLEY KOLAMKANNIE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "ROLE OF AUTOMATED TELLER MACHINE ON CUSTOMER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

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 30/3/2022

10 APR 2022



025



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



NAAC Accredited 'A' Grade
ISO 21001:2018

Certificate

This is to certify that Mr. 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.

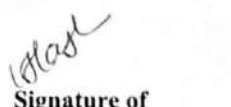
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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


Signature of

Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 6/04/2022

10 APR 2022



026



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



NAAC Accredited 'A' Grade


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Certificate

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

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

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


Signature of

Guiding Teacher


Signature of
PRINCIPAL

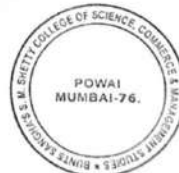
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@buntsangha.institute.org

Signature of

External Examiner

Date of Submission

10 APR 2022





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

NAAC Accredited 'A' Grade
ISO 21001:2018



Certificate

This is to certify that Mr. 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.

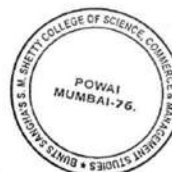
Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission:

10 APR 2022





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



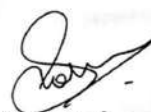
NAAC Accredited 'A' Grade
ISO 21001:2018

Certificate

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

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

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


Signature of

Guiding Teacher


Signature of
PRINCIPAL

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


Signature of

External
Examiner

Date of Submission 05/04/2022
10 APR 2022





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



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Certificate

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

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

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


Signature of

Guiding Teacher

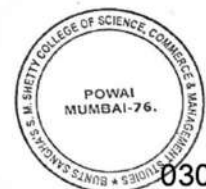

Signature of
Principal
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@smshettyinstitute.org


Signature of

External Examiner

Date of Submission: 6th April 2022

10 APR 2022





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



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ISO 21001:2018

Certificate

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

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

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

Signature of
Guiding Teacher

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

Signature of
External
Examiner

Date of Submission: 10 APR 2022





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

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Certificate

This is to certify that Mr. 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.

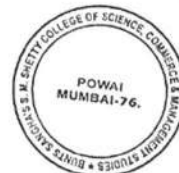
Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission: 05/4/22

10 APR 2022





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

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ISO 21001:2018



Certificate

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

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

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


SIGNATURE OF

GUIDING TEACHER
(AVNEET KAUR)


SIGNATURE OF

EXTERNAL EXAMINER


SIGNATURE OF

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

Date of submission: 4th April '22

10 APR 2022





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



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Certificate

This is to certify that Mr. 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 or Diploma of any University.

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

Signature of

Guiding Teacher

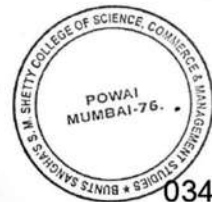

Signature of
Principal
Bunts Sangha's S. M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@smsshettyinstitute.org


Signature of

External
Examiner

Date of Submission: 30-03-2022

10 APR 2022





Bunts Sangha's

S.M. Shetty College of Science, Commerce &


Management Studies, Powai, Mumbai

Permanently Affiliated to University of Mumbai

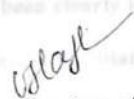
NAAC
Accredited 'A' Grade
ISO 21001:2018

Certificate

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 04-04-2022

10 APR 2022





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



Certificate

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

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

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

Signature of
Guiding Teacher
(KOMAL TIWARI)

Signature of
PRINCIPAL
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7952
Email : college@smshettyinstitute.org

Signature of
Principal
(Dr. Sridhara Shetty)

Date of Submission:

10 APR 2022





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

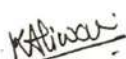


ISO 21001:2018

Certificate

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

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

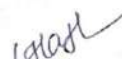


Signature of

Guiding Teacher


PRINCIPAL

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



Signature of

External Examiner

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





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

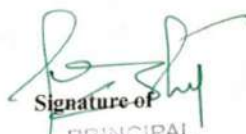
This is to certify that Ms. PRERNA KAMBLE has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "AN OVERVIEW OF E-BANKING WITH SPECIAL REFERENCE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

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


Signature of

Guiding Teacher


Signature of

Principal

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


Signature of

External
Examiner

Date of Submission: 12/04/2022

12 APR 2022





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

Affiliated to University of Mumbai

NAAC Accredited 'A' Grade
ISO 9001: 2015 Certified



Certificate

This is certify that **Ms. 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 or Diploma of any University. It is her own work and facts reported by her personal findings and investigation.

Signature of
Guiding Teacher

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

Signature External

Date of Submission:

10 APR 2022





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



Certificate

This is to certify that 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

(NIDHI RAI)

Name and Signature of the learner

6/4/2022
Date of Submission:

10 APR 2022

Signature of

Principal

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

Signature of

External examiner



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NAAC Accredited 'A' Grade

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


Signature of

External
Examiner

Date of Submission: 06/04/2022

10 APR 2022





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Powai, Mumbai
Permanently Affiliated to University of Mumbai



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Certificate

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

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


Signature of

guiding teacher


Signature of
PRINCIPAL

Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7362
Email : college@smshettyinstitute.org



Signature of

External

Date of submission

05/04/2022

10 APR 2022



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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

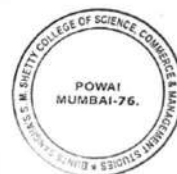
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@smsheettyinstitute.org

Date of Submission: 31/03/2022

10 APR 2022


Signature of

External Examiner



043



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

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ISO 21001:2018



Certificate

This is to certify that 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


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


Signature of

External
Examiner

Date of Submission: 08/04/22

10 APR 2022





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Management Studies, Powai, Mumbai
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Certificate


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

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

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission 12/4/22
12 APR 2022





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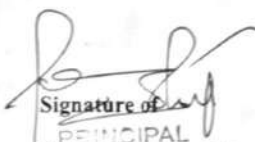
Certificate


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 or Diploma of any University.

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

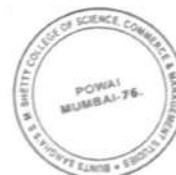

Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission:

10 APR 2022



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046



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Certificate


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

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

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


Signature of
Guiding Teacher


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


Signature of
External
Examiner

Date of Submission: 31/3/2022

10 APR 2022





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

Certificate

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

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

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

Signature of
Guiding Teacher

Date of submission :-

10 APR 2022

Signature of
PRINCIPAL

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

Signature of
External Examiner





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Management Studies, Powai, Mumbai

Affiliated to University of Mumbai

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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 STUDY 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 or Diploma of any University.

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 4th April 2022

10 APR 2022



049



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

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ISO 21001:2018



Certificate

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

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

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

Signature of
Guiding Teacher

Signature of
PRINCIPAL

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

Signature of
External Examiner

Date of Submission:

10 APR 2022



Page | 2

050



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S.M. Shetty College of Science, Commerce &
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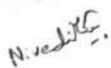


Certificate


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 WALLET WITH SPECIAL REFERENCE TO PAYTM" under my supervision.

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

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission:
10 APR 2022





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

This is to certify that MR. 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

Signature of
Principal
PRINCIPAL

Signature of
External Examiner

Date of Submission: 04/04/2022
10 APR 2022
Bunts Sangha's S. M. Shetty College
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Powai, Mumbai - 400 076.
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Email : college@smshettyinstitute.org





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Management Studies, Powai, Mumbai
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Certificate

This is to certify that **Mr. MANISH M SUVARNA** has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and his project is entitled, "**COMPARATIVE ANALYSIS BETWEEN TOP MUTUAL FUND AGENCIES IN INDIA**" under my supervision.

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

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


Signature of

Guiding Teacher


Signature of
Principal

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

Date of Submission: 31/03/2022

10 APR 2022


Signature of

External
Examiner



053



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



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ISO 21001:2018

CERTIFICATE


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

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

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 07.04.2022

10 APR 2022



054



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

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Certificate

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

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

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

Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission:

10 APR 2022





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

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

Signature of
External Examiner

Date of Submission

10 APR 2022

28-03-2022





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

This is to certify that Ms. 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
PRINCIPAL

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


Signature of

External Examiner

Date of Submission 28/03/2022

10 APR 2022





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NAAC Accredited 'A' Grade
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Certificate

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

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

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

Signature of
Guiding Teacher

Signature of
Principal
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 8132 7352
Email : college@smshettyinstitute.org

Signature of
External Examiner

Date of Submission:

10 APR 2022





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



NAAC Accredited 'A' Grade
ISO 21001:2018

Certificate

This is to certify that 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.

N. V. S.
Signature of

Guiding Teacher

[Signature]
Signature of

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

[Signature]
Signature of

External Examiner

Date of Submission: 06/04/2022

10 APR 2022





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

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

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

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


Signature of

Guiding Teacher


Signature of
Principal

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: 31/03/2022

10 APR 2022


Signature of

External
Examiner



060



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



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 or Diploma of any University.

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

Signature of
Guiding Teacher

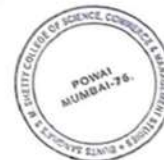
Principal
Bunts Sangha's Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel. 022 - 6132 7352
Email : college@smshettyinstitute.org

Signature of
External
Examiner

Date of Submission: 06/04/2022

10 APR 2022

2



061



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



NAAC Accredited 'A' Grade

ISO 21001:2018

Certificate

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

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

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

Signature of

Guiding Teacher

Signature of

PRINCIPAL

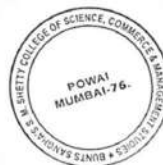
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352
Email : college@smshettyinstitute.org

Signature of

External
Examiner

Date of Submission:

13 APR 2022



062



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

Signature of
PRINCIPAL

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

Signature of

External
Examiner

Date of Submission: 31/03/2022

10 APR 2022

2



063



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Certificate

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

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

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


Signature of

Guiding Teacher


Signature of

Principal

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


Signature of

External Examiner

Date of Submission: 05/04/2022

10 APR 2022



064



Bunts Sangha's
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Certificate

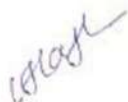
This is to certify that Ms. RESHMA KONDHALKAR has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting and Finance (Commerce) and her project is entitled, "LIFE INSURANCE INVESTMENT AVENUE IN INDIA."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

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

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


Signature of
Guiding Teacher


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


Signature of
External Examiner

Date of Submission: 06/4/22

10 APR 2022





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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 or Diploma of any University.

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


Signature of

Guiding Teacher



Signature of

PRINCIPAL

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



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


Signature of
External Examiner

Date of Submission: 29/04/22





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



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Certificate

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


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

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


Signature of

Guiding Teacher


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


Signature of
External
Examiner

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



068



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

NAAC Accredited 'A' Grade
ISO 21001:2018




Certificate


This is 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 or Diploma of any University.

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


Signature of
Guiding Teacher


Signature of
Principal


Signature
External Examiner

Date of Submissions : 4th April 2022

10 APR 2022

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

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Certificate

This is to certify that Ms. 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 or Diploma of any University.

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

Signature of
Guiding Teacher

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

Signature of
External Examiner

Date of Submission: 06-04-2022

10 APR 2022

