	Government of Maharashta						
	Ismail Yusuf College OF ARTS, SCIENCE AND COMMERCE JOGESHWARI EAST, MUMBAI 400060.						
	LIST OF PROJECT WORK						
	LIST OF PROJECT WORK M.Com 22-23						
SR. NO	NAME OF THE STUDENTS	TOPIC NAME					
		THE STUDY OF PROCESSING OF NRI					
1	MS. SHEETAL RAMSAMHAR YA	ACCOUNTS AT HDFC BANK					
		THE IMPACT OF INTERNATIONAL					
		FINANCIAL STANDARD ON THE Quality					
2	MR.ANIKET VINAYAK KULYE						
		A STUDY ON INVESTORS PERCEPTION					
3	MS. DHANASHRI MANJAREKA						
4	MS. BAHGYASHREE BABJI PAL	ROLE OF E-COMMERCE IN REDUCING					
4	MS. DANG IASHKEE DADJI PAL	A STUDY OF REVERSE MORTAGE					
5	MR. AJAYBAHI JAGGUBHAI RA						
		COMPARATIVE STUDY OF SBI MUTUAL					
		FUND SCHEMES AND OTHER MUTUAL					
6	MISS. SHABNAM MOAHMMED						
7	MR. ROHAN NAGNATH SHILVA						
/		IMAPCT OF COVID - 19 ON NATIONAL					
8	MS. PRIYA VITTHAL RANDIVE						
		PROCEDURE OF DEMAT ACCOUNT					
9	MS. NIMISHA NITUIN KALING	(CENTRALIZED AND DECENTARLIZED)					
		A STUDY REPORT ON FINANCIAL					
10	MR. ABHINAV SURENDRA SING	MARKETS					
		MONEY WAR : HAWALA AND ITS USE					
11	MISS. MANJU VIINAY KUMAR	TO FINANCE TERRORISM					
		ECONOMIC EFFECTS OF COVID 19 ON					
12	MISS. NUSRAT MUSTAFA KHAI						
		A PROJECT ON FUNDAMENTAL					
1.2		ANANLYSIS OF NON-BANKING					
13	MISS. RITU ASHOK SHIVDAVK						
		A STUDY OF INTERNATIONAL TRADE					
14	MISS. KINJAL DIENSH SHETTY	AFFECTED IN TRIMS, TARIFF, GATT, IN					
14	MISS. KINJAL DIENSII SHETTI	FINANCING IN SME SECTOR & AS NON-					
15	MISS. JYOTI ARVIND MISHRA						
		ANALYSIS OF FINANCIAL					
		STATEMENTS BY USING THE					
16	MS. SHAIKH IRAM ANJUM ASL	TECHNIQUES OF RATIO ANALYSIS					
		FINANCIAL PERFORMANCE					
		EVALUATION OF SMALL-SCALE					
17	MR. ABDUL AMAAN SHAIKH	INDUSTRIES IN GUJRAT					
		RISK AND RETURN ANALYSIS A					
		COMPARATIVE STUDY OF					
18	MR. IMRAN YUSUF KHAN	COMMERCIAL BANK IN NEPAL					
		IMPACT OF FINAICIAL CRISIS ON THE					
19	MS. PREMA RAVI HANURKAR	INDIAN & GLOBAL ECONOMY					



		IMPACT OF FINANCIAL DERIVATIVES
20		AND HEDGE FUNDS ON THE INDIAN
20	MS. SHIVANI DEEPAK MAYEKA	
		ICICI LOMBARD GENERAL INSURANCE
01		LIMITES OF WORKING CAPITAL
21	MISS. GARIMA DILIP MISHRA	MANAGEMENT
~~		UNION BUDGET COMMERCIAL BANK
22	MR. SOHAIL SHABBIR SHAIKH	
~ ~		RETAIL BANKING TRANSFORMATION
23	MR. SURESH RAJU SHEKHAR	STORY IN POST - LIBERALIZES INDIA
		RESEARCH ON FINANCIAL MARKET
24		AND PRODUCT ON FINANCIAL
24	NAMONARAYAN BIHARIALAL	
~-		A STUDY ON COST AND COSTING
25	MISS SHAIKH MUSKAN SHAHI	
		A STUDY ON FUNDAMENTAL
•		ANALYSIS ON NON BANKING
26	AARTI DILIP DIVEKAR	COMAPNIS
		DIVIDEND PAYOUT POLICY ON INDIAN
27	MISS. PRATIBHA BHASKAR NA	
		A STUDY ON ANALYZING THE USERS'
• •		SWITCH FROM ONLINE BANKING TO
28	MS. SANJANA SHARAD JAISWA	
		EQUITY RESRECH ON BANKING
29	MISS. MISBAH MUSHRAF ALI N	
		A PROJECT OF STUDY ON INVESTMENT
30	MR. VINIT MARUTI KUDKAR	AVENUES IN INDIA
		A STUDY ON FINANCIAL OF SELF HELP
31	MR. ABHISHEK SURYAKANT B	
		STUDY OF TRANSACTION COSTING IN
		PROJECT - APPRAISAL AND
		LOAN PROCESSING IN BANKS AND
32	MS. POOJA CHANDRAKANT PA	
		A STUDY OF HOUSING FINANCE BY
~~		SUNDARAM HOME FINANCE LIMITED,
33	MS. SHEETAL RAMSAMHAR YA	
		ANALYZING THE IMPACT OF RBI
~ .		POLICIES ON STOCK MARKET AND
34	MR. YASH PRAMOD KAREKAR	
35	MS. NEHA RATILAL PARAJAPA	FUTURE OF MUTUAL FUNDS IN INDIA
		A STUDY ON NRI SERVICES BY BANK
36	MISS. SHAIKH MUSKAN SHAH	
		STUDY OF FINANCIAL ANALYSIS OF
_		KOTAK MAHINDRA BANK
37	MR. SUNNY ANAND TIWARI	COMPETITION WITH OTHER BANKS
		STUDY IN MONEY MARKET IN INDIA
38	MR. DARJJI SURAJ PRAFUL	ANDABROAD
		GROWTH IN MUTUAL FUND &
		INDUSTRY A COMPARATIVE STUDY OF
	MR. FARHAN RIZWAN JAGRAL	INDIA
39	MR. FAKHAN KIZWAN JAGRAL	
39 40	MR. FARHAN KIZWAN JAGRAL MS. ANKITA VINOD YADAV	PUNJAB NATIONAL BANK & BANKING INDUSTRY IN INDIA



4.1		TO STUDY OF THR NON PERFORMING	
41	MS. BHAGYASHREE KRISHNA		
40		CONSOLIDATED FDI POLICY DURING	
42	MS. AARTI GANPAT HUMBARD		
40		TAX PLANNING, TAX AVOIDANCE &	
43	MS. VISHAKA KULAL	TAX EVASION	
44	MISS. SHIVANI SANTOSH SING	STUDY OF DEBT MARKET IN INDIA	
		A STUDY ON YES BANK CREDIT RISK	
45	MISS. KAJAL RAMESH KHAPR	MANAGEMNET IN BANKING SECTOR	
		TO STUDY THE IMPACT OF INCOME	
46	MR. HITESH SWAMINATH PAL	TAX LAW ON SALARIED PEOPLE	
		A STUDY ON INVESTMENT OPTIONS	
		AND INVESTORS ATTITUDE	
47		TOWARDS INVESTMENT IN PRIVATE	
47	MISS. NAZIYA SHAGUFTA MOH		
		IMPACT OF GST ON THE HOTEL	
10		INDUSTRY, TOURISM, AND TRAVEL	
48	MS. SHALINI NIVRUTTI BHALI		
		DETECTION AND CONTROL OF	
10		FINANCIAL FRAUDS IN INDIAN	
49	MISS. SONALI SANJAY MONDE		
50		A STUDY ON GROWTH AND SCOPE OF	
50		INVESTMENT BANKING IN INDIA	
51		A STUDY ON IMPACT OF E BANKING	
52	MRS. VIBHAY AJIT MISHRA		
		FINANCIAL PERFORMANCE OF & T	
		LTD. OF INCOME INFRASTRUCTURE	
53	MS. SHUBHI AMIT MISHRA	COMPANIES IN INDIA	
		PORTFOLIO AND WEALTH	
		MANAGEMNT AT MAXLIFE	
54	MS. IFRA SALEEM FAROOQUI	INSURANCE	
		A STUDY ON THE RISE OF ADANI	
55	MS. SHAIKH MEENAZ HANIF	GROPU IN EQUITY MARKETS	
		TO STUDY THE ROLE OF IT IN	
-		BANKING SECTOR AFFECTED IN	
56	MS. ARCHANA HANSRAJ PAL	CYBER CRIME	
		CRITICAL STUDY OF AWARENESS	
		RELATED TO FINANCIAL	
		MANAGEMENT PROVIDED BY MOTILAL OSWAL IN	
57	MR. ATHARVA NARENDRA SUF		
57	MIK. ATHAKVA NAKENDKA SUF		
		ANALYSIS OF INVESTOR PERCEPTION, APPREHENSION AND DECISION	
58	MS PRANIALI GURUNATH MA	MAKING IN INDIA STOCK MARKET	
10		IMARINO IN INDIA STOCK MARKET	
		INDIA ECONOMY AFTER	
59	MR. RAKESH MUKUND GHOLA		
		A STUDY ON CORE BANKING	
60	MISS. SNEHAL CHANDRAKAN		
61	MR. VICKY GULABRAO KHAR		
62	MR. VISHAL MUNNA GUPTA	ANALYSIS OF AXIS BANK	



This is to certify that <u>Ms. SHEETAL RAMSAMHAR YADAV</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of Commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"THE STUDY OF</u> <u>PROCESSING OF NRI ACCOUNTS AT HDFC BANK"</u> under my

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

Date of submission Name & signature of guide

Name & signature of External

Name & Signature of Professor in Charge/ H.O.D /Principal of the Institute.

Stamp of the Institute with date:

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Mahareshtra, I.Y. College, Jogeshwari (East), Mumbal-60, M-9324556424, E: driuhararvind@gmail.com

DECLARATION BY STUDENT

I the undersigned <u>Ms. SHEETAL RAMSAMHAR YADAV</u> here by, declare that this project work entitled <u>"THE STUDY OF PROCESSING OF NRI ACCOUNTS AT HDFC BANK"</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no. <u>58</u> Year <u>2022-2023</u>

Exam seat no. _____ Year 2022-2023

Asentel.

Name & Signature of student

SHEETAL RAMSAMHAR YADAV

Date:

Place: MUMBAI

Research

Scholar

This is to certify that <u>Mr. ANIKET VINAYAK KULYE</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of **ACCOUNTANCY** on title of project work to be written <u>"THE IMPACT OF INTERNATIONAL</u> <u>FINANCIAL STANDARD ON THE QUALITY OF FINANCIAL STATEMENTS"</u> under my supervision. It is her own work and facts reported her personal finding and investigation.

Name & signature of guide :

Prof. MOHAMMED NISHAT

Date of submission

10/01/2023

SARFARAZ AHMED ANSARI

Name & signature of external

Name & signature of professor / H. O. D principal of the institute.

Government of Maharashtra's Ismail and a Government of Arts

DECLARATION BY STUDENTS

I the undersigned <u>MR. ANIKET VINAYAK KULYE</u> by declare that the work embodied in this project work titled <u>"THE IMPACT OF INTERNATIONAL FINANCIAL STANDARD ON THE QUALITY OF</u> <u>FINANCIAL STATEMENTS</u>" is a result of my own research work and has not been previously submitted to any otheruniversity for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordancewith academic rules and ethical conduct.

College Seat No.15

_year <u>2022-23</u>Exam Seat

No._____year

2022-23

Date: 10/01/2023

Name & Signature of students ANIKET VINAYAK KULYE

Place: MUMBAI

This is to certify that <u>DHANASHRI MANJAREKAR</u> has worked and completed her Project Work for the degree of MASTER IN COMMERCE in the faculty of COMMERCE in the subject of ACCOUNTANCY on Title of project work to be written <u>A STUDY ON INVESTORTS PRESEPTION</u> <u>TOWARDS MUTUAL FUND</u> under my supervision. It is her own work and facts reported by her personal findings and investigations.

Name & Signature of Guide

Date of submission

PROF. MOHAMMED NISHAT SARFARAAZ AHMED ANSARI

Name & Signature of External

Varkort.

Name & Signature Of Professor In Charge/H.O.D./Principle Of The Institute

> Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp Of The Institute With Date

DECLARATION

I the undersigned <u>DHANASHRI MANJAREKAR</u> here by, declare that this project work entitled <u>A STUDY ON INVESTORTS PRESEPTION</u> <u>TOWARDS MUTUAL FUND</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Date: 10-01-2023

Franashi

<u>Name & signature of students</u> DHANASHRI S MANJAREKAR

Place: Mumbai

This is to certify that Ms.Bhagyashree Babaji Palvekar has worked and completed her/his Project Work for the degree of MASTER IN COMMERCE in the faculty of COMMERCE in the subject of ACCOUNTANCY on Title of project work to be written "ROLE OF E-COMMERCE IN REDUCING OPERATIONAL COST" under my supervision. It is her / his own work and facts reported by her/his personal findings and investigations.

Name & Signature of Guide,

Date of submission

PROF.MOHD.NISHAT SARFARAAZ AHMED ANSARI

Name & Signature of External

Name & Signature Of Professor In Charge/H.O.D./Principle Of The

Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumpai-400 060.

Stamp Of The Institute With Date

DECLARATION

I the undersigned Miss. Bhagyashree Babaji Palvekar here by,declare that this project work entitled "ROLE OF E-COMMERCE IN REDUCING OPERATIONAL COST" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Date :- 09/01/2023

Place :- MUMBAI

Bould-

Name & Signature of Student Bhagyashree Babaji Palvekar

This is to certify that Mr. <u>AJAVBAHI JAGGUBHAI RATHOD</u> has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"A STUDY OF REVERSE MORTAGE SCHEME IN INDIA"</u> under my supervision. It is her own work and facts reported by her personal finding and investigation.

21.2023 Name & signature of guide

 $\frac{\text{Date of submission}}{10 - 01 \cdot 2023}$

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M., MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

DECLARATIO

I the undersigned MR. <u>AJAYBHAI JAGGUBHAI RATHOD</u> hereby, declare that the work embodied in This project work titled <u>"A STUDY OF REVERSE</u> <u>MORTAGE SCHEME IN INDIA"</u>, from my own contribution to the research work carried out under the guidance of Mr. Mohammed Nishat Sarfaraz Ahemed Ansari is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other university.

I, here by further declare that all information of this document has been obtained has been presented in accordance with academic rules and ethical conduct.

Date: 10/0/2023

Place: Mumbai

Ajaybhai jaggubhai rathod

Name and signature of student

This is to certify that <u>Miss. Shabnam Mohammed Ali Khan</u> has worked and completed his project work for the degree of MASTER IN COMMERCE in the facility of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>COMPARATIVE</u> <u>STUDY OF SBI MUTUAL FUND SCHEMES AND OTHER MUTUAL FUND COMPANIES</u>"

under my supervision. It is his own work and facts reported by his personal finding and investigation.

 Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI
 09/01/2023

 Name & signature of guide
 Image: Constrained of the institute
 Date of submission

 Name & signature of external
 Image: Constrained of the institute
 Date of submission

 Name & signature of professor/H.O.D/principal of the institute
 Government of Maharashtra's
 Image: College of Arts, Science & Commerce.

 Stamp of the institute with date
 Jogeshwari (East), Mumbai - 400 060.
 Jogeshwari (East), Mumbai - 400 060.

3

Declaration by Student

I the undersigned <u>Miss. Shabnam Khan</u> by, declare that the work embodied in this project work titled <u>"COMPARATIVE STUDY OF SBI MUTUAL FUND SCHEMES AND</u> <u>OTHER MUTUAL FUND COMPANIES</u>" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

 College Seat No.
 28
 year 2022-23

 Exam Seat No.
 year 2022-23

Date: 09/01/2023

Name & Signature of students

Shabnam Mohammed Ali Khan

Dalufer.

Place: Mumbai

This is to certify that <u>Mr.ROHAN NAGNATH SHILVANT</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"WEALTH MANAGEMENT"</u>

under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Prof. Mohammad Nishat

Submision Sarfaraz Ahemed Ansari Date of submission

10/01/2023

Name & signature of external

Stamp of the institute with date

PNAatui 14/01/2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

3

DECLARATION BY STUDENT

I the undersigned <u>MR.ROHAN NAGNATH SHILVANT</u> here by, declare that this projectwork entitled "WEALTH MANAGEMENT" is a result of my own research work and has not been previously submitted toany other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 63

Exam seat no:

Date:

Place: mumbai

Scholar

10/01/2023

NAME & SIGNATURE OF STUDENT ROHAN NAGNATH SHILVANT

Research

This is to certify that Ms.<u>PRIYA VITTHAL RANDIVE</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>IMPACT OF COVID – 19 ON NATIONAL INCOME OF INDIA AND GDP</u> under my supervision. It is her own work and facts reported by her personal finding and investigation.

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

Name & signature of guide

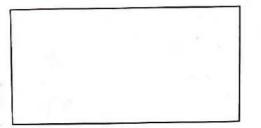
09/01/2023 Date of Submission

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M-9324556424, E; driuhararvind@gmail.com

Stamp of the institute with date



3

DECLARATION BY STUDENT

I the undersigned Ms. <u>PRIVA VITTHAL RANDIVE</u> here by, declare that this project work entitled "<u>IMPACT OF COVID – 19 ON NATIONAL INCOME OF INDIA AND GDP</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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College Seat No.	17	year2022-23	d
Exam Seat No.	2.561.04	year2022-23	New
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Date : 09/01/2023

NAME & SIGNATURE OF STUDENT

PRIYA VITTHAL RANDIVE

Place: MUMBAI

This is to certify that MS. NIMISHA NITIN KALINGAN has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of the subject of ACCOUNTANCONY on title of project work to be written commerce in "PROCEDURE OF DEMAT ACCOUNT (CENTRALIZED & DECENTRALIZED)" under my supervision. It is her own work and Facts reported by his personal finding and investigation.

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And the second second

Jul - 102 - 2023 Name & signature of guide

09-01-2022 Date of submission

R Barris X 1 E

Prof. Mohammed Nishat Sarfaraz-Ahmed Ansari

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute,

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M-9324556424, E: driuhararvind@gmail.com

Declaration by Student

the undersigned <u>MS. NIMISHA NITIN KALINGAN</u> hear by, declare that this project work entitled **PROCEDURE OF DEMAT ACCOUNT (CENTRALIZED & DECENTRALIZED)**" is a result of my own research work and has not been previously submitted to any other university for any other examination.

hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Collage seat no. : 22SMAC20 Year 2022 - 2023

Exam seat no. : _____Year 2022 - 2023

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Date: 09-01-2023

N.N. Kalinge

Name & signature of students NIMISHA NITIN KALINGAN

Place: Mumbai

Research

Scholar

Certificate

This is to certify that Mr. Abhinav Surendra Singh has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of

Commerce in the subject of Finance and his project is entitled,

-A Study Report on financial market || my supervision.

I Further certify that the 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.

~ 0414. 02: 20 23 Name & Signature of guide

Date of Submission: 11th January, 2023

Name & Signature of external

Name & Signature of professor in charge / H.O.D./ Principal of the Insitute.

3

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwarl (East), Mumbal-60, M- 9324556424, E: drluhararvind@gmail.com

Declaration by Student

I the undersigned Mr. Abhinav Surendra Singh here by, declare that the work embodiedin this project work titled -A Study Report on Financial Markets,

forms my own contribution to the research work carried out

under the guidance is a result of my own research work

and has not been previously submitted to any other University for any other Degree/Diploma

to this or any other University.

Wherever reference has been made to previous work of others,

it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

> College Seat No. 12 Exam Seat No.

Date :

Place : Mumbai

Abhinav Surendra Singh

Name and Signature of the learner

This is to certify that Miss Manju Vinay Kumar Yadav has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on project work entitled "MONEY WAR: HAWALA AND ITS USE TO FINANCE TERRORISM" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Don 1. 2023 Name and signature of guide:

Date of submission: 09-01-2023

Name and signature of Prof. incharge / HOD / principal of the institution:

Stamp of the institute with date:

M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, LY: College Jogeshwari (East), Mumbal-60, Jogeshwari (East), Mumbal-60, M. 9324556424, E: driuhararvind@gmail.com

DECLARATION

I the undersigned Miss Manju Vinay Kumar Yadav here by, declare that this project work entitled "MONEY WAR: HAWALA AND ITS USE TO FINANCE TERRORISM" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I here by further declare that all information of this document has obtained and presented in accordance with academic rules and ethical conduct.

College Seat no. 13 year 2022 - 2023

Exam Seat no. _____ year 2022 - 2023

Marp

MANJU VINAY KUMAR YADAV

DATE: 09-01-2023

RESEARCH

PLACE: Mumbai

This is to certify that <u>Miss. NUSRAT MUSTAFA KHAN</u> has worked and completed his project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"Economic effects of covid 19 on service sector of India"</u> under my supervision. It is his own work and facts reported by his personal finding and investigation.

5-01-2023 Name & signature of guide

The trade of the Division of the trade of the second second

Date of submission 25-01-2023

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Clase 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwart (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

Stamp of the institute with date

3|Page

Declaration by student

I the under signed <u>Miss. NUSRAT MUSTAFA KHAN</u> hear by, declare that this project work entitled "<u>Economic effects of covid</u> 19 <u>on service sector of India</u>" is result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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College seat no:20SMA01 year 2022-23 Exam seat no : year 2022-23

Name & signature of students

THERE FOR MARKET

NUSRAT MUSTAFA KHAN

Place: MUniba

Date: 25-01-2023

Certificate

This is to certify that Miss. Ritu Ashok Shivdavkar has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on the title of project work is to be written "A Project on fundamental analysis of Non-Banking Financial Company" under my Supervision. It is his own work and facts reported by her personal finding and investigation.

Name & Signature of Guide

Prof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

Name & Signature of External

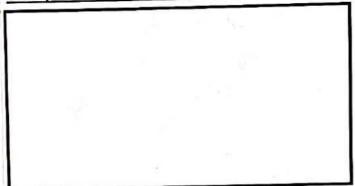
Name & Signature of Professor in charge/ H.O.D/ Principal of Institute

Je

Government of Maharashira's Ismail Yusuf College of

1)

Stamp of the Institute with Date



3

Declaration by Student

I, the undersigned Miss. Ritu Ashok Shivdavkar here by, declared that the work embodied in this project work titled "A Project on fundamental analysis of Non-Banking Financial Company" is a result of my own research work and has not been obtained to any other university for any other examination.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No.: _05_ year 2022-23 Exam Seat No.: _____ year 2022-23

Date: 10-01-2023

Name & Signature of Student

Ritu Ashok Shivdavkar

Kshivdaukane.

Place: Mumbai

Remark

This is certify that Miss Kinjal Dinesh Shetty has worked and completed his project work for the degree of MASTER OF COMMERCE in the faculty of commerce in the subject of ACCCOUNTANCY on title of project work to be written "A STUDY OF INTERNATIONAL TRADE AFFECTED IN TRIMS, TARIFF, GATT IN DETAILS "under by supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

Date of submission:-14-01-23

PROF. MOHAMMED NISHAT

SARFARAZ AHMED ANSARI.

Name & signature of external

Name &signature of professor in charge /H.O.D/Principal of the institute

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD-M.E.S. Gr. A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

DECLARATION BY STUDENT

I the undersigned **Miss Kinjal Dinesh shetty** here by, declare that the work entitled in this project work titled "A **STUDY ON INTERNATIONAL TRADE AFFECTED IN TRIMS,TARIFF,GATT IN DETAILS** " is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and Presented in accordance with academic rules and ethical conduct

College seat no: 16

year 2022-2023 year 2022-2023

Exam seat no:

DATE: 09 01 2023

NAME AND SIGNATURE OF SIGNATUE

KINJAL DINESH SHETTY

Place : Mumbai

RESEARCH

This is to certify that <u>Miss Jvoti Arvind Mishra</u> has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written FINANCING IN SME SECTOR & AS NON- BANKING COMPANIES under my Supervision. It is his own work and facts reported by his personal finding and investigation.

00-01.202 Name & signature of guid

Date of submission

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M-9324556424, E; drluhararvind@gmail.com

Declaration by Student

I the undersigned <u>Miss JYOTI ARVIND MISHRA</u> here by, declare that the work embodied in thisproject work titled <u>FINANCING IN SME SECTOR & NON-BANKING COMPANIES</u> is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 04 year 2022-23

Exam seat no:_____year 2022-23

phaleit Name & signature of students

Date: 09-01-2023

Place: Monthai

This is to certify that <u>Ms. SHAIKH IRAM ANJUM ASLAM</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>ACCOUNTANCY</u> on title of project work to be written <u>"ANALYSIS OF FINANCIAL STATEMENT</u> <u>BY USING THE TECHNIQUES OF RATIO ANALYSIS</u> under my supervision. It is her own work and facts reported her personal finding and investigation.

Prof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

09/01/2023

Date of submission

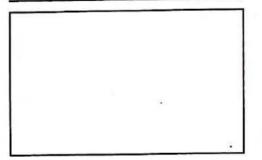
Name & signature of external

Name & signature of guide :-

00-01-2023

Name & signature of professor / H. O. D principal of the institute.

Stamp of the institute with date



Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

DECLARATION BY STUDENTS

I the undersigned <u>Miss. SHAIKH IRAM ANJUM ASLAM</u>, by declare that the work embodied in this project work titled <u>"ANALYSIS OF FINANCIAL STATEMENT BY USING THE TECHNIQUES OF RATIO</u> <u>ANALYSIS</u>" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

 College Seat No.
 11
 year 2022-23

 Exam Seat No.
 year 2022-23

Date: 09/01/2023

Name & Signature of students SHAIKH IRAM ANJUM ASLAM

Place: MUMBAI

This is to certify that <u>Mr. Abdul Amaan Shaikh</u> has worked and completed his project work for the degree of MASTER IN COMMERCE in the facility of commerce in the subject of ACCOUNTANCY on title of project work to be written "FINANCIAL PERFOMANCE EVALUATION OF SMALL SCALE IMPUSTRIES IN GUJARAT" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Prof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

09/01/2023

Date of submission

Name & signature of guide

Name & signature of external

PNMaterin 14/01/2023

Name & signature of professor/H.O.D/principal of the institute.

Stamp of the institute with date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

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Declaration by Student

I the undersigned <u>Mr. Abdul Amaan Shaikh</u> here by, declare that the work embodied in this project work titled <u>"FINANCIAL PERFOMANCE EVALUATION OF SMALL SCALE</u> <u>IMDUSTRIES IN GUJARAT"</u> is a result of my own research work and has not been previously submitted to any other university for any other examination.

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I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No	33	year <u>2022-23</u>
Exam Seat No.	2	Non 2022 22

Date: 09/01/2023

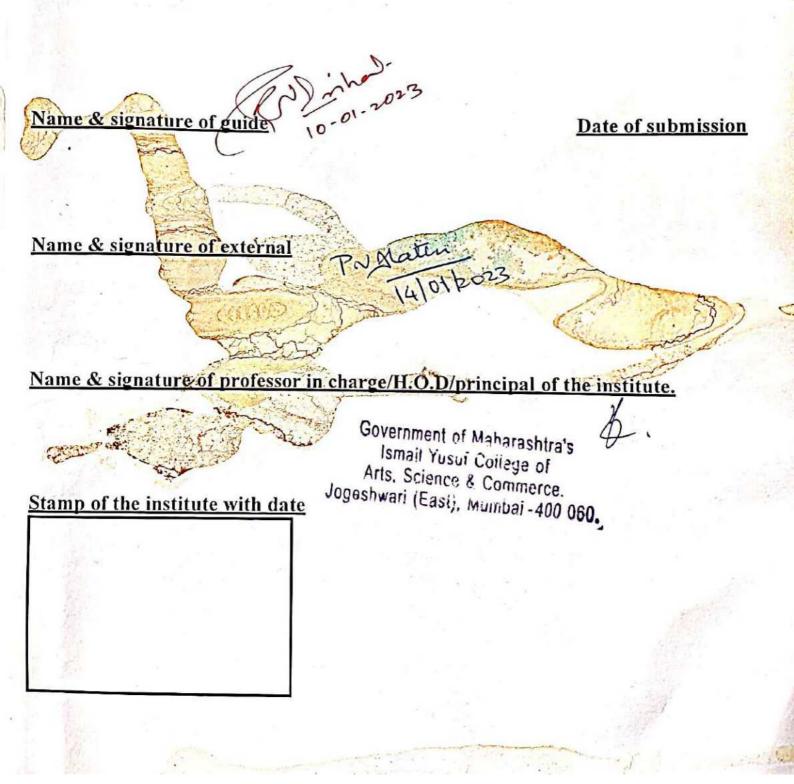
die :

Name & Signature of students

Abdul Amaan Hamid Shaikh

Place: Mumbai

This is to certify that <u>MR. IMRAN YUSUF KHAN</u> has worked and completedher project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>RISK AND RETURN ANALYSIS A COMPARATIVE STUDY OF COMERCIAL</u> <u>BANK IN NEPAL</u>" under my supervision. It is her own work and facts reported by her personal finding and investigation.



I the undersigned <u>MR. IMRAN YUSUF KHAN</u> here by, declare that this project work entitled <u>"RISK AND RETURN ANALYSIS A COMPARATIVE STUDY OF</u> <u>COMERCIAL BANK IN NEPAL</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 34

Exam seat no:

Date: 10-01-2023

Place: Mombai

GNATURE OF STUDENT

IMRAN YUSUF KHAN

CERTITCATE

This is to certify that Ms.Prema Ravi Hanurkar has worked and completed her Project work for the MASTER IN COMMERCE in the faculty of COMMERCE in the subject of ACCOUNTANCY on Title of project work to be written "IMPACT OF FINANCIAL CRISIS ON INDIAN &GLOBAL ECONOMY" under my supervision. It is her own work and facts reported by her personal finding and investigation. 01-2023

NAME & Signature of Guidedate of submission

NAME & Signature of External

PN Alattin 12 101/2023

NAME & Signature of Professor In charge/ H.O.D. /Principal of The Institute

> Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogashwari (East), Mumbai - 400 060.

Stamp Of The Institute With Date

DECLARARTION

I the undersigned Miss.Prema Ravi Hanurkar here by, declare that this project work entitled "IMPACT OF FINANCIAL CRISIS ON INDIAN & GLOBAL ECONOMY" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No.:	22SMAC35	_ Year :- 2020-2023
Exam Seat No.:		Year:- 2020-2023

Date:- 10

Prema Hanuskar

Name & Signature of Student Prema Ravi Hanurkar

Place:- MUMBAI

This is to certify that <u>MS. SHIVANI DEEPAK MAYEKAR</u>. has worked and completed her / his Project Work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of COMMERCE in the subject of <u>ACCOUNTANCY</u> on Title of project work to be written

<u>"IMPACT OF FINANCIAL DERIVATIVES AND HEDGE FUNDS ON THE</u> <u>INDIAN CAPITAL MARKET</u>" under my supervision. It is her/his own work and facts reported by her/his personal findings and investigations

ARAAZ AHMED ANSARI PROF.MOHD.NISHAT SARE

Name & Signature of Guide

09|01|2023 Date of submission

Name & Signature of External

PNA el 14/0/2023

Name &signature of professor in charge/H.O.D/Principle of the Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp Of The Institute With date

I the undersighed <u>MS.SHIVANI DEEPAK MAYEKAR</u> here by,declare that this project work entitled <u>"IMPACT OF FINANCIAL DERIVATIVES AND HEDGE FUNDS ON</u> <u>THE INDIAN CAPITAL MARKET</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat No:- 50

Year:-2022-2023

Exam Seat No:-

Year:-2022-2023

Date: 09-01-2023

Shivani Name & Signature Of Students

Shivani Deepak Mayekar

Place:-Mumbai

Research

This is to certify that <u>Miss Garima Dilip Mishra</u> has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written ICICI LOMBARD GENERAL INSURANCE LIMITED OF WORKING CAPITAL MANAGEMENT under my Supervision. It is his own work and facts reported by his personal finding and investigation.

Sol mihal. Name & signature of guide

Date of submission

Name & signature of external

PNAlattii 14/01/2023

Name & signature of professor in charge/H.O.D/principal of the institute.

. .

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Cless 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwart (East), Mumbal-80, M-9324556424, E; driuhararvind@gmail.com

Declaration by Student

I the undersigned <u>Miss_GARIMA DILIP MISHRA</u> here by, declare that the work embodied in this project work titled <u>ICICI LOMBARD GENERAL INSURANCE LIMITED OF WORKING</u> <u>CAPITAL MANAGEMENT</u> is aresult of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: <u>31</u> year 2022-23

Exam seat no:____year 2022-23

Date: 09-01-2023

Givin Name & signature of students

Place: MUMBAT

This is to certify that MR.SOHAIL SHABBIR SHAIKH has worked and completed her Project Work for the degree of MASTER'S IN COMMERCE in the FACULTY OF COMMERCE in the subject of ACCOUNTANCY on Title of project work to be written "UNION BUDGET COMMERCIAL BANK 2021" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Dinhand 0-01-2022 Name & Signature of Guide

Date of Submission :

10/01/2023

3

Prof.MOHAMMED NISHAT SARFARAZ AHMED ANSARI

Name & Signature of External

PNAlattin 101/2023

Name & Signature of Professor in Charge/ Director/ Principal of the Institute

Stamp of the Institute with Date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

DECLARATION

I the undersigned Mr. SOHAIL SHABBIR SHAIKH hear by, declare that this project work entitled "UNION BUDGET COMMERCIAL BANK 2021" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No: 22SMAC32 Year 2022-2023

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Exam Seat no: Year 2022-2023

There a work with

Name & Signature

SOLON

4

Mr. SOHAIL SHABBIR SHAIKH

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Date: 10/01/2023

Place: Mumbai

Scholar:

Research:

This is to certify that <u>Mr. SURESH RAJU SHEKHAR</u> has worked and completedher project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>RETAIL BANKING</u> <u>TRANSFORMATION STORY IN POST-LIBERALIZES INDIA</u>"

under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

Date of submission

Name & signature of external

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PNAlatini 111/2023

(1) 00h - 2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp of the institute with date

the undersigned <u>Mr. SURESH RAJU SHEKHAR</u> here by, declare that this project work entitled <u>RETAIL BANKING TRANSFORMATION STORY IN POST- LIBERALIZES INDIA</u>" is a result

f my own research work and has not been previously submitted toany other University for any other xamination.

hereby further declare that all information of this document has been obtained and presented in coordance with academic rules and ethical conduct.

College seat no: 22 SMAC 38

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Exam seat no :

Date: 14/01/2023

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NAME & SIGNATURE OF STUDENT SURESH RAJU SHEKHAR

San Sha State State

Place:

MUMBAI

Research

Scholar

ISMAIL YUSUF COLLEGE OF ARTS SCIENCE & COMMERCE JOGESHWARI (EAST), MUMBAI - 400060

CERTIFICATE

This is to certify that NAMONARAYAN BIHARILAL has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Project in Master in Commerce Studies (Business Management) and his project is entitled, "Research on Financial Market and Product on Financial 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 any university.

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

Date of Submission-

ROF. MOHAMMED NISHAT ARFARAZ AHMEDANSARI

(Internal Guide)

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Profesnor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jopeshwari (Eest), Mumbal-60, M-9324556424, E: drluhararvind@gmail.com

Externa)

DR. SWATI WAVHAL

(Principal)

Collage Stamp

DECLARATION

I the undersigned Mr. NAMONARAYAN BIHARILAL here by, declare that the work embodied in this project work titled "Research on Financial Market and Product on Financial Market", forms

My own contribution to the research work carried out under the guidance of **Mr.MOHAMMED NISHAT SARFARAZ AHMED ANSARI** is a result of my own research work and has not been previously submitted to any other University for any other Degree to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

amo.

Signature of Candidate Mr. NAMONARAYAN BIHARILAL

-01-2023

Certified by r.MOHAMMED NISHAT ARFARAZ AHMED ANSARI

This is to certify that MISS SHAIKH MUSKAN SHAHBUDDIN has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on project work entitled "A STUDY ON COST AND COSTING MODELS IN COMPANY"under my supervision. It is her own work and facts reported by her personal finding and investigation. Name and signature of guide date of submission.

2 storing

Name and signature of guide

09/Jan 2023 Date of submission

Name & Signature of External

PNMallon23

Name and signature of Professor in charge / H.O.D / principal of the institution

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

DECLARATION

I the undersigned <u>MISS SHAIKH MUSKAN SHAHBUDDIN</u> here by, declare that this project work entitled "<u>A STUDY ON COST AND COSTING MODELS IN COMPANY</u>" is a result of my own research work and has previously submitted to any other university for any other examination.

I hereby further declare that all information of this document has obtained and presented in accordance with academic rules and ethical conduct

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College Seat no. 22SMAC46 Year 2022 - 2023

Exam Seat no. ____ Year 2022 - 2023

Date: 09/Jan/2023

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NAME AND SIGNATURE

SHAIKH MUSKAN SHAHBUDDIN

Place: Mumbai

Research

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Scholar

A STATE SALAS

This is to certify that MISS. AARTI DILIP DIVEKAR has worked and completedher project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "A STUDY **ON FUNDAMENTAL ANALYSIS ON NON-BANKING COMPANIES**" Under my supervision. It is her own work and facts reported by her personal finding and

investigation.

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10/01/2023 Date of submission

N-11年代的12月11日

Name & signature of guide

Name & signature of external PN Matur ANNER STREET

Name & signature of professor in charge/H.O.D/principal of the institute.

如何的意思的意思。

Stamp of the institute with date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

ne undersigned MISS. AARTI DILIP DIVEKAR here by, declare that this project ork entitled "A STUDY ON FUNDAMENTAL ANALSIS ON NON-BANKING OMPANIES," is a result of my own research work and has not been previously bmitted toany other University for any other examination.

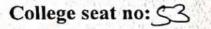
I hereby further declare that all information of this document has been obtained andpresented in accordance with academic rules and ethical conduct.

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Exam seat no:

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Date: 10/01/2023

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NAME & SIGNATURE OF STUDENT AARTI DILIP DIVEKAR

Place: MUMBAT

Research

Scholar

Certificate

This is to certify that Miss. Pratibha Bhaskar Naik has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on the title of project work is to be written "Dividend Payout Policy of Indian Companies" under my Supervision. It is his own work and facts reported by her personal finding and investigation.

Prof. MOHAMMED NISHAT AHEME Name & Signature of Guide

09/01/2023 Date of submission

Name & Signature of External

Name & Signature of Professor in charge/ H.O.D/ Principal of Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce: Jogeshwari (East), Mumbai - 400 060.

Stamp of the Institute with Date

Declaration by Student

the undersigned **Miss. Pratibha Bhaskar Naik** here by, declared that the work embodied this project work titled "**Dividend Payout Policy of Indian Companies**" is a result of my wn research work and has not been obtained to any other university for any other xamination.

, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No.: _____49 year 2022-23

Exam Seat No.: _____ year 2022-23

Date: 09/01/2023

Name & Signature of Students

Pratibha Bhaskar Naik

Place: MUMBAI

Remark

This is to certify that <u>Ms. SANJANA SHARAD JAISWAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "A <u>STUDY ON ANALYZING THE USERS' SWITCH FROM ONLINE BANKING</u> <u>TO MOBILE BANKING</u>" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Vm -01-2023 Name & signature of guide

Date of submission

Name & signature of external

PNMall 12023

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Government of Maharashira's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060-

I the undersigned <u>Ms. SANJANA SHARAD JAISWAL</u> here by, declare that this project work entitled <u>"A STUDY ON ANALYZING THE USERS' SWITCH FROM</u>

ONLINE BANKING TO MOBILE BANKING" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 45

Exam seat no:

Date: 10/01/2022

Doutoner

NAME & SIGNATURE OF STUDENT

SANJANA SHARAD JAISWAL

Place: Mumbai

Research

Scholar

This is to certify that Ms. MISBAH MUSHRAF ALI MULLAJI has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANY on title of project work to be written "EQUITY RESEARCH ON BANKING SECTOR" under my supervision . It is her own work and fact reported by her personal finding and THU SIGN investigation. 1. 3.6 2 1 1 and a second second second and the day of the second second second second

(v) mbe 2023 Name & Signature Of Guide: **PROF.MOHAMMED NISHAT** SARFARAZ AHMED ANSARI

CLEARS CLEAREN BANGAR

Date Of Submission:

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Charles Marsh

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Name & Signature Of External:

PNALattin 14/01/2023

Name & Signature Of Professor In Charge/H.O/Principle of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp Of The Institute With Date:

I the undersigned Ms. MISBAH MUSHRAF ALI MULLAJI here by, declare that this project work entitled "EQUITY RESEARCH ON BANKING SECTOR" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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College Seat No: 22SMAC54 Exam Seat No:

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Year:2022-2023 Year:2022-2023

CALENCE TO A STRATE TO A CONTRACT ON THE CONTRACT OF A STRATE OF A ST Date: 10 01 2023 Press B. Sand monthly to a s

Misbah NAME & SIGNATURE OF STUDENT

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Place:

MUMBAI A PERFORMANCE AND A STREET AND

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4 | Page

Certificate

This is to certify that <u>Mr. VINIT MARUTI KUDKAR</u> worked and duly completed his Project Work for the degree of <u>MASTER IN COMMERCE</u> the project is entitled, "<u>A PROJECT OF STUDY ON INVESTMENT</u> <u>AVENUES IN INDIA</u>" under my supervision.

I further certify that the 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.

DATE: 10 0 PLACE: MU

SIGNATURE:

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - :00 060.

Declaration by learner

I, the undersigned Mr. <u>VINIT MARUTI KUDKAR</u> hereby declare that the work embodied in this project work titled "<u>A PROJRCT OF STUDY ON</u> <u>INVESTMENT AVENUES IN INDIA</u>" forms from my own contribution to the research work carried out under the guidance of <u>Prof.Mohammed</u> <u>Nishar Sarfaraj Ahemed Ansari</u> is a result of my own research work and has not been submitted to any other University for any other Degree/Diploma to this or to any other University. Wherever reference has been made to previous work of others, it has been clearly indicated as such and included in the Bibliography.

I, hereby further declare that all the information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

DATE: 10/01/2023 PLACE: MUMBAI

Vinit Maruti Kudkar Name & signature of the leaner

Certified by

J 10-01-2023

Prof. Mohammed Nishar Sarfraj Ahemed Ansari Name and Signature of the Guiding Teacher

This is to certify that <u>MR. ABHISHEK SURVAKANT BANDAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"A STUDY ON</u> <u>FINANCIAL INCLUSION OF SELF-HELP GROUP IN JOGESHWARI</u>" under my supervision. It is her own work and facts reported by her personal finding and invegistigation.

2-01-2023

Name & signature of guide:-

PROF. MOHAMMED NISHAT SARFARAZ AHMED ANSARI Date of submission

3

10/01/2023

Name & signature of external

PN Mathi

Name & signature of professor/H.O.D principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

Stamp of the institute with date

I the undersigned MR. ABHISHEK SURYAKANT BANDAL here by, declare that this project work entitled "A STUDY ON FINANCIAL INCLUSION OF SELF-HELP GROUP IN JOGESHWARI" is a result of my own research work and has not been previously submitted to any other University for any other examination. I hereby further declare that all information of this document has been obtained and

presented in accordance with academic rules and ethical conduct.

College seat no: 59 Exam seat no:

Date: 10 01 2023

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NAME & SIGNATURE OF STUDENT ABHISHEK SURYAKANT BANDAL

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and the state is the state

Place: Mombai

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Research

Scholar

This is to certify that <u>Ms. POOJA CHANDRAKANT PATIL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>STUDY OF TRANSACTION COSTING IN PROJECT-APPRISAL AND LOAN</u> <u>PROCESSING IN BANKS AND FINANCIAL INSTITUTIONS"</u>

under my supervision. It is her own work and facts reported by her personal finding and investigation.

1-2023 Name & signature of guide

Date of submission

Name & signature of external PN Mathi

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp of the institute with date

I the undersigned <u>Ms. POOJA CHANDRAKANT PATIL</u> here by, declare that this project work entitled "<u>STUDY OF TRANSACTION COSTING IN PROJECT-</u> <u>APPRISAL AND LOAN PROCESSING IN BANKS AND FINANCIAL</u> <u>INSTITUTIONS</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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College seat no: 52

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Exam seat no:

Date: 10-01-2023

NAME & SIGNATURE OF STUDENT

POOJA CHANDRAKANT PATIL

Place: Mumbai

Research

Scholar

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This is to certify that Ms. SHEETAL RAMSAMHAR VADAV has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of Commerce in the subject of ACCOUNTANCY on title of project work to be written "A STUDY OF HOUSING FINANCE BY SUNDARAM HOME FINANCE LIMITED, NEW DEHLIT under my supervision. It is her own work and facts reported by her personal findings and investigations.

Name & signature of guide

Date of submission

Name & signature of External

ollo

Name & Signature of Professor in Charge/ H.O.D /Principal of the Institute,

Government of Maharashtra's

Ismail Yusul College of Arts, Science & Commerce. Jogeshwari (East), Murroal -400 050.

Stamp of the Institute with date:

I the undersigned <u>Ms. SHEETAL RAMSAMIIAR YADAV</u> here by, declare that this project work entitled <u>"A STUDY OF HOUSING FINANCE BY SUNDARAM HOME FINANCE</u> <u>LIMITED, NEW DEHL</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no.	58	Year 2022-2023

Exam seat no. _____ Year 2022-2023

Sheetaf

Name & Signature of student

SHEETAL RAMSAMHAR VADAV

Date: 10-01-9093

Place: MUMBAI

Research

Scholar

4

This is to certify that <u>Mr. Yash Pramod Karekar</u> has worked and completed his project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>ACCOUNTANCY</u> on title of project work to be written "<u>ANALYZING THE</u> <u>IMPACT OF RBI POLICIES ON STOCK MARKET AND MONEY MARKET</u>"

under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

Prof. MOHAMMED NISHAT SARFARZ AHMED ANSARI

Date of submission

09/01/2023

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

24 SEA

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

I the undersigned <u>Mr. Yash Pramod Karekar</u> hise by, declare that this projectwork entitled "<u>ANALYZING THE IMPACT OF RBI POLICIES ON STOCK MARKET</u> <u>AND MONEY MARKET</u>" is a result of my own research work and has not been previously submitted toany othis University for any othis examination.

I hiseby furthis declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 39

Exam seat no:

Date: 09-01-2023

NAME & SIGNATURE OF STUDENT

YASH PRAMOD KAREKAR

Place:

MUMBAI

Research

Scholar

This is to certify that <u>Ms. NEHA RATILAL PRAJAPATI</u> has worked and completed his project work for the degree of MASTER IN COMMERCE in the facility of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>FUTURE OF MUTUAL FUND IN INDIA</u> under my supervision. It is his own work and facts reported by his personal finding and investigation.

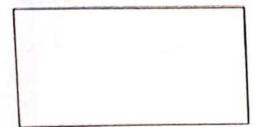
1.2023 Date of submission: 14-017 Name & signature of guide

Name & signature of external Alace

Name & signature of professor in charge /11.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Concorce. Jogoshwari (East), Monicor 100 050.

Stamp of the institute with date



I the undersigned <u>Ms. NEIIA RATILAL PRAJAPATI</u> here by, declare that the work embodied in this project work titled <u>"FUTURE OF MUTUAL FUND IN INDIA"</u> is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No. 22SMAC25 year 2022-23

Exam Seat No. _____ year 2022-23

Date: 14/01/2023 10-01-2023

NAME & SIGNATURE OF STUDENT NEHA RATILAL PRAJAPATI

Place: MUMBAI

This is to certify that <u>MISS SHAIKH MUSKAN SHAHBUDDIN</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>ACCOUNTANCY</u> on project work entitled "<u>A</u> <u>STUDY ON NRI SERVICES BY BANK OF BARODA</u>" under my supervision. It is her own work and facts reported by her personal finding and investigation. Name and signature of guide date of submission.

(may and a wars Name and signature of guide

Date of submission 24/04/2023

Name & Signature of External

PN 2001 104/2023

Name and signature of Professor in charge / H.O.D / principal of the institution

Stamp of the institute with date:

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College. Jogeshwari (Esst), Mumbal-60, M-9324556424, E: driuhararvind@gmall.com

DECLARATION

I the undersigned <u>MISS SHAIKH MUSKAN SHAHBUDDIN</u> here by, declare that this project work entitled "<u>A STUDY ON NRI SERVICES BY BANK OF</u> <u>BARODA</u>" is a result of my own research work and has previously submitted to any other university for any other examination.

I hereby further declare that all information of this document has obtained and presented in accordance with academic rules and ethical conduct.

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College Seat no. <u>46</u> Year 2022 – 2023 Exam Seat no. <u>Year 2022 – 2023</u>

Date: 24/ APY 2023

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NAME AND SIGNATURE

TE STERNING OF THE WARDER OF

<u>Place:</u> Mum baj

Research Scholar

This is to certify that <u>MR. SUNNY ANAND TIWARI</u> has worked and completed ther project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of

commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>STUDY ON FINANCIAL ANALYSIS OF KOTAK MAHINDRA BANK</u> COMPETITIVE WITH OTHER BANKS"

under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Date of submission : 11th January 2023

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwart (East), Membai -400 060.

Stamp of the institute with date

I the undersigned <u>MR SUNNY ANAND TIWARI</u> here by, declare that this project work entitled "<u>STUDY ON FINANCIAL ANALYSIS OF KOTAK MAHINDRA</u> <u>BANK COMPETITIVE WITH OTHER BANK"</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

4

College seat no: 24

Exam seat no:

Date:

NAME & SIGNATURE OF STUDENT SUNNY ANAND TIWARI

Place: MUMBAI

Research

Scholar

<u>CERTIFICATE</u>

ThisistocertifythatMR.DARJISURAJPRAFULhasworked and completedherprojectworkforthedegreeofMASTERINCOMMERCEofcommercecommerceofofcommerceinthesubjectofACCOUNTANCYontitleofINMONEYMARKETININDIAINMONEYMARKETININDIAItisherownworkandfactsreportedby herpersonal findingandinvestigation.

Name&signature ofguideDateof submission

Name&signature ofexternal

PN Mattin PNMattin

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Name&signature ofprofessorincharge/H.O.D/principaloftheinstitute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

3

Stampoftheinstitute withdate

Itheundersigned<u>MR. DARJI SURAJ PRAFUL</u>hereby,declarethatthisproject workentitled"<u>STUDY IN MONEY MARKET IN INDIA AND</u> <u>ABROAD"</u>isaresultofmyownresearchworkandhasnotbeenpreviously submittedto anyotherUniversityforanyotherexamination.

Ihereby furtherdeclarethatallinformationofthisdocumenthasbeenobtainedand presentedinaccordance withacademicrulesandethicalconduct.

4

Collegeseatno: 70

Examseatno:

10/01/2023 Date:

NAME&SIGNATURE OFSTUDENT

DARJI SURAJ PRAFUL

Place:

Scholar

Mombai

Research

This is to certify that <u>Mr. FARHAN RIZWAN JAGRAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>GROWTH IN MUTUAL FUND & INDUSTRY A COMPARATIVE STUDY OF</u> INDIA"

under my supervision. It is her own work and facts reported by her personal finding and investigation.

. 2023 Name & signature of guide

Date of submission

Name & signature of external

PN Matin Intol2023

Name & signature of professor in charge/H.O. D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Stamp of the institute with dategeshwari (East), Mumbai - 400 060.

I the undersigned <u>Mr. JAGRAL FARHAN RIZWAN</u> here by, declare that this projectwork entitled "<u>GROWTH IN MUTUAL FUND & INDUSTRY A</u>. <u>COMPARATIVE STUDY OF INDIA</u>" is a result of my own research work and has not been previously submitted toany other University for any other examination.

I hereby further declare that all information of this document has been obtaine and presented in accordance with academic rules and ethical conduct.

College seat no: 62.

Exam seat no:

Date: 10 01 2023

1 coshan

NAME & SIGNATURE OF STUDENT

FARHAN RIZWAN JAGRAL

Place: Mumbai

Research

Scholar

<u>Certificate</u>

This is to certify that Ms/<u>ANKITA VINOD YADAV</u> has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of <u>Finance</u> and her/his project is entitled, <u>"PUNJAB NATIONAL BANK & BANKING INDUSTRY IN INDIA"</u> under my supervision.

I further certify that the 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 her/his personal findings and investigations

0-01-2023

PROF.MOHD.NISHAT SARFARAAZ AHMED ANSHARI Name & Signature of Guiding

Name & Signature of External

Mac 101/203

09/01/2023 Date of Submission

Name & Signature Of Professor In Charge/H.O.D./Principle Of the

[nstitute

 Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce.
 Jogeshwari (East), Mumbai - 400 060.

mp Of the Institute with Date

2

DECLARATION BY LEARNER

I the undersigned Ms/. ANKITA VINOD YADAV here by,

declare that the work embodied in this project work Etitled "PUNJAB NATIONAL

BANK & BANKING INDUSTRY IN INDIA", is a result of my own research work and has not been previously submitted to any other University

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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COLLEGE SEAT NO:- 22SMAC55 EXAM SEAT NO :- YEAR:-2022-2023 YEAR:-2022-2023



NAME AND SIGNATURE OF THE LEARNER

ANKITA VINOD YADAV

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and the first of the first states.

Date: 09/01/2023

Place:- Mumbai

This is to certify that Ms. BHAGYASHREE KRISHNA REDKAR has worked and completed her Project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "TO STUDY OF THE NON PERFORMING ASSETS IN BANKS" under my supervision. It is her own work and facts reported by her personal finding and Investigation.

) on he 2023 Name & signature of goide

Date of Submission 10-01.2023

Name & signature of external

Maltin 1112023

Name & signature of professor in charge/H.O.D/principal of the institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp of the institute with date

I the undersigned Ms. BHAGYASHREE KRISHNA REDKAR here by, declare that this project work entitled "TO STUDY OF NON PERFORMING ASSETS IN BANKS" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 65

Exam seat no:

4

Date:- 10/01/ 2023

Bhagioshes

BHAGYASHREE KRISHNA REDKAR

Places:- Mombai

Research

Scholar

This is to certify that Ms. AARTI GANPAT HUMBARDEKAR has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to "CONSOLIDATED FDI POLICY DURING COVID written be 19 PANDEMIC" under my supervision. It is her own work and facts reported by his personal finding and investigation.

9-01-202 prof. MOHAMMED NISHAT

Date of submission

09/01/2023

Name & signature of external

SARFARAZ AHMED ANSARI

Name & signature of guide

PN Mallin numilac

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce, Jogeshwari (East), Mumbai - 400 060.

I the undersigned <u>Ms. AARTI GANPAT HUMBARDEKAR</u> here by, declare that this project work entitled <u>"CONSOLIDATED FDI POLICY DURING COVID-19</u> <u>PANDEMIC"</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: <u>7/</u>Year___. Exam seat no: ___Year___.

Date: 14/01/2023

NAME & SIGNATURE OF STUDENT AARTI GANPAT HUMBARDEKAR

Research

Scholar

Place: MUMBAI

This is certify that Ms. VISHAKA KULALhas worked and duly completed her project work for the degree of MASTER IN COMMERCE(academic year 2022-2023) in the faculty of commerce in the subject of under my supervision. It is her own work and facts reported by her personal findings and Investigation

Name & Signature of Guide,

101/2023 P

Date of submission

Name and signature of professor in charge/principal of the College

Government of Maharashtra's Ismail Yusi College of Arts, Science Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp of the Institute with Date

I Vishaka Kulal hereby, declare that the work embodied in this project work titled "TAX PLANNING, TAX AVOIDANCE & TAX EVASION" forms my own contribution to the research work carried out under the guidance of Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI is a result of my own research work and has not been previously submitted to any other University for any other Degree/Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

VISHAKA KULAL

Date: 10/01/2023

Place: Mumbai

This is to certify that <u>MISS SHIVANI SANTOSH SINGH</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>ACCOUNTANCY</u> on project work entitled "<u>STUDY OF DEBT MARKET IN INDIA</u>" under my supervision. It is her own work and facts reported by her personal finding and investigation. Name and signature of guide date of submission.

5-01-20 23 Name and signature of guido

Date of submission 09-01-2023

Name & Signature of External

Name and signature of Professor in charge / H.O.D / principal of the institution

Stamp of the institute with date:

Professor (Dr) Arvind S. Laher M.Com, MBA, LLM, MARC, POARL LOCALT, PO M.E.S. Of A Cover 1 General Other Professor & Head, Dect of Accounting all Government of Management, LY, Compa, Jogeshvart (East), Marcaida, M, 9324556424, E. Calourantic Openal 2001

DECLARATION

I the undersigned <u>MISS SHIVANI SANTOSH SINGH</u> here by, declare that this project work entitled <u>"STUDY OF DEBT MARKET IN INDIA"</u> is a result of my own research work and has previously submitted to any other university for any other examination.

4

I hereby further declare that all information of this document has obtained and presented in accordance with academic rules and ethical conduct

111/10/2017 12:11

College Scat no22SMAC6 Year 2022 - 2023

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Exam Scat no. ___ Year 2022 - 2023

Date: 09-01-2023



SHIVANI SANTOSH SINGH

Place: Mubai

Research

Scholar

This is to certify that <u>MISS.KAJAL RAMESH KHAPRE</u> has worked and completed his project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "A STUDY ON YES BANK CREDIT RISK MANAGEMENT IN BANKING SECTOR", under my supervision. It is his own work and facts reported by his personal finding and investigation.

10-01-2023

Name & signature of guide

Prof.MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

Date of submission

_07/01/2023-10-01-2023

Name & signature of external

PNMatur 11/2023

Name & signature of professor in charge/H.O.D principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science 3 Commerce. Jogeshwari (East), Mumbai -400 060.

Stamp of the institute with date

I the undersigned <u>MISS. KAJAL RAMESH KHAPRE</u> hear by, declare that this project work entitles "", <u>TO STUDY YES BANK CREDIT RISK MANAGEMENT IN</u> <u>BANKING SECTOR</u> a result of my own research work and has not been previously submitted to any other university for any other examination.

I hearby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no. <u>26</u>

Exam seat no._____

Date: 10,01,23

Place: MUMBAI

Research

NAME SIGNATURE OF STUDENT

KAJAL RAMESH KHAPRE

Scholar

This is to certify tha <u>Mr.HITESH SWAMINATH PAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>TO STUDY THE IMPACT OF INCOME TAX LAW ON SALARIED PEOPLE</u>" under my supervision. It is her own work and facts reported by her personal finding and investigation.

) mhand-10-01-2023 Name & signature of guide

 $\frac{\text{Date of submission}}{10 - 01 - 2023}$

Name & signature of external

PNMatu PNMatu III01/2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce, Jogeshwart (East), Mumbai -400 060.

Stamp of the institute with date

I the undersigne <u>Mr.HITESH SWAMINATH PAL</u> here by, declare that this project work entitled "<u>TO STUDY THE IMPACT OF INCOME TAX LAW ON SALARIED</u> <u>PEOPLE</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 58 60 (

Exam seat no:

Date: 10.01,200

NAME & SIGNATURE OF STUDENT

HITESH SWAMINATH PAL

Place: Munbou

Scholar

Research

This is to certify that <u>Miss Naziya Shagufta Mohammed Minhaj</u> has worked and completed ther project work for the degree of <u>Master in commerce</u> in the faculty of commerce in the project of ACCOUNTANCEY on title of project work to be written "A STUDY ON INVESTMENT OPTIONS AND INVESTORS ATTITUDE TOWARDS INVESTMENT IN PRIVATE INSURANCE COMPANIES." under my supervision. It is her own work and acts reported by her personal findings and investigation.

Name and signature of guide Almhan - 2023

Date of submission 10-01-2023

PROF.MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

Name and signature of external

PN Malui 12023

Name and Signature of Professor in Charge /H.O.D/Principal of The Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

stamp of the institute with date

DECLARATION

the undersigned <u>Miss Naziva Shagufta Mohammed Minhaj</u> here by, declare that the work embodied in this project work titled written <u>"A STUDY ON INVESTMENT OPTIONS</u> <u>AND INVESTORS ATTITUDE TOWARDS INVESTMENT IN PRIVATE</u> <u>INSURANCE COMPANIES</u>" is result of my own research work and has not been previously submitted to any other university for any examination.

hereby further declare that all information of this document has been obtained and presented n accordance with academic rules and ethical conduct.

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 College seat no:
 ZZSMAC41
 year 2022-23

 Exam seat no:
 _______year 2022-23

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Date: - 09-01-2023

Name & signature of student

Miss. Naziya Shagufta Mohammed Minhaj

'lace: - Mumbai

This is to certify that Ms. SHALINI NIVRUTTI BHALERAO has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "IMPACT OF GST ON HOTEL INDUSTRY, TOURISM AND TRAVEL INDUSTRY"

under my supervision. It is her own work and facts reported by her personal finding and investigation.

Prof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

Name & signature of guide,

09)01)2023 Date of submission

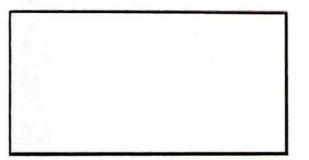
Name & signature of external

PN Haltin 2023

01-202

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date



Protector (Or) Arvind S. Luher M.Oon MGA LLM, MAND, FOR-IM, USCHET, FRD ME B. Or A. Olives 1 Gesethed Differ Protector & Heard, Depit of Accountering El Government of Santa resides, LY. College, Boyestmann (Carl), Mumbel.00, M- 0326556424, E: chubararvind@gmell.com

I the undersigned <u>MS. SHALINI NIVRUTTI BHALERAO</u> here by, declare that this project

work entitled "<u>IMPACT OF GST ON HOTEL INDUSTRY</u>, TOURISM AND TRAVEL <u>NDUSTRY</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

hereby further declare that all information of this document has been obtained and

resented in accordance with academic rules and ethical conduct.

新生 にんしょうえい たいたいれん ちょうしん

College seat no: 30 Exam seat no:

Year: 2022-2023 Year: 2022-2023

Date: 09-01-2023

NAME A TURE OF STUDENT

SHAUNI NIVRUTTI BHALERAO

<u>Place:</u> Mumbai

Research

Certificate

This is to certify that Miss. Sonali Sanjay Monde has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on the title of project work is to be written "Detection and Control of Financial Frauds in Indian Banking System" under my Supervision. It is his own work and facts reported by her personal finding and investigation.

3-01-2023

Prof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI Name & Signature of Guide 09/01/2023 Date of submmission

Name & Signature of External

Name & Signature of Professor in charge/ H.O.D/ Principal of Institute

Stamp of the Institute with Date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, PDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazotted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwarl (East), Mumbal-00, M-9324556424, E: druhararvind@gmail.com

Declaration by Student

I, the undersigned Miss. Sonali Sanjay Monde here by, declared that the work embodied in this project work titled "Detection and Control of Financial Frauds in Indian Banking System" is a result of my own research work and has not been obtained to any other university for any other examination.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

 College Seat No.:
 07
 year 2022-23

 Exam Seat No.:
 year 2022-23

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Date: 09-01-2023

Name & Signature of Students

Sonali Sanjay Monde

Place: MUMBAI

Remark

This is to certify that <u>Ms. SHRADDHA SACHIN YADAV</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of Commerce in the subject of <u>ACCOUNTANCY</u> on title of project work to be written <u>"A STUDY ON GROWTH AND SCOPE</u> <u>OF INVESTMENT BANKING IN INDIA"</u> under my supervision. It is her own work and facts reported by her personal findings and investigations.

-01-2023

10 01 2023 Date of submission

Name & signature of guide

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

Name & signature of External

PN Hater 14/01/2023

Name & Signature of Professor in Charge/ H.O.D /Principal of the Institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Munibai -400 060.

Stamp of the Institute with date:

I the undersigned <u>Ms. SHRADDHA SACHIN YADAV</u> here by, declare that this project work entitled <u>"A STUDY ON GROWTH AND SCOPE OF INVESTMENT BANKING IN INDIA"</u> is a result of my own research work and has not been previously submitted to any other University for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no. ____67____

Exam seat no. _____ Year 2022-2023

Year <u>2022-2023</u>

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THE REAL REPORT OF THE SHOP



Name & Signature of student

SHRADDHA SACHIN YADAV

Date: [0/ 01 /2023

Place: Mumbai

Research

Scholar

4

his is to certify that <u>MS. PRATIKSHA PRAKASH KASHILKAR</u> has worked and completed her project work for the degree of MASTER INCOMMERCE in the faculty of commerce in the subject of ACCOUNTANCONY on title f project work to be written <u>"A STUDY ON IMPACT OF E-BANKING"</u> under my upervision. It is her own work and facts reported by his personal finding and investigation.

Name & signature of guide

Date of submission

rof. MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce, Jogoshwati (East), Musicai - 400 050.

I the under signed <u>PRATIKSHA PRAKASH KASHILKAR</u> hear by, declare that this project work entitled <u>"A STUDY ON IMPACT OF E-BANKING</u>" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Date: 10-01. 2023

Place: Mumbai

Name & signature of students PRATIKSHA PRAKAS KASHILKAR

THIS IS TO CERTIFY THAT MRS: <u>VIBHAY AJIT MISHRA</u> HAS WORKED & DEWLEY COMPELETEDHIS PROJECT WORK FOR THE DEGREE OF MASTER IN COMMERCE UNDER THE FACULTY OF <u>COMMERCE</u> IN THE SUBJECT <u>ACCOUNTANCY (SEMESTER III)</u> & HIS PROJECT ENTITLED UNDER ANY SUPERVISION.

I FURTHER CERTIFY THAT THE ENTIRE WORK HAS BEEN DONE BY THE LEARNER UNDERBY GUIDENCE & THAT NO PART HAS BEEN SUBMITTED FOR ANY DEGREE & DIPLOMA OFMUMBAIUNIVERSITY.

IT IS HIS OWN WORK & FACTS REPORTED BY HIS PERSONNAL FINDING & INVISTIGATION

GUIDING TEACHER

NAME AND SIGNATURE

SEAL OF THE COLLEGE

DATE OF SUBMISSION

09/01/ 2023

Professor (Dr) Arvind S. Luhar A.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwarl (East). Mumbal-80, M-9324558424, E: driuhararvind@gmail.com

DECLARATION

I THE UNDERSIGNED MRS: VIBHAY AJIT MISHRA HERE BY DECLARE THAT THIS PROJECT WORK ENTITLED HAS DONE BY THE LEARNER THAT IS A RESULT OF MY OWN RESEARCH WORK AND HAS NOT BEEN PREVIOUSLY SUBMITTED TO ANY OTHER EXAMINATION.

I HERE BY FURTHER DECLARE THAT ALL INFORMATION OF THIS DOCUMENT HAS BEEN OBTAINED & PRESENTED IN ACCORDANCE WITH ACADEMIC RULES & ETHICAL CONDUCT.

YEAR: 2022-2023

EXAM SEAT NO: 0 8

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This is to certify that Ms. SHUBHI AMIT MISHRA has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written **<u>FINANCIAL PERFORMANCE OF L&T LTD. OF INCOME</u>**

INFRASTRUCTURE COMPANIES IN INDIAN" under my supervision. It is

her own work and facts reported by her personal finding and investigation.

stamied and my network and an and an and the death of the second telester and

and and a Name & Signature Of Guide

Date Of Submission :

Name & Signature Of External :

PNAatur

Name & Signature Of Professor In Charge/H.O.D/Principal Of The Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce, Jogeshwari (East), Mumbai -400 060.

Stamp Of The Institute With Date

I the undersigned Ms. SHUBHI AMIT MISHRA here by, declare that this projectwork entitled **FINANCIAL PERFORMANCE OF L & T LTD. OF**

INCOME

INFRASTRUCTURE COMPANIES IN INDIAN¹⁰ is a result of my own research work and has not been previously submitted toany other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Seat No.: 6

Exam Seat No.:

Date: (0/01/2023



Place: Mumbai

Research

Scholar

I the undersigned Ms. IFRA SALEEM FAROOQUI here by, declare that this project work entitled "PORTFOLIO AND WEALTH MANAGEMENT AT

MAXLIFE INSURANCE" is a result of my own research work and has not been previously submitted to any other University for any other examination. I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 22SMAC44

Exam seat no:

Date: 10th January 2023

NAME & SIGNATURE OF STUDENT IFRA SALEEM FAROOQUI

Place: MUM bai

Research

<u>Scholar</u>

This is to certify that <u>Ms. IFRA SALEEM FAROOOUI</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"PORTFOLIO AND WEALTH MANAGEMENT AT MAXLIFE INSURANCE"</u> under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Date of submission

Name & signature of externals

PNAlatin

Name & signature of professor in charge/H.O. D/principal of the institute.

 Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce.

Stamp of the institute with date Jogeshwari (East), Mumbai -400 060.

This is to certify that <u>Ms. SHAIKH MEENAZ HANIF</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>A STUDY ON THE RISE OF ADANI GROUP IN EQUITY</u> <u>MARKETS</u>"

Under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of gui

Date of submission

Name & signature of external

PN Alalin 101/2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbei - 400 060.

I the undersigned <u>Ms. SHAIKH MEENAZ HANIF</u> here by, declare that this project work entitled "<u>A STUDY ON THE RISE OF ADANI GROUP IN</u> <u>EQUITY MARKETS</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 22SMAC66

RESEARCH:

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Exam seat no:

Date: 10-01- 2023

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NAME & SIGNATURE OF STUDENT

SHAIKH MEENAZ HANIF

PLACE: MUMBAI

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L. M. LE. MT 201 M. M.L.

This is to certify that <u>Ms. ARCHANA HANSRAJ PAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "<u>TO STUDY</u> <u>THE ROLE OF IT IN BANKING SECTOR AFFECTED IN CYBER CRIME"</u>

under my supervision. It is her own work and facts reported by her personal finding and investigation.

) mhowing 10-01-2023 Name & signature of guide

Date of submission

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class. 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M- 9324556424, E: driuhararvind@gmail.com

I undersigned <u>Ms. ARCHANA HANSRAJ PAL</u> here by, declare that this projectwork entitled "<u>TO STUDY THE ROLE OF IT IN BANKING SECTOR AFFECTED IN</u> <u>CYBER CRIME</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 21

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Exam seat no:

Date: 10.01.22

NAME & SIGNATURE OF STUDENT

ARCHANA HANSRAJ PAL

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Place: Mumbai

Scholar

unce to do this project

Research

This is to certify that Mr. Atharva Narendra Surve has worked and completed his project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on the title of project work is to be written "Critical study of awareness related to Financial Management provided by Motilal Oswal in Mumbai Region" under my Supervision. It is his own work and facts reported by his personal finding and investigation.

Name & Signature of Guide

MOHAMMED NISHAT SARFARAZ AHEMED ANSARI

Name & Signature of External

PN Matin 14/01/23

Name & Signature of Professor in charge/ H.O.D/ Principal of Institute

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

Stamp of the Institute with Date

the undersigned Mr. Atharva Narendra Surve here by, declared that the work embodied in this project work titled "Critical study of awareness related to Financial Management provided by Motilal Oswal in Mumbai Region" is a result of my own research work and has not been obtained to any other university for any other examination.

, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College Scat No.: <u>37</u> year 2022-23 Exam Seat No.: <u>year 2022-23</u>

)ate: 9/01/2023

Name & Signature of Students

Atharva Narendra Surve

Place: Mumbai

Remark

JOGESHWARI (EAST), MUMBAI - 400060

CERTIFICATE

This is to certify that <u>Ms. PRANJALI GURUNATH MANJREKAR</u> has worked and completedher project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"ANALYSIS OF INVESTOR PERCEPTION, APPREHENSION AND DECISION</u> <u>MAKING IN INDIAN STOCK MARKET"</u>

Under my supervision. It is her own work and facts reported by her personal finding and investigation.

101-202 Name & signature of guide

10 01 2023 Date of submission

Name & signature of external

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Cless 1 Gazetted Officer Professor & Heed, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (Sast), Mumbal-80, M-9324656424, E: driuhararvind@gmail.com

3

I the undersigned <u>Ms. PRANJALI GURUNATH MANJREKAR</u> here by, declare that this project work entitled <u>"ANALYSIS OF INVESTOR PERCEPTION,</u> <u>APPREHENSION AND DECISION MAKING IN INDIAN STOCK MARKET</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 22SMA C14

4

Exam seat no:

Date: 10 01 2023

PRANJALI GURUNATH MANJREKAR

NAME & SIGNATURE OF STUDENT

Place: Mumbai

Scholar

Research

This is to certify that <u>Mr. RAKESH MUKUND GHOLAP</u> has worked and completed his project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>ACCOUNTANCY</u> on title of project work to be written

"IMPACT OF BANKING SERVICES ON INDIAN ECONOMY AFTER DEMONETISATION "

Under my supervision. It is his own work and fact reported by his personal finding and investigation.

Name & signature of guide

Date of submission

10 - 01 - 2023

Name & signature of external PNMathi

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce./ Jogeshwari (East), Mumbai -400 060

PS-

Stamp of the institute with date

I the undersigned Mr. RAKESH MUKUND GHOLAP here by , declare that this project work

Entitle

" IMPACT OF BANKING SERVICES ON INDIAN ECONOMY AFTER DEMONETISATION "

Is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hereby further declare that all information of this document has presented in accordance with academic rules and ethical conduct.

College seat no: 69

Exam seat no :

Date: 10-01-2023

NAME & SIGNATURE OF STUDENT

RAKESH MUKUND GHOLAP

Place : MUMBAI

Research

Scholar :

This is to certify that <u>Mr.ROHAN NAGNATH SHILVANT</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written <u>"WEALTH MANAGEMENT"</u>

under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Prof. Mohammad Nishat Submision Sarfaraz Ahemed Ansari Date of submission

10/01/2023

Name & signature of external

PNAatui 14/0/2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai - 400 060.

3

I the undersigned <u>MR.ROHAN NAGNATH SHILVANT</u> here by, declare that this projectwork entitled "WEALTH MANAGEMENT" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

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College seat no: 63

Exam seat no:

Date:

10/01/2023

all manager - m

<u>NAME & SIGNATURE OF STUDENT</u> ROHAN NAGNATH SHILVANT

Place:

mumbai

Scholar

Research

specific description of the second second

This is to certify that Miss <u>SNEHAL CHANDRAKANT ZAPANEKAR</u> has worked and completed her Project Work for the degree of MASTER IN COMMERCE in the faculty of COMMERCE in the subject of ACCOUNTANCY on Title of project to be written <u>"STUDY ON CORE BANKING SOLUTION IN INDIA"</u> under my supervision. It is her own work and facts reported by her personal finding and

01-2022

Name & Signature of Quide Date of submission: Mohammad Nishatt Sarfaraz Ahmed Ansari

Name & Signature of Professor in Charge / Director / Principal of the

- 1 - T . T .

Stamp of the Institution with date

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Mahareshtra, I.Y. College, Jogeshwari (East), Mumbal-80, M-9324556424, E: druhararvind@gmail.com

I the undersigned Miss <u>SNEHAL CHANDRAKANT ZAPANEKAR</u> here by, declare that this project work entitled "<u>STUDY ON CORE BANKING</u> <u>SOLUTION IN INDIA</u>" is a result of my own research work and has not previously submitted to any other University for any other examination.

I here by further declare that all information of the documents has been obtained and presented in accordance with academic rules and ethical conduct.

 College Seat No.
 9
 Year 2022-2023.

 Exam Seat No.
 Year 2022-2023.

Date:

14 - 01 - 2023

<u>Place</u>: Mumbai

Scholar:

Research:

Name & Signature

This is to certify that Mr. VICKY GULABRAO KHARATE has worked and completed his project work for the degree of MASTER IN COMMERCE in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "A STUDY ON HOME LOANS" under my supervision. It is his own work and facts reported by his personal finding and investigation.

01-202 3 Name & signature of guide

Date of submission

Name & signature of external

PN Habin 2023

Name & signature of professor in charge/H.O.D/principal of the institute.

Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Stamp of the institute with date Jogoshwari (East), Mumbai - 400 060.

I the undersigned <u>Mr. VICKY GULABRAO KHARATE</u> here by, declare that this project work entitled "<u>A STUDY ON HOME LOANS</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

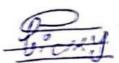
I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

VICKY GULABRAO KHARATE

College seat no: 225MAC36 Exam seat no:

Date: 14/01/2023

1. 2003 (GOB) (COB)



NAME & SIGNATURE OF STUDENT

Place: Mumbai

Research

Scholar

DATEL

This is to certify that <u>MR. VISHAL MUNNA GUPTA</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on project work entitled <u>"ANALYSIS OF AXIS BANK"</u> under my supervision. It is her own work and facts reported by her personal finding and investigation. Name and signature of guide date of submission.

Name and signature of guide

PNMatri Weloll2023

Date of submission :

10/01/2023

Name & Signature of External

Name and signature of Professor in charge / H.O.D / principal of the institution

Stamp of the institute with date:

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gazetted Officer Professor & Heed, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M-9324556424, E: driuhararvind@gmail.com

> FILL AND A BALL STAND B LONG MENTER AND A CONTRACT STANDARD MENTER A CONTRACT STANDARD MENTER A CONTRACT STANDARD MENTER A CONTRACT STANDARD MENTER A CONTRACT STANDARD

DECLARATION

I the undersigned <u>MR. VISHAL MUNNA GUPTA</u> here by, declare that this project work entitled <u>"ANALYSIS OF AXIS BANK"</u> is a result of my own research work and has previously submitted to any other university for any other examination.

I hereby further declare that all information of this document has obtained and presented in accordance with academic rules and ethical conduct

College Seat no. <u>22SMAC29</u> Year 2022 – 2023 Exam Seat no. <u>Year 2022 – 2023</u>

Date: 10/01/2023

testes and the states states in a second to be

NAME AND SIGNATURE:

MR. VISHAL MUNNA GUPTA

Place: Mombai

Research

<u>Scholar</u>

Government of Maharashtra Ismail Yusuf college of Arts, Science and Commerce Jogeshwari- East, Mumbai-400060 M.COM (Accountancy) sem III year 2022-23

SR.NO	NAME OF THE STUDENTS	TOPICS
01	Sunny Anand Tiwari	"The impact of CRM on customer retention in electric banking"
02	Aarti Ganpat Humbardekar	A detailed study on growing market for fire and floor insurance in India.
03	Naziya Shagufta Mohd Minhai	A study on customer perception regarding usage of E-payment system while doing online shopping.
04	Ajaybahi Jaggubhai Rathod	A study of working capital management of large company .
05	Shivani Deepak Mayekar	The application on fundamental analysis investment decision making.
06	Kinjal Dinesh Shetty	Sales promotion towards social media marketing research.
07	Vishal Munna Gupta	A project report on credit risk management & its bank .
08	Shraddha Sachin Yadav	The level of financial literacy in India according to different economic classes.
09	Bhagyashree Babaji Palvekar	Tax deduction at source under income tax.
10	Dhanashri Manjarekar	A study on impact of GST on travel and tourism.
11	Shabnam Mohammed Ali Khan	study on consumer preferences towards cashless payment methods Post COVID – 19
12	Ifra Salem Farooqui	A comparative study on old tax and new income tax regime.
13	Abhishek Suryakant Bandal	A study on investment preference of people with reference to chit funds in Jogeshwari east.
14	Rakesh Mukund Gholap	A study on Indian accounting standards and ITS impact on business in Mumbai.
15	Omkar Sanjay Parkar	A study on impact of INTERNET BANKING ON INDIA BANKING SYSTEM.
16	Yash Pramod Karwkar	Emergence of E-payment Apps its acceptance by the customers.
17	Shalini Nivrutti Bhalerao	Study on foreign exchange market long run and short run.
18	Snehal Chandrakant Zapanekar	Study on startup manage their investment in entrepreneur.
19	Farhan Rizwan Jagral	Mobilization of savings through mutual fund.
20	Sauvrutta Mangesh Mungekar	Indian banking system after pandemic years.
21	Pratibha Bhaskar Naik	Impact of composite scheme on small business and other sector under GST.
22	Aarti Dilip Divekar	To study of small scale industries.

Government of Maharashtra Ismail Yusuf college of Arts, Science and Commerce Jogeshwari- East, Mumbai-400060 M.COM (Accountancy) sem III year 2022-23

23	Shaikh Sidra Abdul Aziz	Study on Recruitment and selection process in ICIC Bank.
24	Priya Vitthal Randive	Study on usage of E-wallets and online portals post demonetization.
25	Vicky Gulabrao Kharate	To study the concept of goods and services tax (GST) and
		its impact on the Indian construction industry.
26	Shubhi Amit Mishra	Career opportunities and global trade .
27	Sheikh Neha Bano Farooque	A study on the innovative ways to encourage personal
	Ahmed	savings in Mumbai.
28	Saloni Sameer Gawade	A comparative study on retirement scheme benefits
		given to government sector employees and private
		sector employees.
29	Tanuia Dattaram Katkar	To study the money market and its instruments.
30	Rupali Ramesh Sahejrao	The problem and prospects of small scale industries in
		India.
31	Imran Yusuf Khan	Impact of GST various construction project.
32	Nusrat Mustafa Khan	A study on rural marketing strategy and rural consumer
		behavior in tractor purchasing.
33	Aniket Vinayak Kulye	A detail study on income tax planning in India.
34	Bhagyashree Krishna Redkar	Study on different tools and resources for capital budgeting.
35	Nimisha Nithin Kalingan	E-banking services in India.
36	Sanjana Sharda Jaiswal	Study on impact of tourism on Indian economy.
37	Archana Hansraj Pal	To study the working capital management in SBI.
38	Pranjali Gurunath Manjrekar	A detailed study on buyback of shares in India with
		reference to WIPRO, T.C.S and reliance industries.
39	Pooja Chandrakant Patil	Multi-level marketing and its application in different
		economies of the world.
40	Vinit Maruti Kudkar	A comparative study on regulator & Investment
		opportunities in Indian & USA Capital market.
41	Ankita Vinod Yadav	Study of growth in cryptocurrency market.
42	Vivek Ramjet Jaiswar	A comparative study between investment in Equity and
		Debt .
43	Manju Kumar Yadav	A study of retail banking.
44	Rohan Nagnath Shilvant	Income tax planning in India with respect to individual
		assessed.
45	Suresh Raju Shekjhar	The concept of return on investment and risk and how
		they impact the current economics activities.
46	Pradnya Prakash Rahate	Audit under computerized environment.

Government of Maharashtra Ismail Yusuf college of Arts, Science and Commerce Jogeshwari- East, Mumbai-400060 M.COM (Accountancy) sem III year 2022-23

47	Sohail Shabbier Sheikh	To study the impact of income tax low on salaried people
50	Ritu Ashok Shivdavkar	Study of performance of private and public mutual fund.
51	Jyoti Arvind Mishra	Short selling in stock market.
52	Darji Suraj Praful	Study on impact of dividend do they creative in the long
		or short term.
53	Misbah Mushraf Ali Mullaji	To study the popularity of internet banking.
54	Shivani Santosh Singh	A study on financial problems faced by the start UPS.
55	Shaikh Iram Anjum Aslam	A study on consumer behavior related to different soaps
		brands in Mumbai.
56	Nishudevi Avdhesh Mishra	A study on business modernization under role of
		business finance.
57	Prema Ravi Hanurkar	Impact of foreign direct investment on Indians economic
		growth 20210-22.
58	Atharva Narendra Surve	An analytical study on LIC insurance policies.
59	Pratiksha Prakashi Kashilkar	A comparative study between old tax and new regime
		among working class in Mumbai region.
60	Singh Abhinay Surendra	Study on impact of GST on restaurant and hotel
		industries.
61	Vibhay Ajit Mishra	Performance analysis of Indian financial system &
		financial performance of banks.
62	Garima Dilipn Mishra	Relationship between gold and stock market in India.
63	Kajal Ramesh Khapre	A study on the effect of packaging on sales of goods.
64	Vishaka Kulal	A study of Amul & Its marketing strategies.
65	Sonali Sanjay Monde	A study of saving and investment pattern in India.
66	Abdul Amaan Sheikh	Study on different types Indian banks.
67	Hitesh Swaminath Pal	A comparison study of Pre –GST & Post –GST period.
68	Shaikh Meenaz Hanif	Scope for Entrepreneurs with reference to reality
		show-shark India.

Link for the Document: <u>https://drive.google.com/file/d/1piomjhliNtLf9TqMCusDv5NF_ihY9GYP/view?usp=drive_link</u>

This to certify that MR. ADNAN KHAN has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK-I and has project is entitled, "A STUDY REPOT ON – THE IMPACT OF BRANDING ON CONSUMER BUYING BEHAVIOUR REGARDING DIFFERENT SMARTPHONE BRANDS" under my supervision.

I further certify that the 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 other University.

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



Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtre, I.Y. College, Jogeshwari (East), Mumbal-80, M-9324566424, E: driuherarvind@gmail.com

DR. ANJALI ALEKAR

Name and Signature of Guiding Teacher.

MAHADde 14112023 Ninya Hande

Date of submission:

DECLARATION BY LEARNER

I the undersigned Mr. ADNAN KHAN here by, declare that the work embodied in this project work titled "A STUDY REPOT ON – THE IMPACT OF BRANDING ON CONSUMER BUYING BEHAVIOUR REGARDING DIFFERENT SMARTPHONE BRANDS", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I. here by further declare that all information of this document has been obtained and presents in accordance with academic rules and ethical conduct.

Name and Signature of the learner

This is to certify that Ms. SHWETA ANAND SHELAR has worked and duly completed her project work for the degree of MASTER OF COMMERCE in the faculty of commerce in the subject of MANAGEMENT and her project is entitled, **"BRAND AWARENESS AND CUSTOMER LOYALTY TOWARDS THE** PRODUCT- A PROJECT REPORT" under my supervision.

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

Name & signature of guide

Name & signature of external

11 01 2023 Date of Submission

Professor (Dr) Arvind S. Luher M.Com. MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Maherantra, 1,Y. College, Jogeshwari (East), Mumbal-60, M- 9324556424, E: driuherarvind@gmail.com

Name & signature of professor in charge/HOD/ Principal of the institute

MAHANOLL 141112023 Maya Handu

Stamp of the Institute with date

Declaration by Student

I the undersigned Ms. SHWETA ANAND SHELAR hereby, declare that the work embodied in this project work titled "BRAND AWARENESS AND CUSTOMER LOYALTY TOWARDS THE PRODUCT" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

what .

SHWETA ANAND SHELAR

Name & signature of the learner

Certificate

This is to certify that Ms. TUBA AMREEN MIR AKHTAR ALI has worked and duly completed her Project work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK - I and her project is entitled, "A STUDY OF CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING THROUGH ONLINE APPLICATIONS" under my supervision.

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

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

Seal of the College

ð

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M-9324556424, E: driuhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 11/01/2023

MGH9000 23

Declaration by learner

I undersigned Ms TUBA AMREEN MIR AKHTAR ALI hereby declare that the work embodied in this project work titled "A STUDY OF CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING THROUGH ONLINE APPLICATIONS" forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, hereby further declare that the information of this document has been obtained and presents in accordance with academic rules and ethical conduct.

Name and Signature of the learner

This is to certify that Miss. SEJAL SITARAM VEER has worked and completed her Project Work for the degree of Master in Commerce under the faculty of Commerce in the subject of Management and her project is entitled, "A COMPARATIVE STUDY REPORT ON CONSUMER BEHAVIOUR TOWARDS ONLINE BUYING V/S TRADITIONAL BUYING" under my supervision.

I further certify that the 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 finding and investigations.

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Class 1 Gazetted Officer, at Professor & Head, Dept of Accountancy at Government of Meharashtra, I.Y. College, Jogeshwari (East), Mumbel-80, M-9324556424, E: druhararvind@gmail.com

DR. ANJALI ALEKAR

Name and signature of Guiding Teacher

Maya Alande Maya Alande

Date of submission: 11 01 2023

DECLARATION BY LEARNER

I the undersigned Miss SEJAL SITARAM VEER here by, declare that the work embodied in this project work titled "A COMAPARATIVE STUDY REPORT ON CONSUMER BEHAVIOUR TOWARDS ONLINE BUYING V/S TRADITIONAL BUYING ", forms my own contribution to research work carried out under the guidance of DR.ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

SEJAL SITARAM VEER

Name and Signature of the learner

Ismail Yusuf College of Arts, Science and Commerce Jogeshwari East

Certificate

This is to certify that Mr. Dinesh Prakash Yadav has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Business Management and his project is entitled, "A study report on Government policies and Implications to promote Entrepreneurship 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 her/his personal findings and investigations.

Seal of the College

Name & Signature of Guiding Teacher

Date of submission: 11 01 2023

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

MAHANDOR HILLIORDRO MAYA Handu

Declaration by learner

I the undersigned Mr. *Dinesh Prakash Yadav* here by, declare that the work embodied in this project work titled "A Study report on Government Policies and Implications to Promote Entrepreneurship in India", forms my own contribution to the research work carried out under the guidance of Dr. Anjali Alekar is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University. Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that al! information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Name and Signature of the learner

This to certify that Miss. ANJALI DINESH YADAV has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK- I and his project is entitled, "A STUDY REPOT ON – THE ROLE PLAYED BY THE SMALL SCALE INDUSTRY IN THE ECONOMIC ACTIVITY OF ADVANCED INDUSTRIALISED 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 hasbeen submitted previously for any Degree or Diploma of any other University.

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: drluhararvind@gmail.com

DR. ANJALI ALEKAR

Name and Signature of Guiding Teacher.

DECLARATION BY LEARNER

I the undersigned Miss. ANJALI DINESH YADAV here by, declare that the work embodied in this project work titled "A STUDY REPOT ON – THE ROLE PLAYED BY THE SMALL SCALE INDUSTRY IN THE ECONOMIC ACTIVITY OF ADVANCED INDUSTRIALISED COUNTRIES", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presents in accordance with academic rules and ethical conduct.



This is to certify that Ms. Ranjana D. Lambakane, College Roll no. 22SMGM10, has worked and daily completed her/his Project Work for the degree of Master of Commerce in Management Studies under the Faculty of Commerce in the subject of Management and his project is entitled, "Work culture in D-Mart" under my supervision.

I further certify that the entire work has been done by the learner under my guidelines and that on 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 her/his personal findings and investigations.

Name & Signature of : Ranjana D. Lambakane

Project Guide: Dr. Anjali Alekar

Principal: Dr. Swati Wavhal

USHONDLE 1411/2023 Maya Flandle

Date of Submission: 11 - 09 - 2023

V Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwarl (East), Mumbal-80, M- 9324558424, E: driuharasvind@gmail.com

DECLARATION BY STUDENTS

I the undersigned Miss/Mr. Ranjana Dhondu Lambakane here by, declare that the work embodied in this project work titled "Work culture in D-Mart", forms my own contribution to the research work carried out under the guidance of Dr. Anjali Alekar is a result of my own research work and has not been previously submitted to any other University for any other Degree/Diploma to this or any other University. Wherever refrence has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance in with academic rules and ethical conduct.



Name & Signature of: Ranjana D. Lambakane

Project Guide: Dr. Anjali Alekar

Principal: Dr. Swati Wavhal

Certificate

This to certify that MS VINITA MUKESH PANCHAL has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK - I and his project is entitled, "A STUDY REPORT ON – CAREER PLANNING AND DEVELOPMENT OF EMPLOYEES 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 hasbeen submitted previously for any Degree or Diploma of any other University.

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Clese 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwart (East), Mumbal-60, M-9324556424, E: druhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Maya Hande Maya Hande

11/01/20/23 Date of submission:

Declaration by Learner

I the undersigned Ms. VINITA MUKESH PANCHAL here by, declare that the work embodied in this project worktitled "A STUDY REPORT ON – CAREER PLANNING AND DEVELOPMENT OF EMPLOYEES IN BANKING SECTOR", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presents in accordance withacademic rules and ethical conduct.

VINITA MUKESH PANCHAL

Name and Signature of the learner

This is to certify that MS. BIND USHA VIKRAMJEET has worked and duly completed his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Project in Master in Commerce Studies (Business Management) and his project is entitled, "A RESEARCH ON CONSUMERS PERCEPATION REGARDING TOOTHPASTE BRAND POSITIONING IN 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 any university. It is his own work and facts reported by his personal findings

and investigations.



Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, LY, College, Jogeshwart (Eest), Mumbal-60, M- 9324556424, E: drluhararvind@gaset.com

DR. ANJALI ALEKAR

(GUIDING TEACHER)

MAHAD De 23 MAHAD DO 23 MAYA Maya Handu

Date of Submission: 11 01 2023.

DECLARATION

I the undersigned MS. BIND USHA VIKRAMJEET here by, declare that the work embodied in this project work titled "A **RESEARCH ON CONSUMERS PERCEPATION REGARDING** TOOTHPASTE BRAND POSITONING IN MARKET", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other University for any other Degree to this or any other University. Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

wsher:

Signature of Candidate Ms. Bind Usha vikramjeet

This is to certify that MR. ROMAN SHABBIR SHAIKH Roll No.: 18 of M. COM., Semester III has worked and duly completed his Project Work for the Master of Commerce (M. Com.) in the subject of PROJECT WORK - I and his project is entitled "A STUDY REPORT ON CONSUMER PERCEPTION TOWARDS MUTUAL FUNDS" under my supervision.

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

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



Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: drluharervind@gmail.com

DR. ANJALI ALEKAR

Name and Signature of Guiding Teacher

11 01 2022 Date of submission

12/14/20 23

DECLARATION

1, ROMAN SHABBIR SHAIKH, a student of Ismail Yusuf College of Arts Science & Commerce studying in M. Com. Semester – III, hereby declare that I have completed my project on "A STUDY REPORT ON CONSUMER PERCEPTION TOWARDS MUTUAL FUNDS" in the Academic Year 2022 – 2023.

This above state / mentioned information is true & correct to the best of my knowledge.

Noman

ROMAN SHABBIR SHAIKH

Name and Signature of Learner

This is to certify that Ms. AISHWARYA BHAGWAT SATPUTE has worked and duly completed her project work for the degree of master in Commerce (management) under the faculty of Commerce and her project is entitled, "A Study on Online Payment Applications in India with Reference to Amazon Pay" under my Supervision.

I further certify that the 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.

V Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Meharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher

Maya Hande Maya Hande

DATE: 14.1.23 PLACE: Mumbai

DECLARATION

I the undersigned Miss. AISHWARYA BHAGWAT SATPUTE here by, declare that the work embodied in this project work titled, "A Study on Online Payment Applications in India with Reference to Amazon Pay" forms my own contribution to the research work carried out under the guidance of "Dr. ANJALI ALEKAR" and has not been previously submitted to any other University for any other Degree/Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

chuhuange

Name and Signature of Learner AISHWARYA BHAGWAT SATPUTE

certificate

This is to certify that MS Swamini Thakur, Collage Roll no22smgm3, has worked and duly completed has worked and duly completed her/his project

work for the degree of Bachelor of management studies under the faculty of Management and her/his project is entiled, Impact of covid-19 on Indian economy "under my supervision.

I furthure certify that the 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 her/his personal finding and investigations.

Name & Signature of: Swamini thakur

Project Guide:Dr.Anjali Alekar

Principal:Dr.Swati wavhal

DATE OF SUBMISSION

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharsehtre, I.Y. College, Jogeshwart (East), Mumbal-60, M- 8324556424, E: driuharervind@gmell.com

MGHADOLL 14112023 MGYA Habde

DECLARATION

I the undersigned miss SWAMINI THAKUR here by, declare that the work embodided in this project work titled "Impact of covid-19 on Indian economy", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Unversity for any other Degree/Diploma to this or any other University.

Wherever reference has been made to previous works of other, it has been clearly indicated as such and included in the bibliography.

I, here by furthure declare that all information of this docuument has been obtained and presented in accordance with rules and ethical conduct.

Swamini Name & Signature of: Swamini thakur

This is to certify that Mr. Hrushikesh Harish Shingare has worked and completed his project work for the degree of MASTER'S IN COMMERCE in the faculty of commerce in the subject of MANAGEMENT on title of project work to be written "Study Report on ULIP: Unit Link of Insurance Policy", Under my supervision. It is own work and facts reported by his personal finding and Investigation.

11-Jan-2023

Date of submission

Name & signature of Guide

Name & signature of external

Professor (Dr) Arvind S. Luhar M.Com, MBA, LLM, MUMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr.A. Class 1 Gazeties Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, LY, College, Jogeshwarl (East), Mumbai-80, M- 9324556424, E: druharavind@gmail.com

Name & signature of professor in charge/H.O.D/principal of the institute.

i

Stamp of the institute with date

Mande 141122023 Maya Honde

Declaration by Student

I the undersigned <u>Mr. Hrushikesh Harish Shinagre</u> hear by, declare that this project work entitled "Study Report on ULIP : Unit Link of Insurance Policy" is a result of my own research work and has not been previously submitted to any other university for any other examination.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 22SMGM20 year 2022-23

Exam seat no:_____year 2022-23

Date: 11. Jan 2023

Aringer

Name & signature of students

Hrushikesh Harish Shingare

Place: Mumbou

Certificate

This to certify that MISS. DEEPA RAJESH VISHWAKARMA has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK- I andhis project is entitled, "A STUDY REPORT ON - "ONLINE PAYMENT OPTIONS USED BY THE CONSUMERS WHILE SHOPPING ONLINE 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 other University.

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Heed, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M- 9324556424, E: driuhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 11 th Jan, 2023

MAHANDU KINDO23 Mayo Handu

Declaration by learner

I the undersigned MISS. DEEPA RAJESH VISHWAKARMA here by, declare that the work embodied in this project worktitled "A STUDY REPORT ON - "ONLINE PAYMENT OPTIONS USED BY THE CONSUMERS WHILE SHOPPING ONLINE IN MUMBAI" forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presents in accordance with academic rules and ethical conduct.

DEEPA RAJESH VISHWAKARMA

Name and Signature of the learner

Certificate

This is to certify that <u>MR.UJESH KUDKAR</u> has worked and duly completed his project work for the degree of Masters in Commerce under the faculty of Management and his project is entitled, "<u>A STUDY ON IMPACT OF</u> <u>TOURISM INDUSTRY ON INDIAN ECONOMY</u>", under my supervision.

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

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

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Cless 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M-9324556424, E: driuhararvind@gmail.com

Dr. Anjali Alekar Name and signature of Guiding Teacher

Seal of the College

Mattanole 23

Date of submission: 14 / 01 /2023 Place: Mumbai

DECLARATION BY LEARNER

I, the undersigned Mr. <u>UJESH PANDURANG KUDKAR</u> hereby declare that the work embodied in this project work titled "<u>A STUDY ON IMPACT OF TOURISM INDUSTRY</u> <u>ON INDIAN ECONOMY</u>" forms from my own contribution to the research work carried out under the guidance of <u>DR.ANJALI ALEKAR</u> is a result of my own research work and has not been submitted to any other University for any other Degree/Diploma to this or to any other University. Wherever reference has been made to previous work of others, it has been clearly indicated as such and included in the Bibliography. I, hereby further declare that all the information of this document has been obtained and presented in accordance with academic rules and ethical conduct

UJESH KUDKAR

Signature

Certificate

This to certify that MR. JAMAL AHMED SHAIKH has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK-I and his project is entitled, "A STUDY REPORT ON - CONSUMER AWARENESS TOWARDS REPLACEMENT OF PHYSICAL SHARE CERTIFICATE, WITH DEMAT ACCOUNT" under my supervision.

I further certify that the 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 other University.

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IM, UGC-NET, PhD M.E.S. Gr.A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

DR. ANJALI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 11 01 23

Mattande 141112023 Maya Handu

Declaration by learner

I the undersigned Mr. JAMAL AHMED SHAIKH here by, declare that the work embodied in this project work titled "A STUDY REPORT ON - CONSUMER AWARENESS TOWARDS REPLACEMENT OF PHYSICAL SHARE CERTIFICATE, WITH DEMAT ACCOUNT", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presents in accordance with academic rules and ethical conduct.

JAMAL AHMED SHAIKH

Name and Signature of the learner

Certificate

This to certify that MR. VIKAS MANOJ SHUKLA has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK-I and his project is entitled, "A STUDY REPORT ON - INVESTMENT POLICIES IN BANKING SECTOR" under my supervision.

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

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwarl (East), Mumbal-60, M- 9324556424, E: driuhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 1012023

MAYA Hande

Declaration by learner

I the undersigned Mr. VIKAS MANOJ SHUKLA here by, declare that the work embodied in this project work titled "A STUDY REPORT ON - INVESTMENT POLICIES IN BANKING SECTOR", forms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR is a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

1, here by further declare that all information of this document has been obtained and presents in accordance with academic rules and ethical conduct.

Jula

VIKAS MANOJ SHUKLA Name and Signature of the learner

This to certify that MR. RUSHABH MALI has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK-I and his project is entitled, "THE STUDY REPORT ON SIGNIFICANCE OF COMMERCE IN TODAY'S COMPETATIVE WORLD " under my supervision..

I further certify that the 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 other University.

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

SEAL OF COLLEG E

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr, A. Class 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I,Y. College, Jogeshwarl (East), Mumbal-80, M-9324556424, E: driuhararvind@gmail.com

DR ANJALI ALKEAR

Name and signature of of guiding teacher

14/172023 14/172023 North Hande

Date of Submission: - 13.01.2023

DECLARATION BY STUDENTS

I the undersigned <u>MR RUSHABH BHIMA MALL</u>, by declare that the work embodied in this projectwork titled <u>"THE SYUDY REPORT ON SIGNIFICANCE OF COMMERCE IN TODAY'S COMPETATIVE</u> <u>WORLD</u>" is a result of my own research work and has not been previously submitted to any other university for any other examination.

Whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I hear by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

DATE: 13.01.2023

PLACE :- MUMBAI

NAME AND SIGNATURE OF STUDENT

This is to certify that <u>MS. Nasreen Sanaullah</u> has worked and completed her project work For the degree of <u>MASTER IN COMMERCE</u> in the faculty of <u>COMMERCE</u> in the subject Of Management on title of project work to be written <u>"A STUDY REPORT ON</u>

HUMAN RESOURCE MANAGEMENTIN BANKING SECTOR" Under my

supervision. It is her own Work and fact reported by her personal findings and investigation.

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. NUMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A. Clave 1 Gazetted Officer Professor & Head, Deot of Accountancy at Government of Mahanashtra, I.Y. College, Jogeshwari (East), Mumbai-60, M- 9324556424, E: driuhararvind@gmail.com

DR.ANJALI ALEKAR

Name & Signature of guide

Maya Hande

11|01 | 2023 Date of submission:

DECLARTION BY STUDENT

I the undersigned <u>MS, NASREEN SANAULLAH</u> hereby Declare that the work embodies in the project work title "<u>A STUDY REPORT ON HUMAN RESOURCES</u> <u>MANAGEMENT IN BANKING SECTOR</u>" Forms my own contribution to the research work carried out under the guidance of <u>Dr. Anjali Alekar</u> is a result of my own research work and has not been previously Submitted to any other university for my other Degree/Diploma to this or any other University.

Wherever reference has been made to previous work of others, it has been clearly indicated as such and included in the bibliography.

I, here by for the declare that all information of this document has been obtained and Presented in accordance with academic rules and ethical conduct.

> Nasveen Name & signature of the student

Certificate

This to certify that MR. NAWAZ FAIYAZ SHAIKH has worked and duly completed his Project Work for the Master of Commerce in Management under the faculty of Commerce in the subject of PROJECT WORK-I and his project is entitled, "A STUDY REPORT ON - MARKETING STRATEGY OF CADBURY INDIA under my supervisor

I further certify that the 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 other University.

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

Seal of the College

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Cless 1 Gazetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-80, M- 9324556424, E: driuhararvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

MAYA Handle

Date of submission: 11 01 2023

Declaration by learner

Ithe undersigned Mr. NAWAZ FAIYAZ SHAIKH here by, declare that the work embodied in this project work ithe undersign V REPORT ON - MARKETING STRATEGY OF CADBURY INDIA

orms my own contribution to the research work carried out under the guidance of DR. ANJALI ALEKAR forms my own research work and has not been previously submitted to any other Degree/Diploma to this a result of my own research work and has not been previously submitted to any other Degree/Diploma to this or any other university.

whenever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

Lhere by further declare that all information of this document has been obtained and presents in accordance with scademic rules and ethical conduct.

tien.

NAWAZ FAIYAZ SHAIKH

Name and Signature of the learner

Certified by

DR. ANJALI ALEKAR

Name and Signature of the guiding Teacher

DECLARATION BY STUDENT

I the undersigned <u>MR. FARHAN RIZWAN JAGRAL</u> here by, declare that this project work entitled "MOBILISATION OF SAVINGS THROUGH MUTUAL FUND<u>" is</u> a result of my own research work and has notbeen previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 62.

Date: 24/04/23 Place: Mymbai.

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NAME & SIGNATURE OF STUDENT FARHAN RIZWAN JAGRAL

This is to certify that <u>MR. FARHAN RIZWAN JAGRAL</u> has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of ACCOUNTANCY on title of project work to be written "MOBILISATION OF SAVINGS THROUGH MUTUAL FUND_"under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Date of submission

Name & signature of external

PN Alathin 12023

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Name & signature of professor in charge/H.O.D/principal of the institute.

Stamp of the institute with date

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Government of Maharashtra's Ismail Yusuf College of Arts, Science & Commerce. Jogeshwari (East), Mumbai -400 060.

This is to certify that <u>MISS.NAJMA SHAIKH ABDUL GANI</u>has worked and completed her project work for the degree of <u>MASTER IN COMMERCE</u> in the faculty of commerce in the subject of <u>MANAGEMENTon</u> title of project work to be written <u>"EFFECT OF COVID-19 ON UNEMPLOYMENT</u> <u>IN GLOBAL MARKET</u> under my supervision. It is her own work and facts reported her personal finding and investigation.

Name & signature of guide :-

Prof. DR. ANJALI ALEKAR

Professor (Dr) Arvind S. Luhar M.Com, MBA, LL.M. MJMC, FDP-IIM, UGC-NET, PhD M.E.S. Gr. A, Class 1 Gezetted Officer Professor & Head, Dept of Accountancy at Government of Maharashtra, I.Y. College, Jogeshwari (East), Mumbal-60, M- 9324556424, E; driuhararvind@gmail.com Date of submission

11-01-2023

Name & signature of external

Name & signature of professor / H. O. D principal of the institute.

Martande 141123 Mara Hande

Stamp of the institute with date

DECLARATION BY STUDENT

I the undersigned <u>MISS. NAJMA SHAIKH ABDUL GANI I here</u>by, declare that this project work entitled "<u>EFFECT OF COVID-19 ON UNEMPLOYMENT IN</u> <u>GLOBAL MARKET</u>" is a result of my own research work and has not been previously submitted to any other University for any other examination.

I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 9

Exam seat no:

Date: 11-01-2023

NAME & SIGNATURE OF STUDENT

NAJMA SHAIKH ABDUL GANI

Place: MUMBAI