



BUNTS SANGHA'S

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

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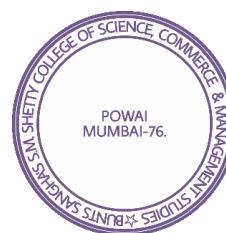
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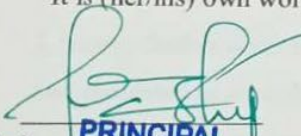
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Certificate

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

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


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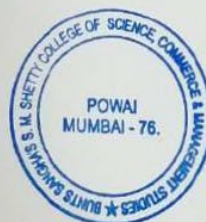
External Examiner


Prof. Virendra Singh

(Principal)

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Date of Submission: 20/05/2022





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This is to certify that **Mr. Nitin Ravi Naik** has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of **Corporate Financial Accounting and Financial Management** and his project is entitled, **"Role of Commercial Banks in Indian Economy"** under my supervision.

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

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Signature of
Guiding Teacher

Signature of
Principal
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Signature of
External Examiner

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15/6/2022





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

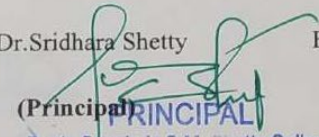
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Prof. Sandesh Shetty

External Examiner

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

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Prof. Vinendra Singh

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13/06/2022





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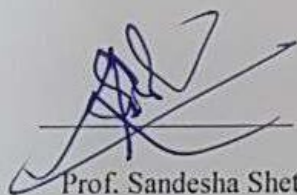
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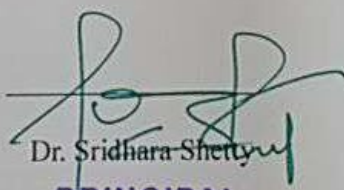
This is to certify that **PURNIMA PANDYA** has worked and duly completed her Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of **Financial Management** and her project is entitled "**Financial Planning for Salaried Employees and Strategies for Tax Savings**"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

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DECLARATION BY THE LEARNER

CERTIFICATE

This is to certify that **SANJANA DHARMENDRA SINGH** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled "**A Comparative study of Indirect Tax in India with reference to GST**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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CERTIFICATE

This is to certify that **Ms Sonal Sagar** has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and her project is entitled, "**OVERVIEW OF E-BANKING WITH SPECIAL REFERENCE TO RISK IN INTERNET BANKING**" under my supervision.

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

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Signature of

Guiding Teacher
Examiner

Signature of

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Signature of

External

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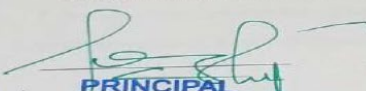


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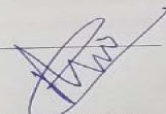
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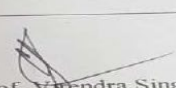
This is to certify that **H.SRINIVAS ANAND** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled "**IFRS AND ITS GLOBAL ACCEPTANCE**" under my supervision. I further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

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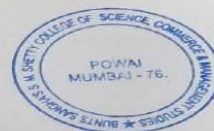
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This is to certify that **GRISHMA NARAYAN ALVA** has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled "**FOREIGN TRADE WITH CHINA AND ITS IMPACT ON INDIAN ECONOMY**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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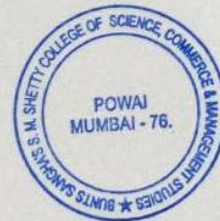
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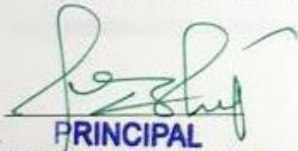
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This is to certify that **SONISHEROAN ROQUE FERNANDES** has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled **"FINANCIAL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

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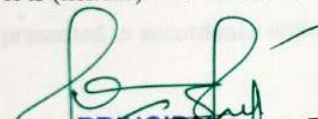
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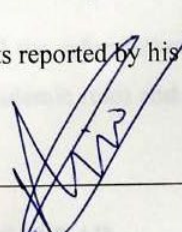
This is to certify that **VIGHNESH SANDEEP GHOSALKAR** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled **FINANCIAL ANALYSIS OF AGRICULTURAL SECTOR IN INDIA POST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

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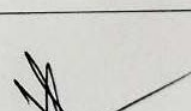

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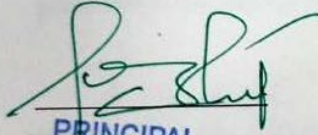


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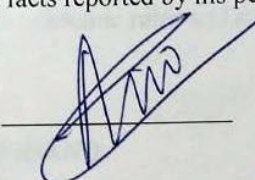
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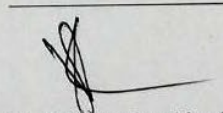
This is to certify that **GUPTA RAGINI GULABCHAND** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled **"FINANCIAL ANALYSIS OF SERVICE SECTOR IN INDIA POST COVID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

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Dr. Sridhar Shetty

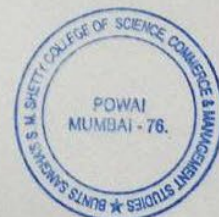
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This is to certify that **SUMEET SANTOSH KANOJIA** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and his project is entitled **"TO STUDY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

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Dr. Sridhara Shetty

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Certificate

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

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

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

(Project Guide)

Date of Submission: 23/05/2022





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

Certificate

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

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

Dr. Sridhara Shetty

External Examiner

Prof. Sandesha Shetty

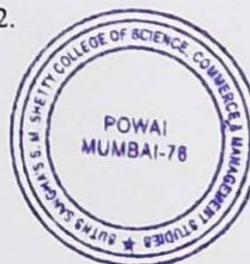
PRINCIPAL

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

(Project Guide)

Date of Submission: May 2022.

13.06.2022





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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

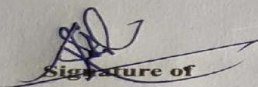


CERTIFICATE

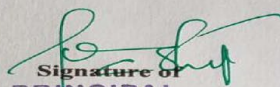
This is to certify that Mr. **Rushabh Shashikant Rane** has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and Financial Management and his project is entitled, "**Women investor awareness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

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

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

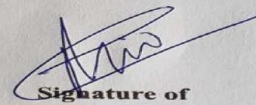

Signature of

Guiding Teacher


Signature of

PRINCIPAL

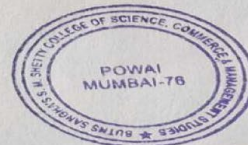
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352
Email : college@smsshettyinstitute.org


Signature of

External Examiner

Date of Submission:

13/06/2022





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

Permanently Affiliated to University of Mumbai

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ISO 21001:2018 Certified

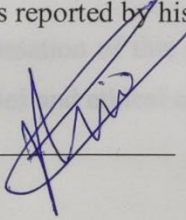
IMC RBNQA Certificate of Merit 2019

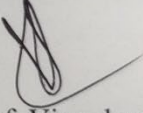
Certificate

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

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


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

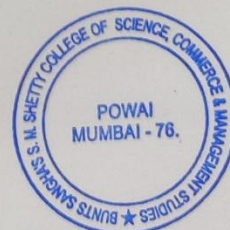

External Examiner


Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20-5-2022





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

Certificate

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

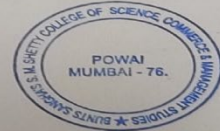
It is his own work and facts reported by his personal findings and investigations.

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

External Examiner

Prof. Virendra Singh
(Project Guide)

Date of submission: 21/05/2022





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

Certificate

This is to certify that **Komal Molankumar Mishra** has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled "**Valuation of Goodwill and Shares for Amalgamation and Merger**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of

It has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

PRINCIPAL

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

(Project Guide)

Date of Submission:






BUNTS SANGHA'S
SM SHETTY COLLEGE OF SCIENCE,
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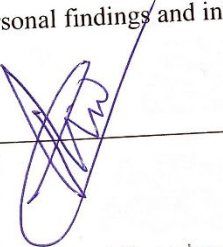
Certificate

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

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


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

(Principal)


External Examiner


Prof. Virendra Singh


(Project Guide)

Date of Submission: 21st May, 2022






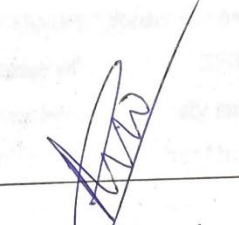
Bunts Sangha's
S M Shetty
College of Science, Commerce &
Management Studies

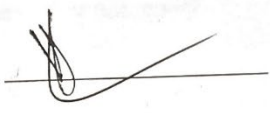
Certificate

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

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


PRINCIPAL
Dr. Sushama S. Shetty
College of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.
(Principal)


External Examiner


Prof. Virendra Singh
(Project Guide)

Date of submission:





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S.M.Shetty College of Science, Commerce &
Management Studies, Powai, Mumbai
Affiliated to University of Mumbai
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ISO 9001: 2015 Certified

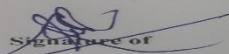


CERTIFICATE

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

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

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


Signature of
Guiding Teacher


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: 13/6/2022





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CERTIFICATE

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

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

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

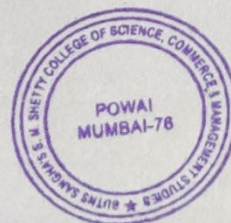
Signature of
Guiding Teacher

Signature of
Principal
PRINCIPAL

Signature of
External Examiner

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

Date of Submission: 13/04/2022 college@smshettyinstitute.org





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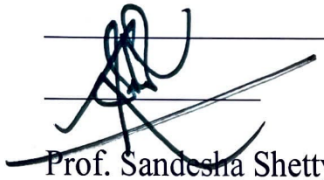
ISO 21001:2018 Certified

IMC RBNQA Certificate of Merit 2019

Certificate

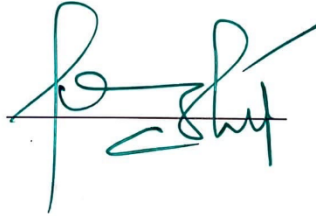
This is to certify that **ANUKSHA BALKRISHNA SALIAN** has worked and duly completed her Project work for the degree of Master of Commerce under the faculty of Commerce in the subject of **Corporate Finance** and her project is entitled **"NON-PERFORMING ASSETS (NPA) OF PUBLIC SECTOR BANKS"** under my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

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



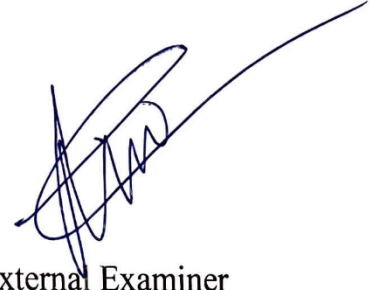
Prof. Sandesha Shetty

(Project Guide)



Dr. Sridhara Shetty

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



External Examiner

Date of Submission: May, 2022





**BUNTS SANGHA'S
SM SHETTY COLLEGE OF SCIENCE,
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Permanently Affiliated to University of Mumbai

NAAC Accredited 'A' Grade

ISO 21001:2018 Certified

IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that **NISHA NAVEENCHANDRA SALIAN** has worked and duly completed her Project work for the degree of Masters of Commerce under the faculty of Commerce in the subject of **CORPORATE FINANCE** and her project is entitled **"ISSUES AND CHALLENGES IN INTERNATIONAL BANKING AND FINANCE"** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma or any University.

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

Prof. Sandesha Shetty

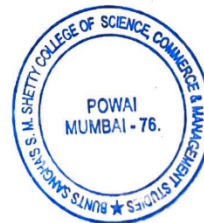
(Project Guide)

Dr. Sridhara Shetty

PRINCIPAL
Principal, S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400 076.

External Examiner

Date of Submission: 15/06/2022





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

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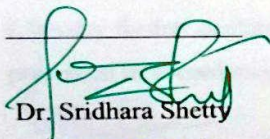
ISO 21001:2018 Certified

IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that **CHIRAG DAYANAND SHETTY** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and his project is entitled "**A STUDY ON TAX PLANNING WITH REFERENCES TO SALARIED INCOME IN MUMBAI REGION**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Dr. Sridhara Shetty

External Examiner

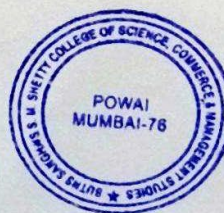


Prof. John Menezes

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

(Project Guide)

Date of Submission 21/05/2022





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S.M. Shetty College of Science, Commerce &
Management Studies, Powai, Mumbai
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ISO 9001: 2015 Certified



Certificate

This is to certify that **Ms. Varsha Shetty** has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project are entitled, "**Impact of Merger and Acquisition on Indian Economy**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her own work and facts reported by her personal findings and investigations.


Guiding Teacher


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

External Examiner

Date of Submission:



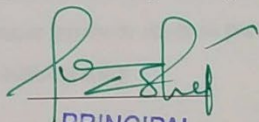


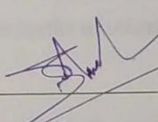
Bunts Sangha's
S M Shetty
College of Science, Commerce &
Management Studies

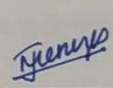
Certificate

This is to certify that **RITIK RAMESH SINGH** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and his project is entitled "**A STUDY OF EDUCATIONAL LOANS OF SELECT 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 investigations.


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


External Examiner


Prof. John Menezes
(Project Guide)

Date of submission: 20.05.2022





**BUNTS SANGHA'S
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IMC RBNQA Certificate of Merit 2019

Certificate

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

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

Dr. Sridhara Shetty

PRINCIPAL

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

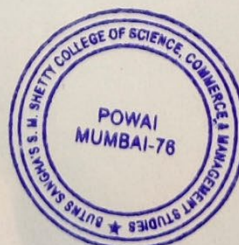
External Examiner

Prof. John Menezes

(Project Guide)

Date of Submission:

May - 2022





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IMC RBNQA Certificate of Merit 2019

Certificate

This is to certify that **ADILA MOHD QAISER IMAM** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her) project is entitled **“Corporate Social Responsibility Fund & Its Uses- TATA Group”** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

PRINCIPAL

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20/05/2022





Bunts Sangha's
S.M. Shetty College of Science, Commerce &
Management Studies, Powai, Mumbai
Affiliated to University of Mumbai
NAAC Accredited 'A' Grade
ISO 9001: 2015 Certified



Certificate

This is to certify that **Ms. Aishwarya Singh** has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance

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


Guiding Teacher


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


External Examiner

Date of Submission: 20.5.2022





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SM SHETTY COLLEGE OF SCIENCE,
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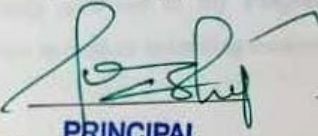
ISO 21001:2018 Certified

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Certificate

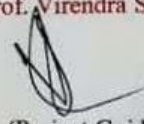
This is to certify that **Ayush B. Mhamunkar** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled **Study of Corporate Financial Reporting** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


PRINCIPAL
Bunts Sangha's S.M. Shetty College
of Science, Commerce & Management Studies
Powai, Mumbai - 400076

(Principal)


External Examiner


Prof. Virendra Singh

(Project Guide)

Date of Submission: 21-05-2022





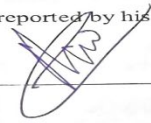
Bunts Sangha's
S M Shetty
College of Science, Commerce &
Management Studies

Certificate

This is to certify that Miss Harjeet Kaur Gyan Singh has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled "**FINANCIAL ANALYSIS OF E-COMMERCE AND ITS IMPACT ON ECONOMY POST COVID 19**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


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

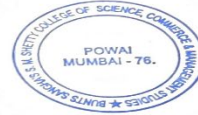

External Examiner

Prof. Virendra Singh


(Project Guide)

(Principal)

Date of Submission: 21/05/2022






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S M Shetty
College of Science, Commerce &
Management Studies

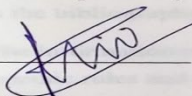
Certificate

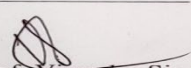
This is to certify that **JIBITHA VARGHESE** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Impact on covid** and (her/his) project is entitled **COVID-19 IMPACT ON INSURANCE SECTOR** under my supervision. I further 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 or Diploma of any University.

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

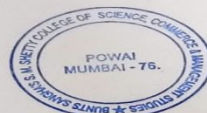

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Powai, Mumbai - 400076
Dr. Sudhanshu Shetty

(Principal)


External Examiner


Prof. Vinendra Singh

(Project Guide)





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Certificate

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

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

Dr. Sridhara Shetty

PRINCIPAL

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

External Examiner

Prof. John Menezes

(Project Guide)

Date of Submission: 21/05/2022





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

Certificate

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

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

(Project Guide)

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(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: 20.05.2022





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

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

Dr. Sridhara Shetty

(Principal)

External Examiner

Prof. John Menezes

(Project)

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Powai, Mumbai - 400 076.

Date of submission: 14 June 2022





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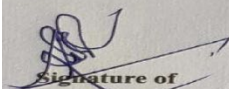


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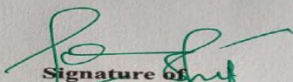
This is to certify that Mr. **Suraj Shashikant Rane** has worked and duly completed his Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Financial Management and his project is entitled, "**Ratio analysis as a tool of financial analysis**" under my supervision.

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

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

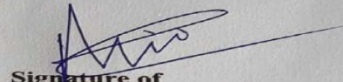

Signature of

Guiding Teacher


Signature of

PRINCIPAL

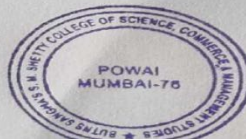
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Powai, Mumbai - 400 076.
Tel.: 022 - 6132 7352
Email : college@smshettyinstitute.org


Signature of

External Examiner

Date of Submission:

13/06/2022





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CERTIFICATE

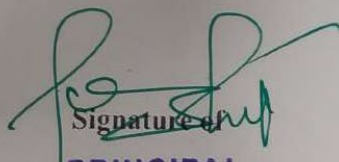
This is to certify that Ms Amandeep Kaur Sandhu has worked and duly completed her Project Work for the degree of Master of Commerce under the Faculty of Commerce in the subject of Corporate Financial Accounting and her project is entitled, **“IMPACT OF DEMONETISATION ON SMALL SCALE INDUSTRIES IN MUMBAI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

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

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

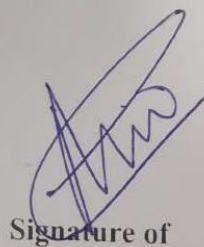

Signature of

Guiding Teacher


Signature of

PRINCIPAL

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


Signature of

External Examiner

Date of Submission: 13.06.2022





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Certificate

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

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

Prof. Sandesha Shetty

(Project Guide)

Dr. Sridhara Shetty

PRINCIPAL

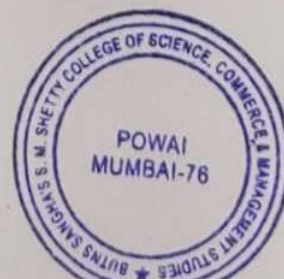
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Email: college@smshettyinstitute.org

Date of Submission:

13.06.2022

External Examiner





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Certificate

This is to certify that **SHAIKH SADIYA KANIZ** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Financial Accounting and (her/his) project is entitled “**COMPARATIVE STUDY ON INDIRECT TAX IN INDIA IN PRE GST ERA**” under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. John menezes

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Powai, Mumbai - 400 076.

(Project Guide)

Date of Submission: 14/06/2022





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Certificate

This is to certify that **TRUPTI RAJARAM SHINDE** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and (her/his) project is entitled "**A Comparative study on direct and indirect taxes in India post demonetization period**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

(Principal)

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Date of Submission: 23/05/22





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

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

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

(Project Guide)

Date of submission:





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Certificate

This is to certify that **Mr. Sagar Mahesh Suvarna** has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of **Financial Accounting** and his project is entitled "**Study on Digital Payments in India Post Demonetisation Period**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

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

External Examiner

Prof. John Menezes

(Project Guide)

Date of submission: 20-05-2022





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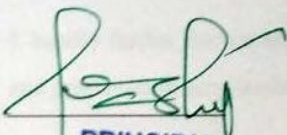
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Certificate


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

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


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Dr. Sridhara Shetty

(Principal)


External Examiner


Prof. John Menezes
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Date of Submission: 20/05/2022





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Certificate

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

Dr. Sridhara Shetty

External Examiner

Prof. John Menezes

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Date of Submission

13/06/22





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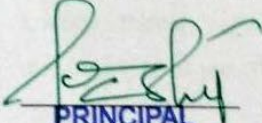
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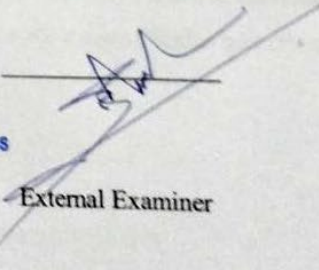
Certificate

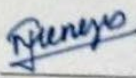
This is to certify that **SONAMKUMARI RAJKUMAR YADAV** has worked and duly completed her Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled "**A STUDY ON PERFORMANCE OF PRADHAN MANTRI JAN DHAN YOJANA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

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


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Dr. Sridhara Shetty

(Principal)


External Examiner


Prof. John Menezes

(Project Guide)

Date of Submission: 20/05/2022





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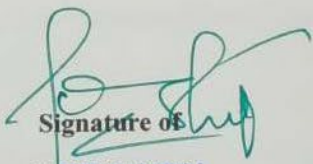
Certificate

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

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

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


Signature of
Guiding Teacher


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

Signature
External Examiner

Date of Submission: 13/06/2022





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Certificate

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

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

PRINCIPAL

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Powai, Mumbai - 400 076.

External Examiner

Prof. Vicendra Singh

(Principal)

(Project Guide)

Date of Submission: 21-05-2022





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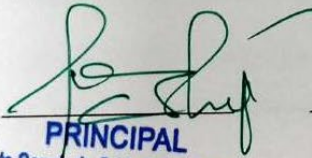
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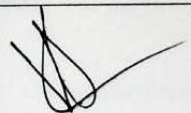
Certificate

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

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


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of Science, Commerce & Management Studies
Phone: 400 076
Dr. Sridhara Shetty

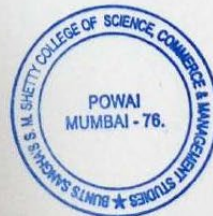
External Examiner


Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: 20/05/2022





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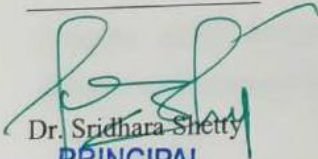
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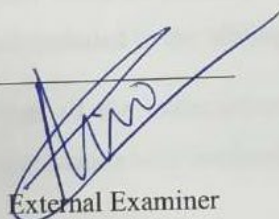
IMC RBNQA Certificate of Merit 2019

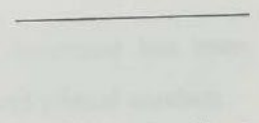

Certificate

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

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


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


External Examiner


Prof. Virendra Singh

(Project Guide)

Date of Submission: 21-05-2022





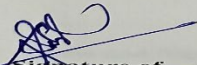
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ISO 21001:2018 Certified
IMC RBNQA Certificate of Merit 2019

CERTIFICATE


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

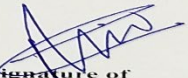
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Signature of
Guiding Teacher

Date of Submission
13/6/2022


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





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

Certificate

This is to certify that **MS. SADIYA MOHD. HANIF SHAIKH** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of Tax and her project is entitled "**IMPACT OF COVID 19 PANDEMIC ON GST IN INDIA**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof John Menezes

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

(Project Guide)

Date of Submission:

14th/6/22





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Certificate

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

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

Dr. Sridhara Shetty

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(Principal)

External Examiner

Prof. John Menezes

(Project Guide)

Date of Submission: May 2022

13th June 2022



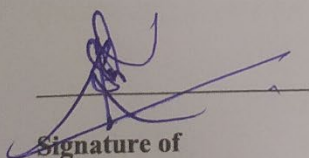


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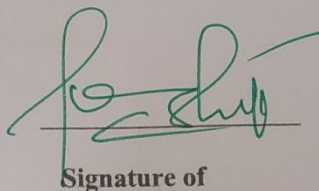
Certificate

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

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


Signature of

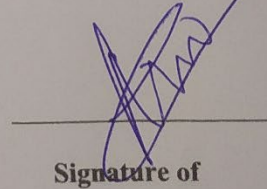
Guiding Teacher


Signature of

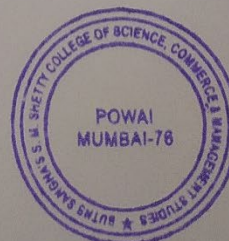
**Principal
PRINCIPAL**

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Email : college@smsshettyinstitute.org

Date of submission: 17/05/2022


Signature of

External Examiner





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Certificate

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

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

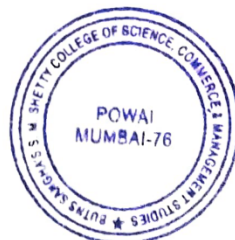
Prof. Sandesh Shetty
(Project Guide)

Dr. Sridhara Shetty

External Examiner

PRINCIPAL
(Principal)
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Date of Submission: 13/06/2022





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

Certificate

This is to certify that **AMRIN CHOUDHARY** has worked and duly completed his Project work for the degree of Masters in Commerce under the faculty of Commerce in the subject of **Financial Accounting** and her project is entitled **“FRAUDS IN BANKING SECTOR IN INDIA AND RBI's ROLE”** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Dr. Sridhara Shetty

External Examiner

Prof. Virendra Singh

(Principal)

(Project Guide)

Date of Submission: