



**BUNTS SANGHA'S**

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

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**BACHELOR OF COMMERCE (BANKING & INSURANCE)-SEM VI-PROJECT**  
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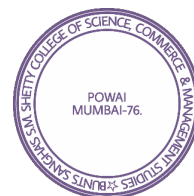
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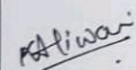
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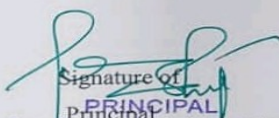
This is to certify that Ms. ANKITA KRISHNA KUMAR MAURYA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, " HR POLICIES OF BANK DURING COVID SITUATION IN INDIA " under my supervision.

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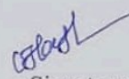
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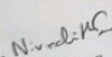
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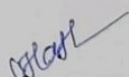
This is to certify that Mr. VIRAJ TUKARAM KESARKAR has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "ROLE OF ACTUARIES IN INSURANCE SECTOR" under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

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This is to certify that Mr. PRANEETH RAMANAND SHETTY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "MEDICLAIM INSURANCE: COMPARATIVE STUDY ON PRE AND POST COVID SITUATION IN INDIA" Under my supervision.

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*M. V. D. S.*

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

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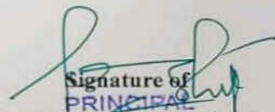
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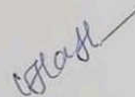
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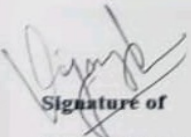


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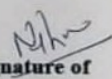
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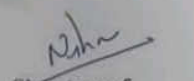
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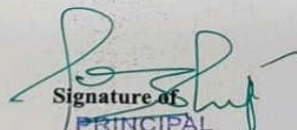
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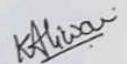



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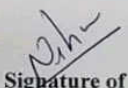
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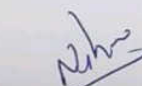
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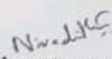
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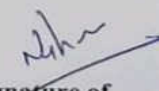
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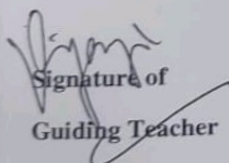
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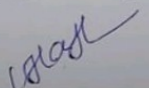
This is to certify that Ms Anjali Ajay Gupta has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "CROWD FUNDING IN INDIA" under my supervision.

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

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

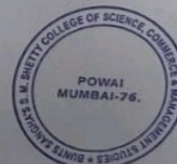
  
Signature of  
Guiding Teacher

  
Signature of  
**Principal**  
Bunts Sangha 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



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Management Studies, Powai, Mumbai  
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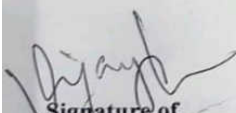


### Certificate

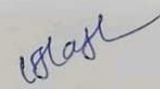
This is to certify that Mr. Sanket Anil Bindra has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "An Analytical Study On Prevention From Frauds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

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

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

  
Signature of  
Guiding Teacher

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

  
Signature of  
External Examiner

Date of Submission:  
13 APR 2022



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*Certificate*

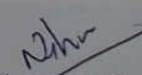
This is to certify that Mr. SACHIN YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is A STUDY ON IRDA PROTOCOLS FOR COVID -19 AND ITS IMPLEMENTATION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

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

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*Certificate*

This is to certify that Mr. CLAVAN SUNIL DSOUZA has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "IMPACT OF COVID 19 ON INSURANCE SECTOR IN MUMBAI REGION" under my supervision.

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

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

*Kalinsari*  
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 of  
Principal

*W. S. Joshi*  
Signature of  
External  
Examiner

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
ISO 21001:2018

**CERTIFICATE**

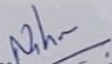
This is to certify that Ms. SHASMITA SATYANANDA NAYAK has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "FRAUDS IN INDIAN BANKING SECTOR" under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

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

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

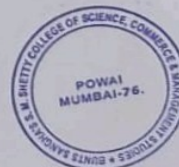
  
Signature of  
Guiding Teacher

  
Signature of  
Principal  
**PRINCIPAL**  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel.: 022 - 6122 7352  
Email : college@smshettyinstitute.org

  
Signature of  
External Examiner

Date of Submission:

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Management Studies, Powai, Mumbai  
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### Certificate

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

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

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

*Nivedita*  
Signature of

Guiding Teacher

*[Signature]*  
Signature of  
PRINCIPAL

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

*[Signature]*  
Signature of

External Examiner

Date of Submission:

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Management Studies, Powai, Mumbai  
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*Certificate*

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

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

External  
Examiner

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### Certificate

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

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

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

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

Date of Submission:  
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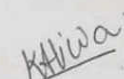
ISO 21001:2018

### Certificate

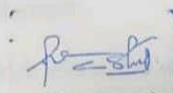
This is to certify that MR. SHREYAS BHANDARY has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "PUNJAB AND MAHARASHTRA CORPORATION BANK FRAUD"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

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

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

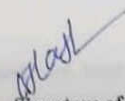
  
Signature of

Guiding Teacher

  
Signature of

**PRINCIPAL**

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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  
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**ISO 9001: 2015 Certified**

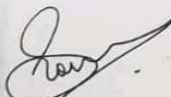


*Certificate*


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

entitled, "A STUDY OF RISKS IN INTERNET BANKING AND OVERVIEW OF E-BANKING." under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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

  
Signature of

Guiding Teacher

  
Signature of  
Principal

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

External Examiner

Date of Submission: 06/04/2022

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Management Studies, Powai, Mumbai  
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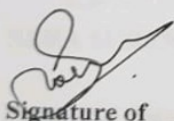


### Certificate

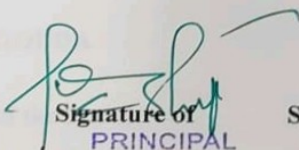
This is to certify that Ms. NEHA SURENDAR GOUDA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY ON CONSUMER LOANS PROVIDED BY URBAN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

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

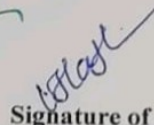
It is her own work and facts reported by her personal findings and investigation.

  
Signature of

Guiding Teacher

  
Signature of  
PRINCIPAL

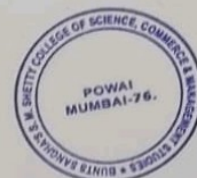
Bunts Sangha's S.M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of

External Examiner

Date of Submission: 05/04/2022

12 APR 2022



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Management Studies, Powai, Mumbai  
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**Certificate**

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

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree 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: 06/04/2022

12 APR 2022



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Management Studies, Powai, Mumbai  
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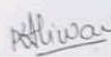


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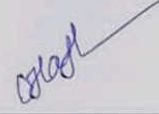
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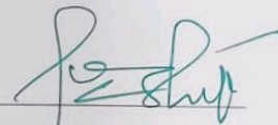
## CERTIFICATE

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

  
\_\_\_\_\_  
PROF. KOMAL TIWARI  
(PROJECT GUIDE)

12 APR 2022

  
\_\_\_\_\_  
EXTERNAL EXAMINER

  
\_\_\_\_\_  
DR. SRIDHARA SHETTY  
PRINCIPAL  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
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2018

### Certificate

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

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

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

*Kalivasi*

Signature of

Guiding Teacher

*[Signature]*  
Signature of  
Principal

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

Signature of

External  
Examiner

Date of Submission:

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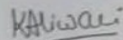
ISO 21001:2018

**CERTIFICATE**

This is to certify that **Ms JAMEELA KHAN** has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "**MOTOR INSURANCE IN INDIA**" under my supervision.

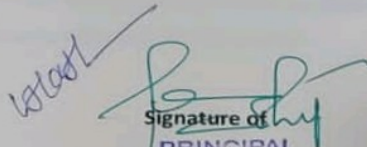
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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



Signature of

Guiding Teacher



Signature of  
PRINCIPAL

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

Principal

Date of Submission:

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### Certificate

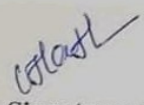
This is to certify that **Mr. Waman Vilas Dhuri** has worked and duly completed his Project Work for the degree of **Bachelor of Banking and Insurance** under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "**Mergers of Bank in India – An overview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

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

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

  
Signature of  
Guiding Teacher

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

Date of Submission:



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CERTIFICATE

This is to certify that Mr SHUBHAM PANIGRAHI has worked and duly completed his Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and his project is entitled, "COMPARATIVE STUDY OF COMMERCIAL BANK AND MICRO FINANCE INSTITUTION" under my supervision.

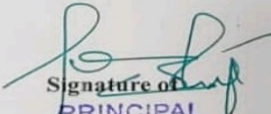
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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

  
Signature of

Guiding teacher

12 APR 2022

  
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PRINCIPAL

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Signature of

external examiner



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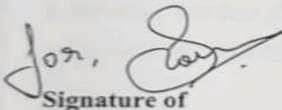
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### *Certificate*

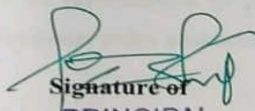
This is to certify that Mr. BIPIN YADAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "IMPACT OF COVID-19 ON HYGIENE OF BANK IN MUMBAI REGION".

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

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

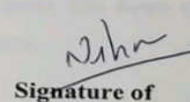
  
Signature of

Guiding Teacher

  
Signature of

Principal

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

  
Signature of

External Examiner

Date of Submission:

08/04/2022  
12 APR 2022



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S.M. Shetty College of Science, Commerce &  
Management Studies, Powai, Mumbai  
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ISO 21001:2018

### Certificate

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

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

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

Signature of

Guiding Teacher

Signature of  
PRINCIPAL

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

External Examiner

Date of Submission:

12 APR 2022



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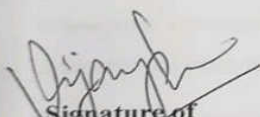


### **CERTIFICATE**

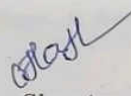
This is to certify that Ms. SWAGATA BALU JADHAV has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "DEMONETISATION IMPACT ON GENERAL PUBLIC" under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

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

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

  
Signature of  
Guiding Teacher

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

  
Signature of  
External  
Examiner

Date of Submission:  
**12 APR 2022**



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Management Studies, Powai, Mumbai  
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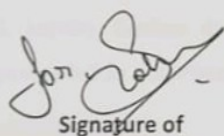
ISO 21001:2018

### Certificate

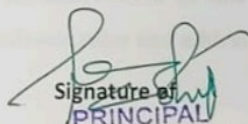
This is to certify that Ms. SUPARNA JHALURAM PAUL has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY OF INVESTMENT OPPORTUNITIES IN INDIA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

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

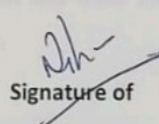
It is her own work and facts reported by her personal findings and investigation.

  
Signature of

Guiding Teacher

  
Signature of

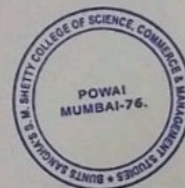
Principal  
Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email: college@smshettyinstitute.org

  
Signature of

External

Examiner

Date of Submission 5/4/2022



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Management Studies, Powai, Mumbai  
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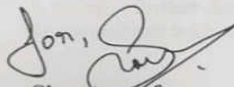
ISO 21001:2018

### Certificate

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

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

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

  
Signature of

Guiding Teacher

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

  
Signature of

External  
Examiner

Date of Submission: 05/04/2022

12 APR 2022



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Management Studies, Powai, Mumbai  
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### CERTIFICATE

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

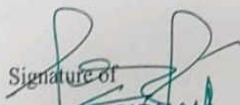
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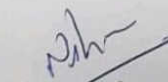
  
Signature of

Guiding Teacher

12 APR 2022

  
Signature of  
Principal

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

  
Signature of

External Examiner



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Management Studies, Powai, Mumbai  
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### Certificate

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

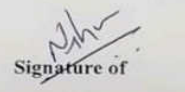
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It is her own work and facts reported by her personal findings and investigation.

  
Signature of

Guiding Teacher

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

Date of Submission:

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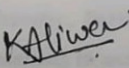
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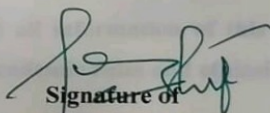
### Certificate

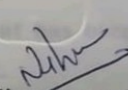
This is to certify that Ms. SHREYA PASWAN has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "IMPACT OF INFLATION TARGETING ON INDIAN BANKING SECTOR"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

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

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

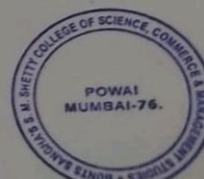
  
Signature of  
Guiding Teacher

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

  
Signature of  
External  
Examiner

Date of Submission:

12 APR 2022



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**Certificate**

This is to certify that Ms. SEJAL SAWANT has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "A STUDY ON MERGER OF ALLAHABAD BANK WITH INDIAN BANK" under my supervision.

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

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

*Nivedita K.*  
Signature of  
Guiding Teacher

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

*[Signature]*  
Signature of  
External Examiner

Date of Submission:

**12 APR 2022**



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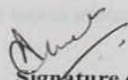


### *Certificate*

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

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

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

  
Signature of  
Guiding Teacher

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

  
Signature of  
External Examiner

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



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Management Studies, Powai, Mumbai  
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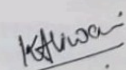
NAAC Accredited 'A' Grade ISO 21001:2018

*Certificate*

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

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

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

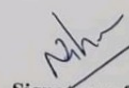


Signature of  
Guiding Teacher

12 APR 2022



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



Signature of  
External  
Examiner



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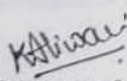


### Certificate

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

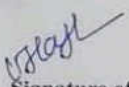
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

  
Signature of

Guiding Teacher

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

  
Signature of

External Examiner

Date of Submission:

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Management Studies, Powai, Mumbai  
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### Certificate

This is to certify that Ms. POOJA RAJESH GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "EFFECTS OF COVID ON BANK EMPLOYEES WITH RESPECT TO STRESS AND FINANCE"

under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree 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  
Principal Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

Signature of

External  
Examiner

Date of Submission

12 APR 2022



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

**Permanently Affiliated to University of Mumbai**

**NAAC Accredited 'A' Grade ISO 21001:2018**



***Certificate***

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

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

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

*Nivedita*  
**Signature of  
Guiding Teacher**

**Date of Submission**  
**12 APR 2022**

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

*[Signature]*  
**Signature of  
External  
Examiner**



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Management Studies, Powai, Mumbai  
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### Certificate

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

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

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

Signature of  
Guiding Teacher

Signature of  
Principal

Bunts Sangha's S. M. Shetty College  
of Science, Commerce & Management Studies  
Powai, Mumbai - 400 076.  
Tel: 222-8130, 1332  
Email: college@smshettyinstitute.org

Signature of  
External Examiner

Date of Submission:

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Management Studies, Powai, Mumbai  
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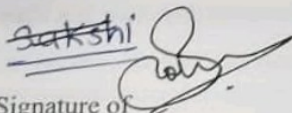
ISO 21001:2018

Certificate

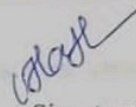
This is to certify that Ms. SAKSHI GHANSHYAM GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, "ROLE OF COMMERCIAL BANK IN THE DEVELOPMENT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

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

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

  
Signature of  
Guiding Teacher

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

  
Signature of  
External Examiner

Date of Submission: 12-04-2022  
12 APR 2022





Bunts Sangha's  
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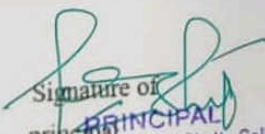
### Certificate

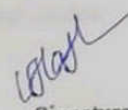
This is to certify that Ms. SEEMA GUPTA has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, **Role Of Bank In Development In Mutual Funds Market**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

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

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

  
Signature of  
Guiding Teacher

  
Signature of  
Principal  
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of Science, Commerce & Management Studies  
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Tel. 022 - 6132 7352  
Email : college@smshettyinstitute.org

  
Signature of  
External Examiner

Date of Submission: 08/04/2022

12 APR 2022



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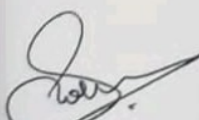
**ISO 21001:2018**

### **Certificate**

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

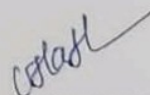
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Signature of

Guiding Teacher

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

  
Signature of

External Examiner

Date of submission: 05/04/22  
12 APR 2022





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ISO 9001: 2015 Certified



### CERTIFICATE

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

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

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

Signature of  
Guiding Teacher  
(Avneet Kaur)

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

Date of Submission: 4th April '22

12 APR 2022





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



NAAC Accredited 'A' Grade  
ISO 21001:2018

Certificate

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

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

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

Signature of  
Guiding Teacher  
(Sahana Ravi Prasad)

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

Date of Submission:

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09/04/2022  
12 APR 2022



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### CERTIFICATE

This is to certify that Mr. Jaiyanth has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce in the subject of Banking and Insurance (Commerce) and her project is entitled, COMPARATIVE ANALYSIS OF LIC & ICICI PRUDENTIAL LIFE INSURANCE "under my supervision.

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

Signature of  
External Examiner

Bunts Sangha's S. M. Shetty College  
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Powai, Mumbai - 400 076.  
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Date of Submission:

13 APR 2022

