

**Government of Maharashtra**  
**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
1	MS. SHEETAL RAMSAMHAR Y	THE STUDY OF PROCESSING OF NRI ACCOUNTS AT HDFC BANK
2	MR.ANIKET VINAYAK KULYE	THE IMPACT OF INTERNATIONAL FINANCIAL STANDARD ON THE Quality of financial statements
3	MS. DHANASHRI MANJAREKA	A STUDY ON INVESTORS PERCEPTION TOWARDS MUTUAL FUND
4	MS. BAHGYASHREE BABJI PAI	ROLE OF E-COMMERCE IN REDUCING OPERATIONAL COST
5	MR. AJAYBAHI JAGGUBHAI RA	A STUDY OF REVERSE MORTGAGE SCHEME IN INDIA
6	MISS. SHABNAM MOAHMMED	COMPARATIVE STUDY OF SBI MUTUAL FUND SCHEMES AND OTHER MUTUAL FUND COMPANIES
7	MR. ROHAN NAGNATH SHILVA	WEALTH MANAGEMENT
8	MS. PRIYA VITTHAL RANDIVE	IMAPCT OF COVID - 19 ON NATIONAL INCOME OF INDIA AND GDP
9	MS. NIMISHA NITUIN KALINGA	PROCEDURE OF DEMAT ACCOUNT (CENTRALIZED AND DECENARLIZED)
10	MR. ABHINAV SURENDRA SINC	A STUDY REPORT ON FINANCIAL MARKETS
11	MISS. MANJU VIINAY KUMAR	MONEY WAR : HAWALA AND ITS USE TO FINANCE TERRORISM
12	MISS. NUSRAT MUSTAFA KHAI	ECONOMIC EFFECTS OF COVID 19 ON SERVICE SECTOR OF INDIA
13	MISS. RITU ASHOK SHIVDAVK	A PROJECT ON FUNDAMENTAL ANANLYSIS OF NON-BANKING FINANCIAL COMPANY
14	MISS. KINJAL DIENSH SHETTY	A STUDY OF INTERNATIONAL TRADE AFFECTED IN TRIMS, TARIFF, GATT, IN DETAILS
15	MISS. JYOTI ARVIND MISHRA	FINANCING IN SME SECTOR & AS NON-BANKING COMPANIES
16	MS. SHAIKH IRAM ANJUM ASI	ANALYSIS OF FINANCIAL STATEMENTS BY USING THE TECHNIQUES OF RATIO ANALYSIS
17	MR. ABDUL AMAAN SHAIKH	FINANCIAL PERFORMANCE EVALUATION OF SMALL-SCALE INDUSTRIES IN GUJRAT
18	MR. IMRAN YUSUF KHAN	RISK AND RETURN ANALYSIS A COMPARATIVE STUDY OF COMMERCIAL BANK IN NEPAL
19	MS. PREMA RAVI HANURKAR	IMPACT OF FINAICIAL CRISIS ON THE INDIAN & GLOBAL ECONOMY



20	MS. SHIVANI DEEPAK MAYEKAR	IMPACT OF FINANCIAL DERIVATIVES AND HEDGE FUNDS ON THE INDIAN CAPITAL MARKET
21	MISS. GARIMA DILIP MISHRA	ICICI LOMBARD GENERAL INSURANCE LIMITES OF WORKING CAPITAL MANAGEMENT
22	MR. SOHAIL SHABBIR SHAIKH	UNION BUDGET COMMERCIAL BANK 202
23	MR. SURESH RAJU SHEKHAR	RETAIL BANKING TRANSFORMATION STORY IN POST - LIBERALIZES INDIA
24	NAMONARAYAN BIHARIALAL	RESEARCH ON FINANCIAL MARKET AND PRODUCT ON FINANCIAL MARKET
25	MISS SHAIKH MUSKAN SHAH	A STUDY ON COST AND COSTING MODELS IN COMPANY
26	AARTI DILIP DIVEKAR	A STUDY ON FUNDAMENTAL ANALYSIS ON NON BANKING COMAPNIS
27	MISS. PRATIBHA BHASKAR NA	DIVIDEND PAYOUT POLICY ON INDIAN COMPANIES
28	MS. SANJANA SHARAD JAISWA	A STUDY ON ANALYZING THE USERS' SWITCH FROM ONLINE BANKING TO MOBILE BANKING
29	MISS. MISBAH MUSHRAF ALI M	EQUITY RESRECH ON BANKING SECTOR
30	MR. VINIT MARUTI KUDKAR	A PROJECT OF STUDY ON INVESTMENT AVENUES IN INDIA
31	MR. ABHISHEK SURYAKANT B	A STUDY ON FINANCIAL OF SELF HELP GROUP IN JOGESHWARI
32	MS. POOJA CHANDRAKANT PA	STUDY OF TRANSACTION COSTING IN PROJECT - APPRAISAL AND LOAN PROCESSING IN BANKS AND FINANCIAL INSTITUTIONS
33	MS. SHEETAL RAMSAMHAR YA	A STUDY OF HOUSING FINANCE BY SUNDARAM HOME FINANCE LIMITED, NEW DELHI
34	MR. YASH PRAMOD KAREKAR	ANALYZING THE IMPACT OF RBI POLICIES ON STOCK MARKET AND MONEY MARKET
35	MS. NEHA RATILAL PARAJAPA	FUTURE OF MUTUAL FUNDS IN INDIA
36	MISS. SHAIKH MUSKAN SHAH	A STUDY ON NRI SERVICES BY BANK OF BARODA
37	MR. SUNNY ANAND TIWARI	STUDY OF FINANCIAL ANALYSIS OF KOTAK MAHINDRA BANK COMPETITION WITH OTHER BANKS
38	MR. DARJJI SURAJ PRAFUL	STUDY IN MONEY MARKET IN INDIA AND ABROAD
39	MR. FARHAN RIZWAN JAGRAL	GROWTH IN MUTUAL FUND & INDUSTRY A COMPARATIVE STUDY OF INDIA
40	MS. ANKITA VINOD YADAV	PUNJAB NATIONAL BANK & BANKING INDUSTRY IN INDIA



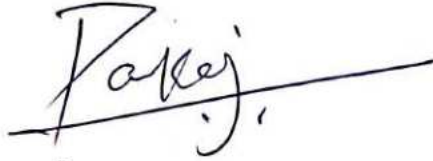
41	MS. BHAGYASHREE KRISHNA	TO STUDY OF THR NON PERFORMING ASSETS IN BANKS
42	MS. AARTI GANPAT HUMBAR	CONSOLIDATED FDI POLICY DURING COVID - 19 PANDEMIC
43	MS. VISHAKA KULAL	TAX PLANNING, TAX AVOIDANCE & TAX EVASION
44	MISS. SHIVANI SANTOSH SING	STUDY OF DEBT MARKET IN INDIA
45	MISS. KAJAL RAMESH KHAPR	A STUDY ON YES BANK CREDIT RISK MANAGEMNET IN BANKING SECTOR
46	MR. HITESH SWAMINATH PAL	TO STUDY THE IMPACT OF INCOME TAX LAW ON SALARIED PEOPLE
47	MISS. NAZIYA SHAGUFTA MOH	A STUDY ON INVESTMENT OPTIONS AND INVESTORS ATTITUDE TOWARDS INVESTMENT IN PRIVATE INSURANCE COMPANIES
48	MS. SHALINI NIVRUTTI BHAL	IMPACT OF GST ON THE HOTEL INDUSTRY, TOURISM, AND TRAVEL INDUSTRY
49	MISS. SONALI SANJAY MONDE	DETECTION AND CONTROL OF FINANCIAL FRAUDS IN INDIAN BANKING SYSSTEM
50	MS. SHRADDHA SACHIN YADA	A STUDY ON GROWTH AND SCOPE OF INVESTMENT BANKING IN INDIA
51	MS. PRATIKSHA PRAKASH KAS	A STUDY ON IMPACT OF E BANKING
52	MRS. VIBHAY AJIT MISHRA	
53	MS. SHUBHI AMIT MISHRA	FINANCIAL PERFORMANCE OF & T LTD. OF INCOME INFRASTRUCTURE COMPANIES IN INDIA
54	MS. IFRA SALEEM FAROOQUI	PORTFOLIO AND WEALTH MANAGEMNT AT MAXLIFE INSURANCE
55	MS. SHAIKH MEENAZ HANIF	A STUDY ON THE RISE OF ADANI GROPU IN EQUITY MARKETS
56	MS. ARCHANA HANSRAJ PAL	TO STUDY THE ROLE OF IT IN BANKING SECTOR AFFECTED IN CYBER CRIME
57	MR. ATHARVA NARENDRA SUR	CRITICAL STUDY OF AWARENESS RELATED TO FINANCIAL MANAGEMENT PROVIDED BY MOTILAL OSWAL IN MUBAI REGION
58	MS. PRANJALI GURUNATH MA	ANALYSIS OF INVESTOR PERCEPTION, APPREHENSION AND DECISION MAKING IN INDIA STOCK MARKET
59	MR. RAKESH MUKUND GHOLA	IMPACT OF BANKING SERVICES ON INDIA ECONOMY AFTER DEMONTISATION
60	MISS. SNEHAL CHANDRAKAN	A STUDY ON CORE BANKING SOLUTION IN INDIA
61	MR. VICKY GULABRAO KHAR	A STUDY ON HOME LOANS
62	MR. VISHAL MUNNA GUPTA	ANALYSIS OF AXIS BANK



## CERTIFICATE

This is to certify that Ms. SHEETAL RAMSAMHAR 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 title of project work to be written "THE STUDY OF PROCESSING OF NRI ACCOUNTS AT HDFC BANK" 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 Maharashtra, I.Y. College,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

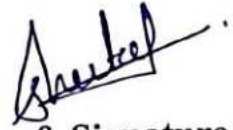
## DECLARATION BY STUDENT

I the undersigned Ms. SHEETAL RAMSAMHAR YADAV here by, declare that this project work entitled "THE STUDY OF PROCESSING OF NRI ACCOUNTS AT HDFC BANK" 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 Year 2022-2023

Exam seat no. \_\_\_\_\_ Year 2022-2023



Name & Signature of student

**SHEETAL RAMSAMHAR YADAV**

Date:


Place: MUMBAI

Research

Scholar

CERTIFICATE


This is to certify that Mr. ANIKET VINAYAK KULYE 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 "THE IMPACT OF INTERNATIONAL FINANCIAL STANDARD ON THE QUALITY OF FINANCIAL STATEMENTS" 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

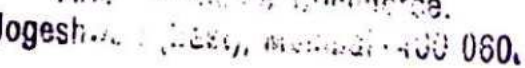
SARFARAZ AHMED ANSARI

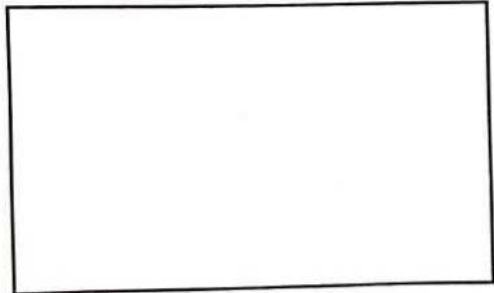
Name & signature of external 

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

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



Stamp of the institute with date 



**DECLARATION BY STUDENTS**

I the undersigned **MR. ANIKET VINAYAK KULYE** by declare that the work embodied in this project work titled "**THE IMPACT OF INTERNATIONAL FINANCIAL STANDARD ON THE QUALITY OF FINANCIAL STATEMENTS**" 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.15**  
**year 2022-23 Exam Seat**  
**No. \_\_\_\_\_ year**  
**2022-23**

**Date: 10/01/2023**

**Name & Signature of students**  
**ANIKET VINAYAK KULYE**



**Place: MUMBAI**

## CERTIFICATE

This is to certify that DHANASHRI MANJAREKAR 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 ON INVESTORTS PRESEPTION TOWARDS MUTUAL FUND under my supervision. It is her own work and facts reported by her personal findings and investigations.

Name & Signature of Guide

PROF. MOHAMMED NISHAT SARFARAAZ AHMED ANSARI

*(Signature)*  
10-01-2023

Date of submission

10-01-2023

Name & Signature of External

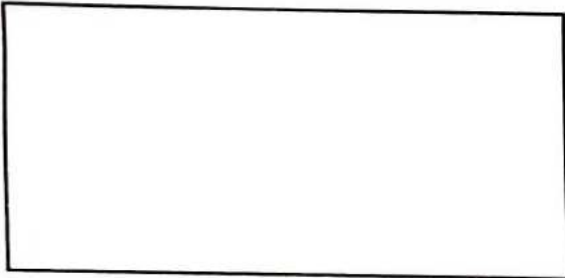
*(Signature)*

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.

*(Signature)*

Stamp Of The Institute With Date





## DECLARATION

I the undersigned DHANASHRI MANJAREKAR here by, declare that this project work entitled A STUDY ON INVESTORTS PRESEPTION TOWARDS MUTUAL FUND 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

*Dhanashri*

Name & signature of students  
DHANASHRI S MANJAREKAR

Place: Mumbai

## CERTIFICATE

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

*(Handwritten Signature)*  
09-01-2023

PROF. MOHD. NISHAT SARFARAZ AHMED ANSARI

Date of submission

09/01/2023

Name & Signature of External

*(Handwritten Signature)*

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.

*(Handwritten Signature)*

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



**Name & Signature of Student**

Bhagyashree Babaji Palvekar

## CERTIFICATE

This is to certify that Mr. AJAYBAHI JAGGUBHAI RATHOD 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 REVERSE MORTGAGE SCHEME IN INDIA" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

 *Arvind S. Luhar*  
10-01-2023

Date of submission

10-01-2023

Name & signature of external



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



Stamp of the institute with date

Professor (Dr) Arvind S. Luhar  
M.Com, MBA, LL.M, MJMC, FOP-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), Mumbai-80,  
M- 9324556424, E: drluhararvind@gmail.com

## DECLARATIO

I the undersigned MR. AJAYBHAI JAGGUBHAI RATHOD hereby, declare that the work embodied in This project work titled "A STUDY OF REVERSE MORTGAGE SCHEME IN INDIA", 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: 10/01/2023

Place: Mumbai



Ajaybhai jaggubhai rathod

Name and signature of student

## CERTIFICATE

This is to certify that Miss. Shabnam Mohammed Ali Khan 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 "COMPARATIVE STUDY OF SBI MUTUAL FUND SCHEMES AND OTHER MUTUAL FUND COMPANIES" 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**

*(Signature)*  
09-01-2023

**Date of submission**

**Name & signature of external**

*P. N. Khatu*  
14/01/2023

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

*(Signature)*

**Stamp of the institute with date**



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

## Declaration by Student

I the undersigned Miss. Shabnam Khan by, declare that the work embodied in this project work titled "COMPARATIVE STUDY OF SBI MUTUAL FUND SCHEMES AND OTHER MUTUAL FUND COMPANIES" 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



Place: Mumbai

## CERTIFICATE

This is to certify that Mr.ROHAN NAGNATH SHILVANT 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 "WEALTH MANAGEMENT" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Date of submission

Prof. Mohammad Nishat  
Submission  
Sarfaraz Ahemed Ansari

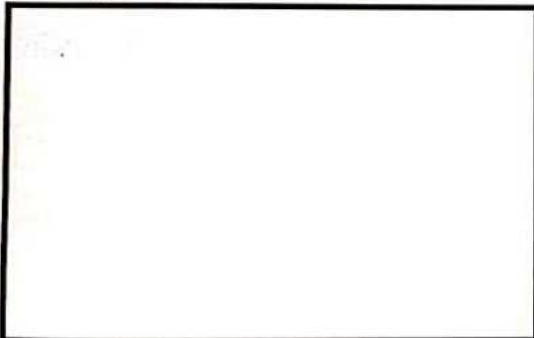
10/01/2023

Name & signature of external

*P.N. Akter*  
14/01/2023

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

Stamp of the institute with date



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



## DECLARATION BY STUDENT

I the undersigned MR.ROHAN NAGNATH SHILVANT 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.

College seat no: 68

Exam seat no:

Date:

10/01/2023



NAME & SIGNATURE OF STUDENT

ROHAN NAGNATH SHILVANT

Place:

mumbai

Research

Scholar


## CERTIFICATE

This is to certify that Ms. PRIYA VITTHAL RANDIVE 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 COVID – 19 ON NATIONAL INCOME OF INDIA AND GDP" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

09/01/2023

Name & signature of guide

  
09-01-2023

Date of Submission

Name & signature of external

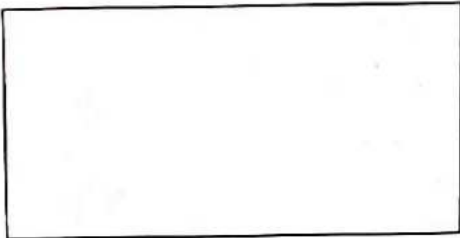


Name & signature of professor in charge/H.O.D/principal of the institute.



Professor (Dr) Arvind S. Luhar  
M.Com, MBA, 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), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

Stamp of the institute with date





# CERTIFICATE

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 commerce in the subject of **ACCOUNTANCY** on title of project work to be written "PROCEDURE OF DEMAT ACCOUNT (CENTRALIZED & DECENTRALIZED)" under my supervision. It is her own work and Facts reported by his personal finding and investigation.

Name & signature of guide

Prof. Mohammed Nishat Sarfaraz Ahmed Ansari

*M. Nishat*  
09-01-2023

09-01-2023  
Date of submission

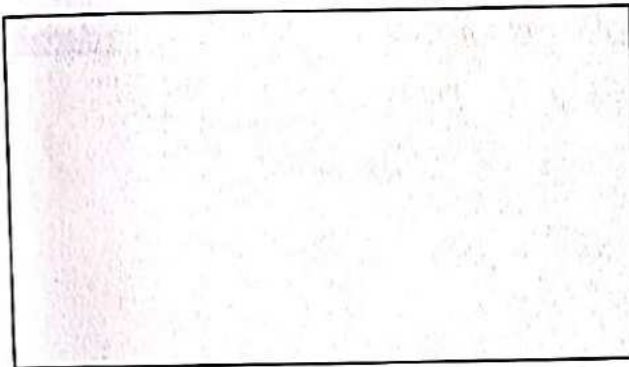
Name & signature of external

*Ranjana*

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

*[Signature]*

Stamp of the institute with date



Professor (Dr) Arvind S. Luher  
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,  
Jogeshwar (East), Mumbai-80,  
M- 9324556424, E: drluherarvind@gmail.com

## Declaration by Student

the undersigned MS. NIMISHA NITIN KALINGAN 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.

I 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

Date: 09-01-2023

N.N. Kalingan  
Name & signature of students  
NIMISHA NITIN KALINGAN

Place: Mumbai

Research

Scholar

## Certificate

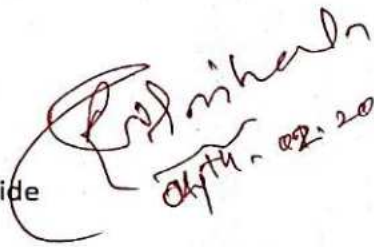
This is to certify that **Mr. Abhinav Surendra Singh** has worked and duly completed his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Finance and his project is entitled,

**-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.

Name & Signature of guide

  
11/11/2023

Date of Submission: 11<sup>th</sup> January, 2023

Name & Signature of external

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



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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

## Declaration by Student

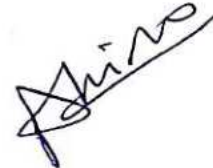
I the undersigned **Mr. Abhinav Surendra Singh** here by, declare that the work embodied in this project work titled **-A Study Report on Financial Markets**, forms my own contribution to the research work carried out under the guidance is a result of my own research work and has not been previously 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



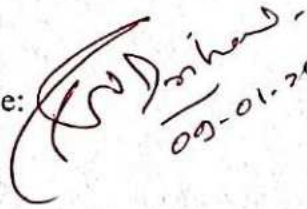
**Abhinav Surendra Singh**

Name and Signature of the learner

## CERTIFICATE

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.

Name and signature of guide:

  
09-01-2023

Date of submission:

09-01-2023

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



Stamp of the institute with date:

Prof. 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), Mumbai-80.  
M- 9324556424, E: drluhararvind@gmail.com

Pankaj



## 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

DATE: 09-01-2023

PLACE: Mumbai

*Manju*  
MANJU VINAY KUMAR YADAV

RESEARCH

## CERTIFICATE

This is to certify that Miss. NUSRAT MUSTAFA KHAN 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 "Economic effects of covid 19 on service sector of India" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

*(Signature)*  
25-01-2023

Date of submission

25-01-2023

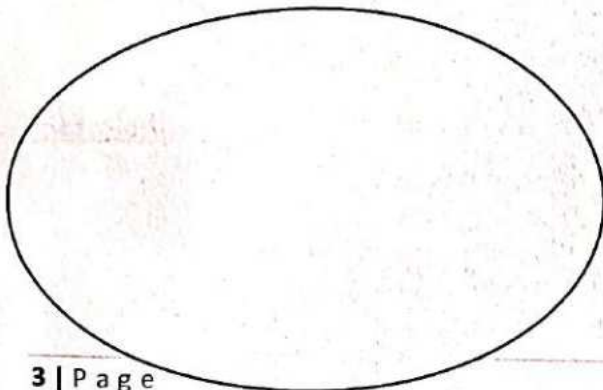
Name & signature of external

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

*(Signature)*

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,  
Jogeshwar (East), Mumbai-80,  
M- 9324556424, E: drluhararvind@gmail.com

Stamp of the institute with date



### **Declaration by student**

I the under signed **Miss. NUSRAT MUSTAFA KHAN** hear by, declare that this project work entitled "**Economic effects of covid 19 on service sector of India**" 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.

College seat no:20SMA01 year 2022-23

Exam seat no : year 2022-23



Date: 25-01-2023

Name & signature of students

NUSRAT MUSTAFA KHAN

Place: Mumbai

## 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

*Mohammed Nishat Sarfaraz Ahemed Ansari*  
10-01-2023

**Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI**

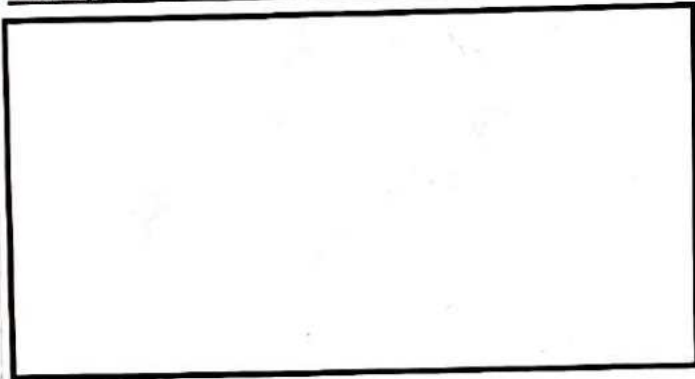
Name & Signature of External

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

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

*[Signature]*

Stamp of the Institute with Date



## 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

*Rshivdavkar*

Place: Mumbai

Remark

## CERTIFICATE

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 ACCOUNTANCY 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

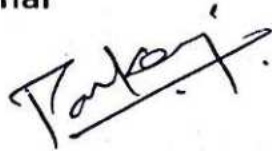
Date of submission:-14-01-23

PROF. MOHAMMED NISHAT

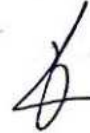
SARFARAZ AHMED ANSARI.

  
09-01-2023

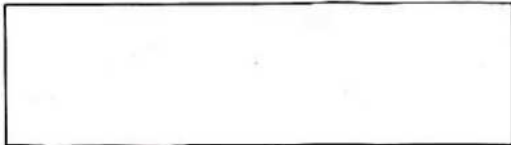
Name & signature of external



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



Stamp of the institute with date



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,  
Jogeshwar (East), Mumbai-60,  
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

Exam seat no:

year 2022-2023

DATE: 09/01/2023

NAME AND SIGNATURE OF SIGNATUE

KINJAL DINESH SHETTY  
*Kinjal Kinjal*

Place : Mumbai

RESEARCH

**CERTIFICATE**

This is to certify that Miss Jyoti Arvind 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 **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.

Name & signature of guide

*[Handwritten Signature]*  
09-01-2023

Date of submission

09-01-2023

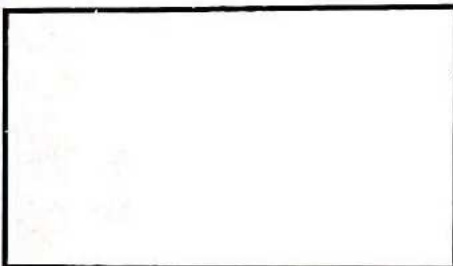
Name & signature of external

*[Handwritten Signature]*

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

*[Handwritten Signature]*

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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com



**Declaration by Student**

I the undersigned **Miss JYOTI ARVIND MISHRA** here by, declare that the work embodied in this project work titled **FINANCING IN SME SECTOR & NON-BANKING COMPANIES** 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

**Date:** 09-01-2023

Jyoti Mishra  
**Name & signature of students**

**Place:** Mumbai

**CERTIFICATE**

This is to certify that **Ms. SHAIKH IRAM ANJUM ASLAM** 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 **"ANALYSIS OF FINANCIAL STATEMENT BY USING THE TECHNIQUES OF RATIO ANALYSIS"** under my supervision. It is her own work and facts reported her personal finding and investigation.

**Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI**

**09/01/2023**

**Name & signature of guide :-**

*M. N. Sarfaraz Ahmed*  
09-01-2023

**Date of submission**

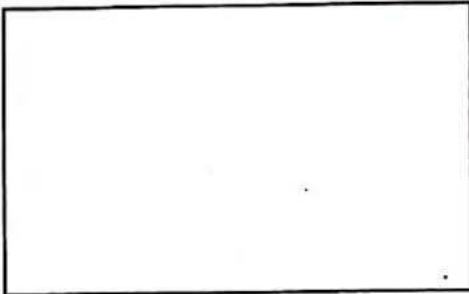
**Name & signature of external**

*Parkey*

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

*[Signature]*

**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 **Miss. SHAIKH IRAM ANJUM ASLAM**, by declare that the work embodied in this project work titled **“ANALYSIS OF FINANCIAL STATEMENT BY USING THE TECHNIQUES OF RATIO ANALYSIS”** 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

## CERTIFICATE

This is to certify that Mr. Abdul Amaan Shaikh 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 "**FINANCIAL PERFORMANCE EVALUATION OF SMALL SCALE INDUSTRIES IN GUJARAT**" 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

*M. N. Sarfaraz Ahmed Ansari*  
09-01-2023

Date of submission

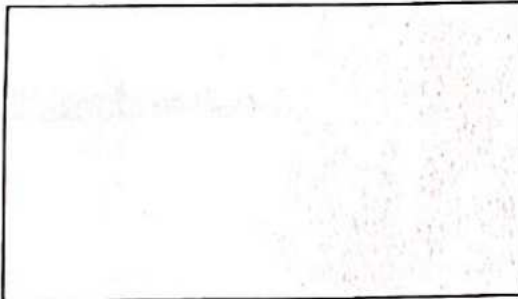
Name & signature of external

*P. N. M. Patil*  
14/01/2023

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

*[Signature]*

Stamp of the institute with date



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

## Declaration by Student

I the undersigned Mr. Abdul Amaan Shaikh here by, declare that the work embodied in this project work titled "FINANCIAL PERFORMANCE EVALUATION OF SMALL SCALE INDUSTRIES IN GUJARAT" 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. 33 year 2022-23

Exam Seat No. \_\_\_\_\_ year 2022-23

Date: 09/01/2023

Name & Signature of students

Abdul Amaan Hamid Shaikh

Place: Mumbai

**CERTIFICATE**

This is to certify that MR. IMRAN YUSUF KHAN 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 "RISK AND RETURN ANALYSIS A COMPARATIVE STUDY OF COMERCIAL BANK IN NEPAL" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

*[Handwritten Signature]*  
10-01-2023

Date of submission

Name & signature of external

*[Handwritten Signature]*  
14/01/2023

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

*[Handwritten Signature]*  
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

I the undersigned MR. IMRAN YUSUF KHAN here by, declare that this project work entitled "RISK AND RETURN ANALYSIS A COMPARATIVE STUDY OF COMMERCIAL BANK IN NEPAL" 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: Mumbai

  
NAME & SIGNATURE OF STUDENT

IMRAN YUSUF KHAN

# CERTIFICATE

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.

NAME & Signature of Guide of submission

*P. N. Akhtar*  
10-01-2023

NAME & Signature of External

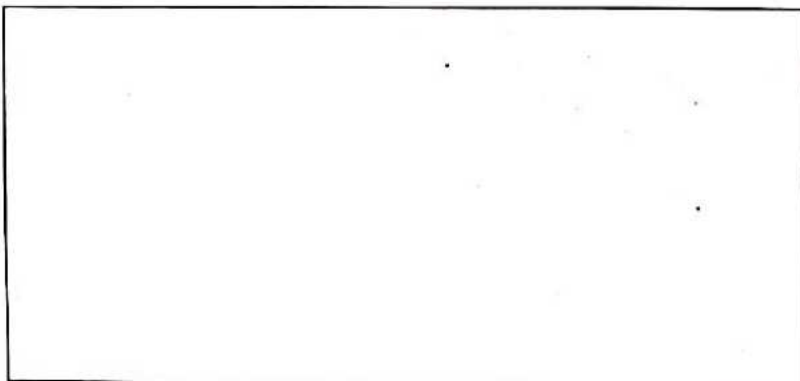
*P. N. Akhtar*  
14/01/2023

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

*[Signature]*

Government of Maharashtra's  
Ismail Yusuf College of  
Arts, Science & Commerce.  
Jogeshwari (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:- 10-01-2023

Prema Hanurkar

Name & Signature of Student

Place:- MUMBAI

Prema Ravi Hanurkar

## CERTIFICATE

This is to certify that MS. SHIVANI DEEPAK MAYEKAR, 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

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

  
PROF. MOHD. NISHAT SARFARAAZ AHMED ANSARI

Name & Signature of Guide


09/01/2023

Date of submission

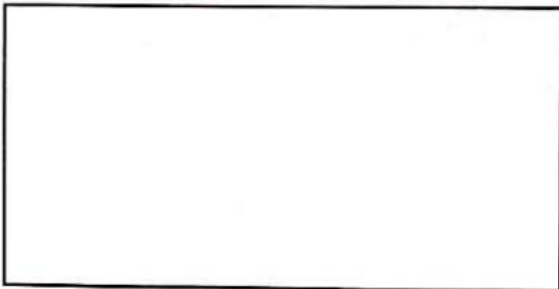
Name & Signature of External

  
14/01/2023

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



## **DECLARATION BY STUDENT**

I the undersigned **MS.SHIVANI DEEPAK MAYEKAR** here by,declare that this project work entitled **“ IMPACT OF FINANCIAL DERIVATIVES AND HEDGE FUNDS ON THE INDIAN CAPITAL MARKET”** 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**

**CERTIFICATE**

This is to certify that Miss Garima Dilip 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 **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.

**Name & signature of guide**

*(Signature)*  
09-01-2023

**Date of submission**

09-01-2023

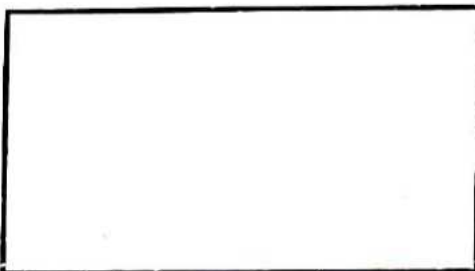
**Name & signature of external**

*P. N. Alatti*  
14/01/2023

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

*(Signature)*

**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,  
Jogeshwar (East), Mumbai-80,  
M- 9324556424, E: drluhararvind@gmail.com

**Declaration by Student**

I the undersigned **Miss GARIMA DILIP MISHRA** here by, declare that the work embodied in this project work titled **ICICI LOMBARD GENERAL INSURANCE LIMITED OF WORKING CAPITAL MANAGEMENT** 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: 31 year 2022-23

Exam seat no:                      year 2022-23

**Date:** 09-01-2023

Garima  
**Name & signature of students**

**Place:** MUMBAI

## CERTIFICATE

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.

Name & Signature of Guide

*M. D. Sheikh*  
10-01-2023

Date of Submission :

Prof.MOHAMMED NISHAT

10/01/2023

SARFARAZ AHMED ANSARI

Name & Signature of External

*P. N. Anand*  
14/01/2023

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

*[Signature]*

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**

**Exam Seat no: COMMERCIAL BANK**      **Year 2022-2023**

**Date:** 10/01/2023

**Name & Signature**

**Place:** Mumbai

**Soails**  
**Mr. SOHAIL SHABBIR SHAIKH**

**Scholar:**

**Research:**

## CERTIFICATE

This is to certify that Mr. SURESH RAJU SHEKHAR 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 "RETAIL BANKING TRANSFORMATION STORY IN POST-LIBERALIZES INDIA" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

*(Signature)*  
10-01-2023

Date of submission

Name & signature of external

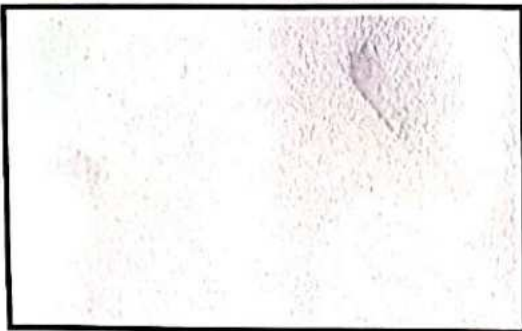
*(Signature)*  
14/01/2023

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

*(Signature)*

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 Mr. SURESH RAJU SHEKHAR here by, declare that this project work entitled RETAIL BANKING TRANSFORMATION STORY IN POST- LIBERALIZES INDIA 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 presented in accordance with academic rules and ethical conduct.

College seat no : 22 SMAC 38

Exam seat no :

Date: 14/01/2023



NAME & SIGNATURE OF STUDENT

SURESH RAJU SHEKHAR

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.

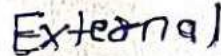
Date of Submission-

  
25-01-2023

PROF. MOHAMMED NISHAT  
ARFARAZ AHMEDANSARI

(Internal Guide)



  
External

DR. SWATI WAVHAL

(Principal)

Collage Stamp

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,  
Jogeshwar (East), Mumbai-60,  
M- 9324658424, E: drluhararvind@gmail.com

## 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.

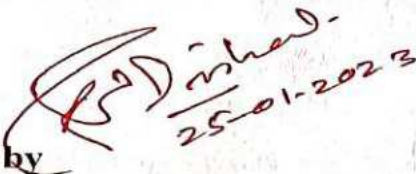
I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Namo.

Signature of Candidate

Mr. NAMONARAYAN BIHARILAL

Certified by

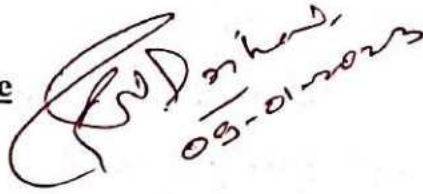
  
25-01-2023

Mr. MOHAMMED NISHAT  
SARFARAZ AHMED ANSARI

## CERTIFICATE

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.

Name and signature of guide

  
09-01-2023

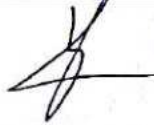
09/Jan/2023

Date of submission

Name & Signature of External

PN Mhatre  
14/01/2023

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.

Stamp of the institute with date:

## DECLARATION

I the undersigned MISS SHAIKH MUSKAN SHAHBUDDIN here by, declare that this project work entitled "A STUDY ON COST AND COSTING MODELS IN COMPANY" 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. 22SMAC46 Year 2022 – 2023

Exam Seat no. \_\_\_ Year 2022 – 2023

Date: 09/Jan/2023

MUSKAN

NAME AND SIGNATURE

SHAIKH MUSKAN SHAHBUDDIN

Place: Mumbai

Research

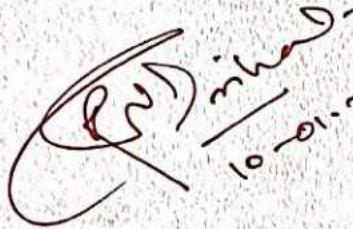
Scholar

**CERTIFICATE**

This is to certify that **MISS. AARTI DILIP DIVEKAR** 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 ON FUNDAMENTAL ANALYSIS ON NON-BANKING COMPANIES**"

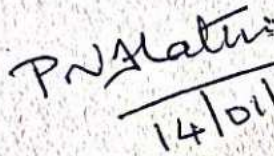
Under my supervision. It is her own work and facts reported by her personal finding and investigation.

**Name & signature of guide**

  
10-01-2023

10/01/2023  
**Date of submission**

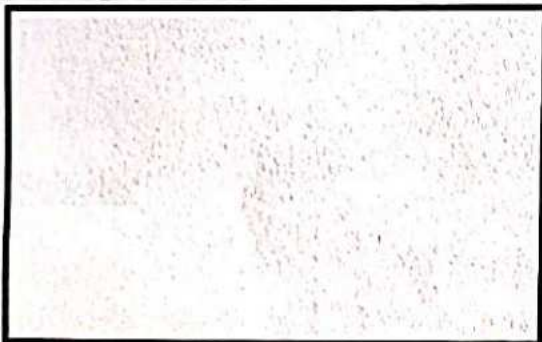
**Name & signature of external**

  
14/01/2023

**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.

## DECLARATION BY STUDENT

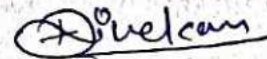
The undersigned MISS. AARTI DILIP DIVEKAR here by, declare that this project work entitled "A STUDY ON FUNDAMENTAL ANALYSIS ON NON-BANKING COMPANIES." is a result of my own research work and has not been previously submitted to any other University for any other examination.

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: 53

Exam seat no:

Date: 10/01/2023



NAME & SIGNATURE OF STUDENT

AARTI DILIP DIVEKAR

Place: MUMBAI

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 SARFARAZ AHMED ANSARI**

**Name & Signature of Guide**

*(Signature)*  
109-01-2023  
E. ansari

09/01/2023  
Date of submission

**Name & Signature of External**

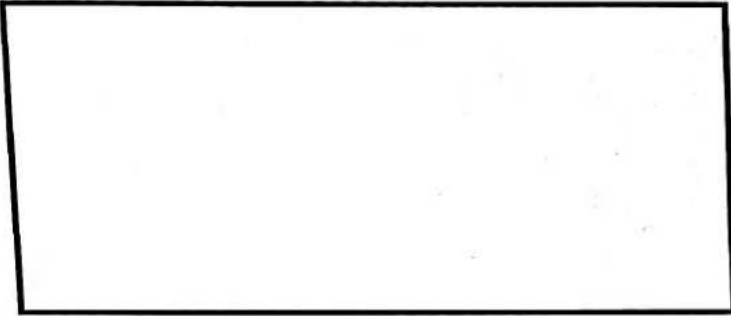
*PN Alati*  
14/01/2023

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

*(Signature)*

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 in this project work titled "**Dividend Payout Policy of Indian Companies**" 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 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

## CERTIFICATE

This is to certify that Ms. SANJANA SHARAD JAISWAL 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 ON ANALYZING THE USERS' SWITCH FROM ONLINE BANKING TO MOBILE BANKING" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

  
10-01-2023

Date of submission

Name & signature of external

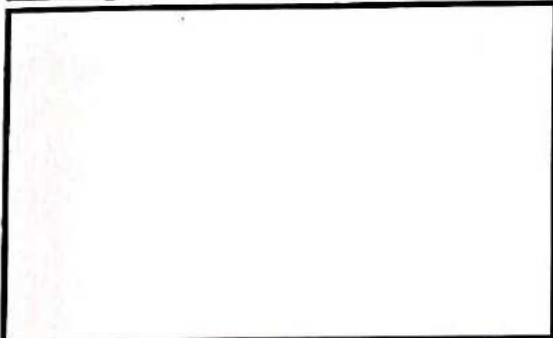
  
14/01/2023

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



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

Stamp of the institute with date



## DECLARATION BY STUDENT

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

*Sanjana*

NAME & SIGNATURE OF STUDENT

SANJANA SHARAD JAISWAL

Place: Mumbai

Research

Scholar

## CERTIFICATE

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 investigation.

Name & Signature Of Guide:

PROF. MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

Date Of Submission:

*M. Nishat*  
10-01-2023

Name & Signature Of External:

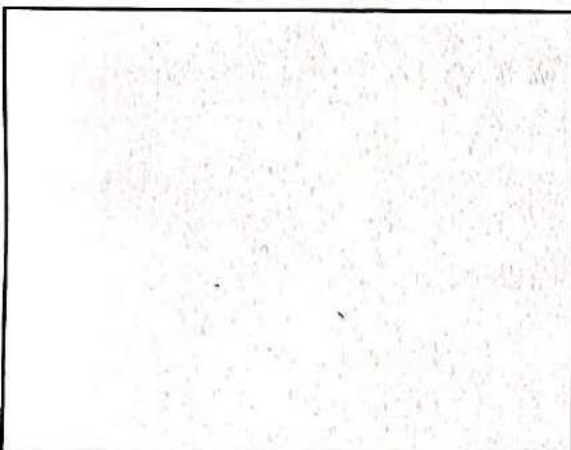
*P. N. Alati*  
14/01/2023

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

*[Signature]*

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

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.

College Seat No: 22SMAC54

Year:2022- 2023

Exam Seat No:

Year:2022-2023

Date: 10/01/2023

*Misbah.*  
NAME & SIGNATURE OF STUDENT

MISBAH MUSHRAF ALI MULLAJI

Place:

MUMBAI

## Certificate

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

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

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

DATE: 10/01/2023  
PLACE: MUMBAI



SIGNATURE: \_\_\_\_\_

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

## ***Declaration by learner***

I, the undersigned Mr. VINIT MARUTI KUDKAR hereby declare that the work embodied in this project work titled "A PROJECT OF STUDY ON INVESTMENT AVENUES IN INDIA" forms from my own contribution to the research work carried out under the guidance of Prof. Mohammed Nishar Sarfaraj Ahemed Ansari 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

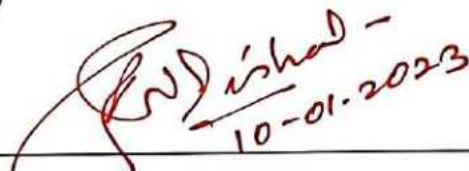
PLACE: MUMBAI



Vinit Maruti Kudkar

Name & signature of the learner

Certified by



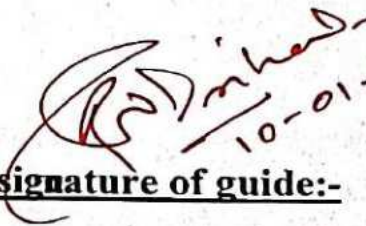
10-01-2023

Prof. Mohammed Nishar Sarfaraj Ahemed Ansari

Name and Signature of the Guiding Teacher

**CERTIFICATE**

This is to certify that **MR. ABHISHEK SURYAKANT BANDAL** 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 ON FINANCIAL INCLUSION OF SELF-HELP GROUP IN JOGESHWARI**" under my supervision. It is her own work and facts reported by her personal finding and investigation.

  
10-01-2023

**Name & signature of guide:-**

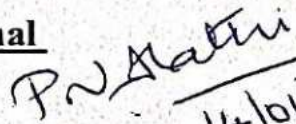
**Date of submission**

**PROF. MOHAMMED NISHAT**

10/01/2023

**SARFARAZ AHMED ANSARI**

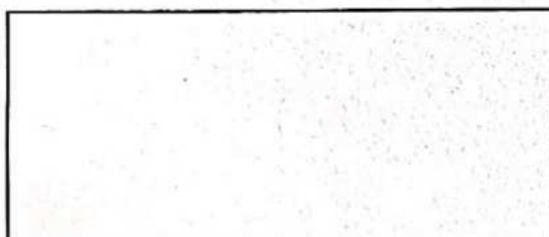
**Name & signature of external**

  
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.



## DECLARATION BY STUDENT

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

As Bandal

NAME & SIGNATURE OF STUDENT

ABHISHEK SURYAKANT BANDAL

Place: Mumbai

Research

Scholar

## CERTIFICATE

This is to certify that Ms. POOJA CHANDRAKANT PATIL 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 “STUDY OF TRANSACTION COSTING IN PROJECT-APPRIASAL AND LOAN PROCESSING IN BANKS AND FINANCIAL INSTITUTIONS”

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

Name & signature of guide

*PN Patil*  
10-01-2023

Date of submission

10-01-2023

Name & signature of external

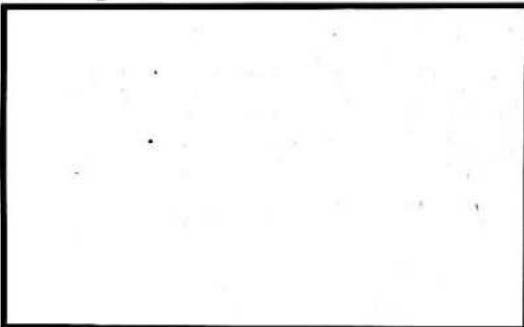
*PN Patil*  
14/01/2023

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

*[Signature]*

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

I the undersigned Ms. POOJA CHANDRAKANT PATIL here by, declare that this project work entitled "STUDY OF TRANSACTION COSTING IN PROJECT-APPRAISAL AND LOAN PROCESSING IN BANKS AND FINANCIAL INSTITUTIONS" 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: 52**

**Exam seat no:**

Date: 10-01-2023



NAME & SIGNATURE OF STUDENT

POOJA CHANDRAKANT PATIL

Place: Mumbai


Research

Scholar

**CERTIFICATE**

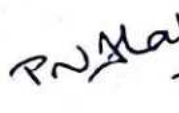
This is to certify that Ms. SHEETAL RAMSAMHAR YADAV has worked and completed her project work for the degree of MASTER IN COMMERCE in the faculty of Commerce in the subject of ACCOUNTANCY on title of project work to be written "A STUDY OF HOUSING FINANCE BY SUNDARAM HOME FINANCE LIMITED, NEW DELHI" under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

**Name & signature of guide**

  
P. N. Mishra  
10-01-2023

**Date of submission**

**Name & signature of External**

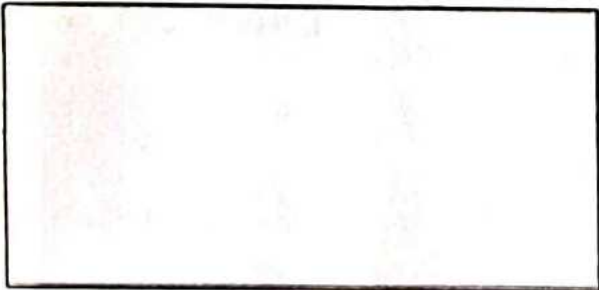
  
P. N. Mishra  
14/01/2023

**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 - 400 050.

**Stamp of the Institute with date:**



**DECLARATION BY STUDENT**

I the undersigned **Ms. SHEETAL RAMSAMHAR YADAV** here by, declare that this project work entitled **"A STUDY OF HOUSING FINANCE BY SUNDARAM HOME FINANCE LIMITED, NEW DELHI"** 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



Name & Signature of student

**SHEETAL RAMSAMHAR YADAV**

Date: 10-01-2023

Place: MUMBAI

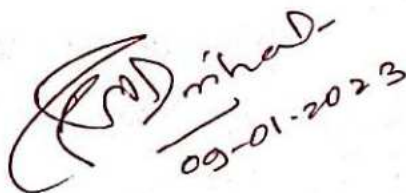
Research

Scholar

## CERTIFICATE

This is to certify that Mr. Yash Pramod Karekar 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 "ANALYZING THE IMPACT OF RBI POLICIES ON STOCK MARKET AND MONEY MARKET" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

  
09-01-2023

Date of submission

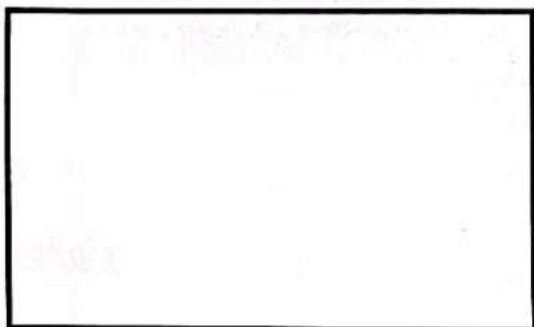
09/01/2023


Prof. MOHAMMED NISHAT SARFARZ 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



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

## DECLARATION BY STUDENT

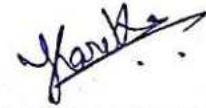
I the undersigned Mr. Yash Pramod Karekar hise by, declare that this projectwork entitled "ANALYZING THE IMPACT OF RBI POLICIES ON STOCK MARKET AND MONEY MARKET" is a result of my own research work and has not been previously submitted to any othis University for any othis examination.

I hise by 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

## CERTIFICATE

This is to certify that Ms. NEHA RATILAL PRAJAPATI 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 "FUTURE OF MUTUAL FUND IN INDIA" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

*(Signature)*  
10-01-2023

Date of submission: 14/01/2023

*(Signature)*  
10-01-2023

Name & signature of external

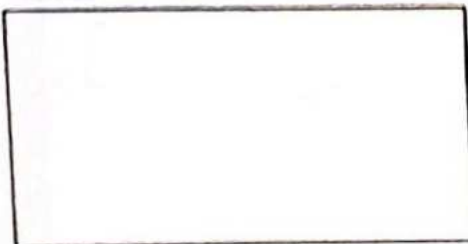
*P. N. Lathi*  
14/01/2023

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.

*(Signature)*

Stamp of the institute with date





## DECLARATION BY STUDENT

I the undersigned Ms, NEHA RATILAL PRAJAPATI here by, declare that the work embodied in this project work titled "FUTURE OF MUTUAL FUND IN INDIA" 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

Neha

NAME & SIGNATURE OF STUDENT

NEHA RATILAL PRAJAPATI

Place: MUMBAI

## CERTIFICATE

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 NRI SERVICES BY BANK OF BARODA" 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

  
24/04/2023.

Date of submission 24/04/2023

Name & Signature of External

P.N. Alaturi  
24/04/2023

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, 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), Mumbai-60.  
M- 9324556424, E: driuhararvind@gmail.com

## DECLARATION

I the undersigned MISS SHAIKH MUSKAN SHAHBUDDIN here by, declare that this project work entitled "A STUDY ON NRI SERVICES BY BANK OF BARODA" 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. 46 Year 2022 – 2023

Exam Seat no.     Year 2022 – 2023

Date: 24/APY/2023

Muskan shaikh

NAME AND SIGNATURE

Place: Mum bai

Research Scholar

**CERTIFICATE**

This is to certify that MR. SUNNY ANAND TIWARI 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 "STUDY ON FINANCIAL ANALYSIS OF KOTAK MAHINDRA BANK 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**

*(Handwritten signature in red ink)*  
10-01-2023

**Date of submission**: 11<sup>th</sup> January 2023

*(W)*  
10<sup>th</sup>

**Name & signature of external**

*(Handwritten signature)*

**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.

*(Handwritten signature)*

**Stamp of the institute with date**

**DECLARATION BY STUDENT**

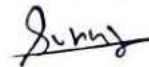
I the undersigned **MR SUNNY ANAND TIWARI** here by, declare that this project work entitled "**STUDY ON FINANCIAL ANALYSIS OF KOTAK MAHINDRA BANK COMPETITIVE WITH OTHER BANK**" is a result of my own research work and has not been previously submitted to any other University for any other examination.

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: 24

Exam seat no:

**Date:**



**NAME & SIGNATURE OF STUDENT**

**SUNNY ANAND TIWARI**

**Place: MUMBAI**

**Research**

**Scholar**

CERTIFICATE

This is to certify that MR. DARJI SURAJ PRAFUL 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 "STUDY IN MONEY MARKET IN INDIA AND ABROAD" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide Date of submission

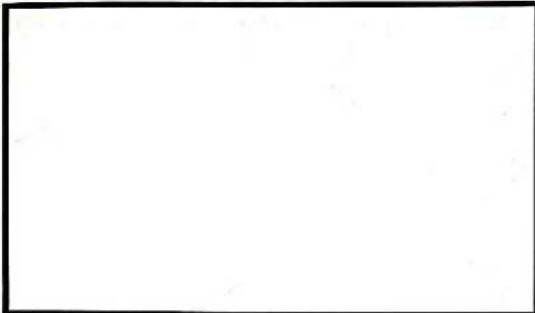
*(Signature)*  
10-01-2023

Name & signature of external

*(Signature)*  
14/01/2023

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.

*(Signature)*

DECLARATION BY STUDENT

I the undersigned MR. DARJI SURAJ PRAFUL hereby, declare that this project work titled "STUDY IN MONEY MARKET IN INDIA AND ABROAD" 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.

Collegeseatno: 70

Examseatno:

Date: 10/01/2023

NAME & SIGNATURE OF STUDENT

DARJI SURAJ PRAFUL

Place: Mumbai

Research


Scholar

CERTIFICATE

This is to certify that Mr. FARHAN RIZWAN JAGRAL 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 "GROWTH IN MUTUAL FUND & INDUSTRY A COMPARATIVE STUDY OF INDIA"

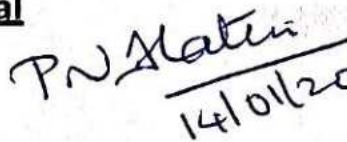
under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

  
10-01-2023

Date of submission

Name & signature of external

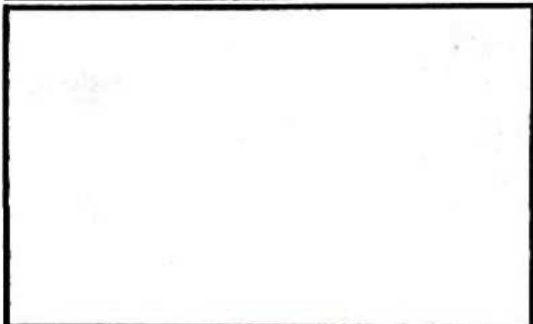
  
14/01/2023

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



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

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





## DECLARATION BY STUDENT

I the undersigned Mr. JAGRAL FARHAN RIZWAN here by, declare that this projectwork entitled "GROWTH IN MUTUAL FUND & INDUSTRY A COMPARATIVE STUDY OF INDIA" 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: 62.

Exam seat no:

Date: 10/01/2023

*F. Farhan*

NAME & SIGNATURE OF STUDENT

FARHAN RIZWAN JAGRAL

Place: Mumbai

Research

Scholar

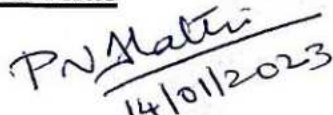
## Certificate

This is to certify that Ms/ANKITA VINOD YADAV 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 Finance and her/his project is entitled, "PUNJAB NATIONAL BANK & BANKING INDUSTRY 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

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

Name & Signature of External

  
PN Malvi  
14/01/2023

09/01/2023  
Date of Submission

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.

mp Of the Institute with Date

## **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.

**COLLEGE SEAT NO:- 22SMAC55**

**YEAR:-2022-2023**

**EXAM SEAT NO :-**

**YEAR:-2022-2023**



**NAME AND SIGNATURE OF THE LEARNER**

**ANKITA VINOD YADAV**

**Date: 09/01/2023**

**Place:- Mumbai**

## CERTIFICATE

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.

Name & signature of guide

*P. N. D. Shinde*  
10-01-2023

Date of Submission 10-01-2023

Name & signature of external

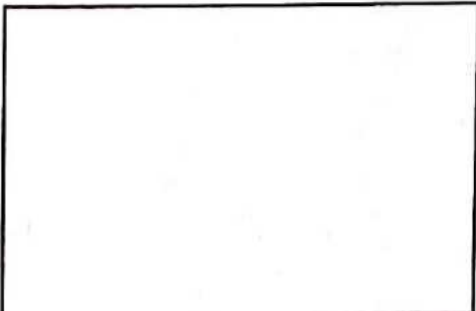
*P. N. Maltu*  
14/01/2023

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

*[Signature]*

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

Stamp of the institute with date



## DECLARATION BY STUDENT

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:

Date:- 10/01/2023

Bhagyashree

NAME AND SIGNATURE OF THE STUDENT

BHAGYASHREE KRISHNA REDKAR

Places:- Mumbai

Research

Scholar

## CERTIFICATE

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 be written "CONSOLIDATED FDI POLICY DURING COVID - 19 PANDEMIC" under my supervision. It is her own work and facts reported by his personal finding and investigation.

Name & signature of guide

prof. MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

*[Handwritten Signature]*  
09-01-2023

Date of submission

09/01/2023

Name & signature of external

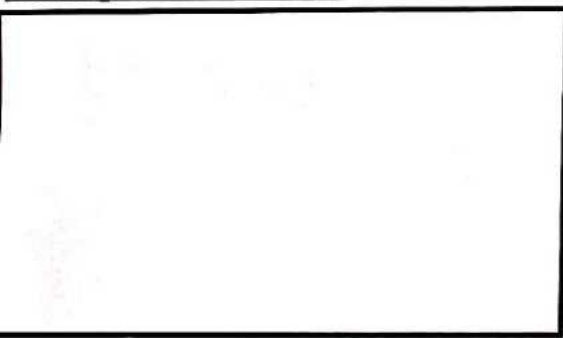
*[Handwritten Signature]*  
14/01/2023

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

*[Handwritten Signature]*

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**

I the undersigned **Ms. AARTI GANPAT HUMBARDEKAR** here by, declare that this project work entitled "**CONSOLIDATED FDI POLICY DURING COVID-19 PANDEMIC**" 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: 71 Year \_\_\_\_.

Exam seat no: \_\_\_\_ Year \_\_\_\_.

Date: 14/01/2023



**NAME & SIGNATURE OF STUDENT**

**AARTI GANPAT HUMBARDEKAR**

Place:

**MUMBAI**

**Research**

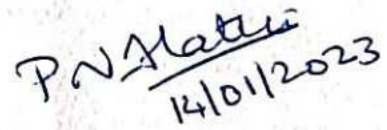
**Scholar**

## CERTIFICATE

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

  
10-01-2023

  
14/01/2023

Date of submission

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



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

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

CERTIFICATE

This is to certify that MISS SHIVANI SANTOSHI SINGH 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 "STUDY OF DEBT MARKET IN INDIA" 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

*(Signature)*  
09-01-2023

Date of submission

09-01-2023

Name & Signature of External

*(Signature)*

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

*(Signature)*

Stamp of the institute with date:

Professor (Dr) Arvind S. Lohar  
M.Com, MBA, LL.M, M.A.C, F.P.A.C, U.C.A.C.E, P.H.D  
M.E.S. Or. A. Class 1 Graded Officer  
Professor & Head, Dept of Accountancy at  
Government of Maharashtra, J.Y. College,  
Jogeshwar (East), Mumbai-40  
M- 9324556424, E: arvindlohar@gmail.com

**DECLARATION**

I the undersigned **MISS SHIVANI SANTOSH SINGH** here by, declare that this project work entitled "**STUDY OF DEBT MARKET IN INDIA**" 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 **22SMAC6** Year 2022 – 2023

Exam Seat no. \_\_\_ Year 2022 – 2023

Date: 09-01-2023

  
**NAME AND SIGNATURE:**

**SHIVANI SANTOSH SINGH**

Place: Mumbai

**Research**

**Scholar**

## CERTIFICATE

This is to certify that MISS.KAJAL RAMESH KHAPRE 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 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.

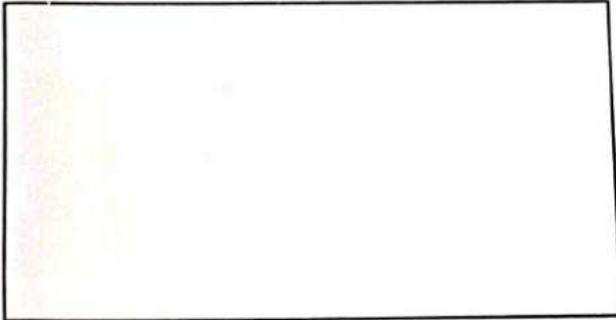
Name & signature of guide  
*P.N. Nishat -*  
*10-01-2023*  
Prof.MOHAMMED NISHAT  
SARFARAZ AHMED ANSARI

Date of submission  
~~07/01/2023~~  
*10-01-2023*

Name & signature of external  
*P.N. Nishat*  
*14/01/2023*

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.

## DECLARATION OF STUDENT

I the undersigned MISS. KAJAL RAMESH KHAPRE hear by, declare that this project work entitles “”, TO STUDY YES BANK CREDIT RISK MANAGEMENT IN BANKING SECTOR 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. 26

Exam seat no. \_\_\_\_\_

Date : 10.01.23

  
NAME SIGNATURE OF STUDENT

KAJAL RAMESH KHAPRE

Place: MUMBAI

Research

Scholar

**CERTIFICATE**

This is to certify tha Mr.HITESH SWAMINATH PAL 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 THE IMPACT OF INCOME TAX LAW ON SALARIED PEOPLE”** under my supervision. It is her own work and facts reported by her personal finding and investigation.

**Name & signature of guide**

*(Signature)*  
10-01-2023

**Date of submission**

10-01-2023

**Name & signature of external**

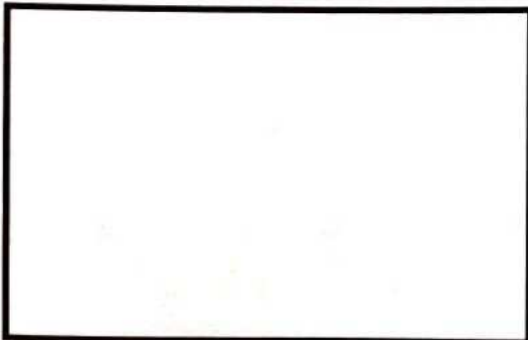
*(Signature)*  
14/01/2023

**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.

*(Signature)*

**Stamp of the institute with date**



## DECLARATION BY STUDENT

I the undersigne Mr.HITESH SWAMINATH PAL here by, declare that this project work entitled "TO STUDY THE IMPACT OF INCOME TAX LAW ON SALARIED PEOPLE" 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: ~~68~~ 60 *HP*

Exam seat no:

Date: 10.01.2025

*Hitesh*  
NAME & SIGNATURE OF STUDENT

HITESH SWAMINATH PAL

Place: Mumbai

Research

Scholar

## CERTIFICATE

This is to certify that **Miss Naziya Shagufta Mohammed Minhaj** has worked and completed her project work for the degree of **Master in commerce** 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 facts reported by her personal findings and investigation.

Name and signature of guide

*M. Nishat*  
10-01-2023

Date of submission

10-01-2023

PROF. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

Name and signature of external

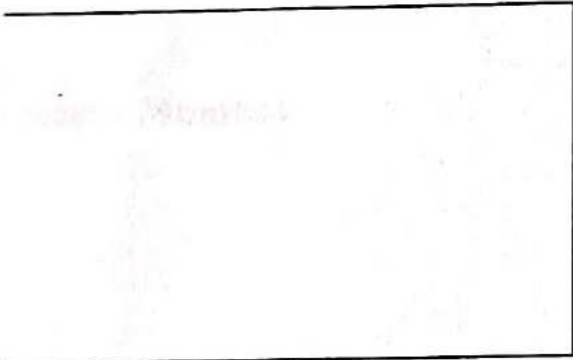
*P. N. Nishat*  
14/01/2023

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.

*[Signature]*

Stamp of the institute with date





## DECLARATION

I, the undersigned **Miss Naziya Shagufta Mohammed Minhaj** here by, declare that the work embodied in this project work titled written **"A STUDY ON INVESTMENT OPTIONS AND INVESTORS ATTITUDE TOWARDS INVESTMENT IN PRIVATE INSURANCE COMPANIES"** is result of my own research work and has not been previously submitted to any other university for any 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: 22SMAC41 year 2022-23

Exam seat no: \_\_\_\_\_ year 2022-23

Date: - 09-01-2023

Name & signature of student

*Naziya*

Miss. Naziya Shagufta Mohammed Minhaj

Place: - Mumbai

CERTIFICATE

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 AHMED ANSARI

09/01/2023

Name & signature of guide

Date of submission

*Mohammed Nishat Sarfaraz Ahmed Ansari*  
09-01-2023

Name & signature of external

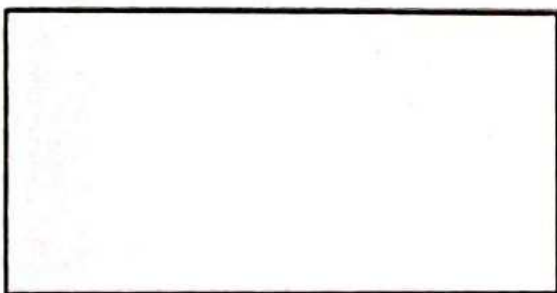
*P. V. Maitti*  
14/01/2023

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

*[Signature]*

Stamp of the institute with date

Professor (Dr) Arvind S. Luhar  
M.Com, BBA, LL.M, M.A.C, F.D.P.M, U.P.O.N.E.T, Ph.D  
M.E.S. Or. A. Class 1 Government College  
Professor & Head, Dept of Accountancy &  
Government of Maharashtra, J.Y. College,  
Jogeshwar (East), Mumbai-40,  
M- 9326558624, E: aruharevnd@gmail.com



## DECLARATION BY STUDENT

I the undersigned MS. SHALINI NIVRUTTI BHALERAO here by, declare that this project

work entitled "IMPACT OF GST ON HOTEL INDUSTRY. TOURISM AND TRAVEL INDUSTRY" 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 presented in accordance with academic rules and ethical conduct.

College seat no: 30

Exam seat no:

Year: 2022-2023

Year: 2022-2023

Date: 09-01-2023



NAME & SIGNATURE OF STUDENT

SHALINI NIVRUTTI BHALERAO

Place: Mumbai

Research

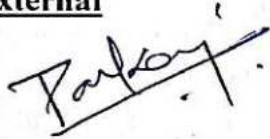
## Certificate

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.

  
09-01-2023  
**Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI**  
Name & Signature of Guide

09/01/2023  
Date of submission

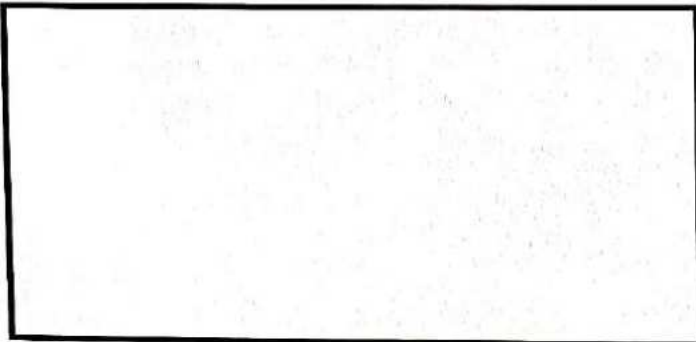
Name & Signature of External



Name & Signature of Professor in charge/ H.O.D/ Principal of 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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@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

Date: 09-01-2023

Name & Signature of Students

Sonali Sanjay Monde



Place: MUMBAI

Remark

**CERTIFICATE**

This is to certify that Ms. SHRADDHA SACHIN 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 title of project work to be written "A STUDY ON GROWTH AND SCOPE OF INVESTMENT BANKING IN INDIA" under my supervision. It is her own work and facts reported by her personal findings and investigations.

**Name & signature of guide**

*M. Nishat*  
10-01-2023

10/01/2023  
**Date of submission**

**Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI**

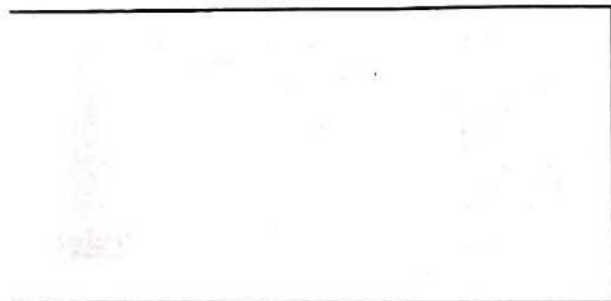
**Name & signature of External**

*P. N. Nishat*  
14/01/2023

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

*[Signature]*  
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**

I the undersigned **Ms. SHRADDHA SACHIN YADAV** here by, declare that this project work entitled **“A STUDY ON GROWTH AND SCOPE OF INVESTMENT BANKING IN INDIA”** 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     Year **2022-2023**

Exam seat no.                      Year **2022-2023**



Name & Signature of student

**SHRADDHA SACHIN YADAV**

Date: **10/01/2023**

Place: **Mumbai**

**Research**

**Scholar**

## CERTIFICATE

This is to certify that MS. PRATIKSHA PRAKASH KASHILKAR 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 ON IMPACT OF E-BANKING" under my supervision. It is her own work and facts reported by his personal finding and investigation.

Name & signature of guide

  
10-01-2023

Date of submission


10-01-2023

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

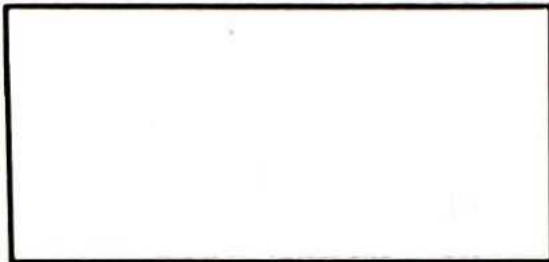
Name & signature of external



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

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

Stamp of the Institute with date





## DECLARATION BY STUDENT

I the under signed PRATIKSIA PRAKASHI KASHILKAR hear by, declare that this project work entitled "A STUDY ON IMPACT OF E-BANKING" 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

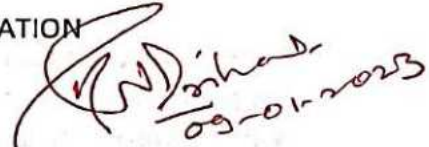
  
Name & signature of students  
PRATIKSIA PRAKASH KASHILKAR

# CERTIFICATE

THIS IS TO CERTIFY THAT MRS: VIBHAY AJIT MISHRA HAS WORKED & DEWLEY COMPELETEDHIS PROJECT WORK FOR THE DEGREE OF MASTER IN COMMERCE UNDER THE FACULTY OF COMMERCE IN THE SUBJECT ACCOUNTANCY (SEMESTER III) & 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 OF MUMBAI UNIVERSITY.

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

  
09-01-2023

NAME AND SIGNATURE

GUIDING TEACHER

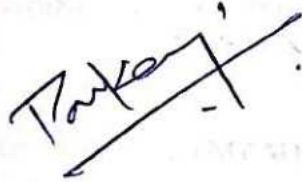


SEAL OF THE COLLEGE

DATE OF SUBMISSION

09/01/2023

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,  
Jogeshwar (East), Mumbai-80,  
M- 9324558424, E: drluhararvind@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

## CERTIFICATE

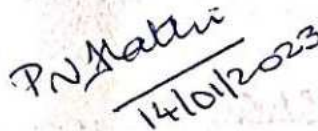
This is to certify that **Ms. SHUBHI AMIT MISHRA** has worked and completed her project work for the degree of **MASTER IN COMMERCE** in the faculty of commerce in the subject of **ACCOUNTANCY** on title of project work to be written **'FINANCIAL PERFORMANCE OF L & T LTD. OF INCOME INFRASTRUCTURE COMPANIES IN INDIAN'** under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & Signature Of Guide :

  
10-01-2023

Date Of Submission :

Name & Signature Of External :

  
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.

Stamp Of The Institute With Date

## DECLARATION BY STUDENT

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 INDIAN"** 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.: 61

Exam Seat No.:

Date: 10/01/2023

*Shubhi*

NAME & SIGNATURE OF STUDENT

**SHUBHI AMIT MISHRA**

Place: Mumbai

Research

Scholar

## DECLARATION BY STUDENT

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: 10<sup>th</sup> January 2023



NAME & SIGNATURE OF STUDENT  
IFRA SALEEM FAROOQUI

Place: Mumbai

Research

Scholar

## CERTIFICATE

This is to certify that Ms. IFRA SALEEM FAROOQUI 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 "PORTFOLIO AND WEALTH MANAGEMENT AT MAXLIFE INSURANCE" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

*[Handwritten Signature]*  
10-01-2023.

Date of submission

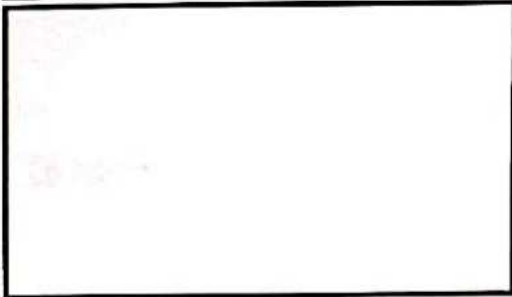
Name & signature of externals

*[Handwritten Signature]*  
14/01/2023

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

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

Stamp of the institute with date



## CERTIFICATE

This is to certify that Ms. SHAIKH MEENAZ HANIF 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 ON THE RISE OF ADANI GROUP IN EQUITY MARKETS"

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

Name & signature of guide

*[Handwritten signature]*  
10-01-2023

Date of submission

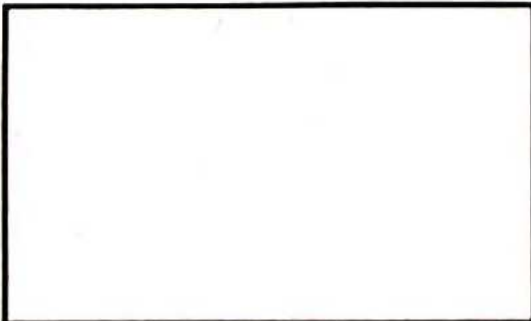
Name & signature of external

*P.N. Hattori*  
14/01/2023

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

*[Handwritten signature]*

Stamp of the institute with date



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



**DECLARATION BY STUDENT**

I the undersigned **Ms. SHAIKH MEENAZ HANIF** here by, declare that this project work entitled "**A STUDY ON THE RISE OF ADANI GROUP IN EQUITY MARKETS**" 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.**

**Exam seat no:**

**Date: 10-01-2023**



**NAME & SIGNATURE OF STUDENT**

**SHAIKH MEENAZ HANIF**

**PLACE: MUMBAI**

**RESEARCH:**

**CERTIFICATE**

This is to certify that Ms. ARCHANA HANSRAJ PAL 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 THE ROLE OF IT IN BANKING SECTOR AFFECTED IN CYBER CRIME" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

  
mihard  
10-01-2023

Date of submission

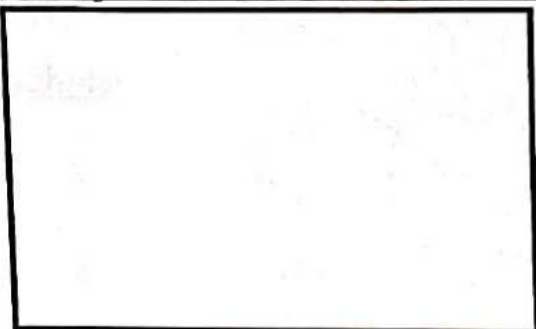
Name & signature of external



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, Class. 1 Gazetted Officer  
Professor & Head, Dept of Accountancy at  
Government of Maharashtra, I.Y. College,  
Jogeshwari (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

**DECLARATION BY STUDENT**

I undersigned **Ms. ARCHANA HANSRAJ PAL** here by, declare that this project work entitled "**TO STUDY THE ROLE OF IT IN BANKING SECTOR AFFECTED IN CYBER CRIME**" 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**

**Exam seat no:**

**Date: 10.01.22**

  
**NAME & SIGNATURE OF STUDENT**

ARCHANA HANSRAJ PAL

**Place: Mumbai**

**Research**

**Scholar**

## CERTIFICATE

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 AHMED ANSARI

*Mohd. Ansari*  
*05-01-2023*  
*Good*

Name & Signature of External

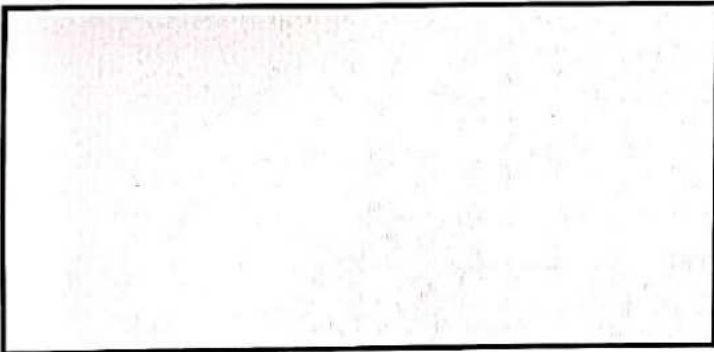
*P. N. Mathur*  
*14/01/23*

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.

*[Signature]*

Stamp of the Institute with Date



## DECLARATION BY STUDENT

I, 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.

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.: 37 year 2022-23

Exam Seat No.: \_\_\_\_\_ year 2022-23

Date: 9/01/2023



Name & Signature of Students

Atharva Narendra Surve

Place: Mumbai

Remark

**CERTIFICATE**

This is to certify that **Ms. PRANJALI GURUNATH MANJREKAR** 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 **“ANALYSIS OF INVESTOR PERCEPTION, APPREHENSION AND DECISION MAKING IN INDIAN STOCK MARKET”**

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

**Name & signature of guide**

*Dr. Arvind S. Luhar*  
10-01-2023

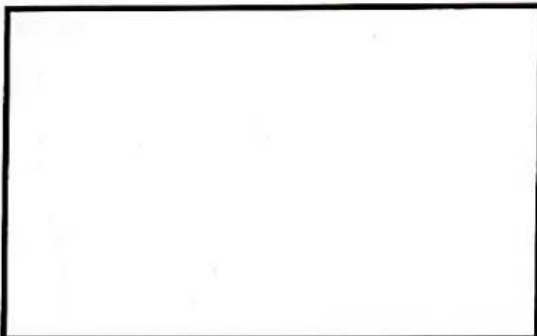
10/01/2023  
**Date of submission**

**Name & signature of external**

*Takari*

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

**Stamp of the institute with date**



*[Handwritten signature]*

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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

## DECLARATION BY STUDENT

I the undersigned Ms. PRANJALI GURUNATH MANJREKAR here by, declare that this project work entitled “ANALYSIS OF INVESTOR PERCEPTION, APPREHENSION AND DECISION MAKING IN INDIAN STOCK MARKET” 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 C 14

Exam seat no:

Date: 10/01/2023

*Pranjali*

NAME & SIGNATURE OF STUDENT

PRANJALI GURUNATH MANJREKAR

Place: Mumbai

Research

Scholar

**CERTIFICATE**

This is to certify that **Mr. RAKESH MUKUND GHOLAP** 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

**“ 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**

*(Signature)*  
10-01-2023

**Date of submission**

10 - 01 - 2023

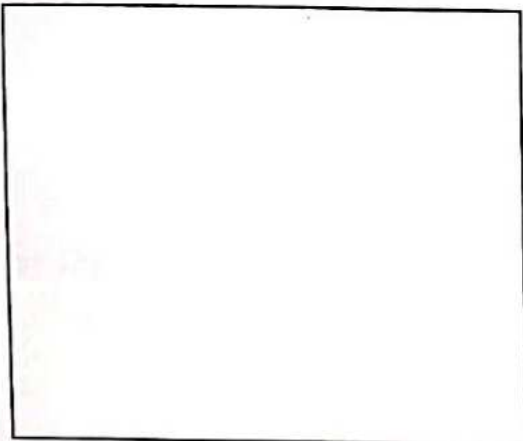
**Name & signature of external**

*(Signature)*  
14/01/2022

**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 -400 061



*(Signature)*

*(Stamp)*



**DECLARATION BY STUDENT**

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

Entitle

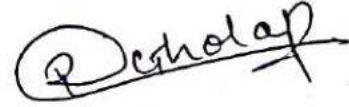
“ IMPACT OF BANKING SERVICES ON INDIAN ECONOMY AFTER  
DEMONETISATION ”

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 :

**CERTIFICATE**

This is to certify that **Mr.ROHAN NAGNATH SHILVANT** 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 **“WEALTH MANAGEMENT”** under my supervision. It is her own work and facts reported by her personal finding and investigation.

**Name & signature of guide**

**Date of submission**

*Mohammad Nishat*  
10-01-2023  
Prof. Mohammad Nishat  
Submission  
Sarfaraz Ahemed Ansari

10/01/2023

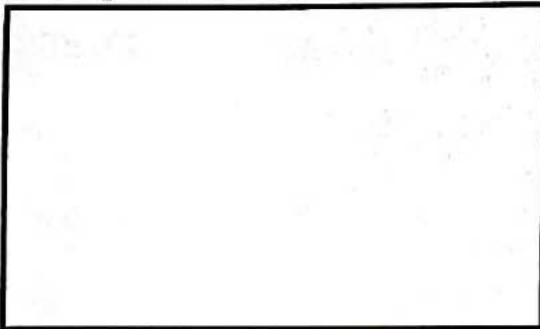
**Name & signature of external**

*P.N. Nishat*  
14/01/2023

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

*[Signature]*  
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

I the undersigned MR.ROHAN NAGNATH SHILVANT 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.

College seat no: 68

Exam seat no:

Date:

10/01/2023



NAME & SIGNATURE OF STUDENT

ROHAN NAGNATH SHILVANT

Place:

mumbai

Research

Scholar

# CERTIFICATE

This is to certify that Miss SNEHAL CHANDRAKANT ZAPANEKAR 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 "STUDY ON CORE BANKING SOLUTION IN INDIA" under my supervision. It is her own work and facts reported by her personal finding and investigations.

Name & Signature of Guide Date of submission:

Mohammad Nishat Sarfaraz Ahmed Ansari

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

*Arvind S. Luhar*

*[Signature]*

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 Gazetted Officer  
Professor & Head, Dept of Accountancy at  
Government of Maharashtra, I.Y. College,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: druharavind@gmail.com

## DECLARATION BY STUDENT

I the undersigned Miss SNEHAL CHANDRAKANT ZAPANEKAR here by, declare that this project work entitled "STUDY ON CORE BANKING SOLUTION IN INDIA" 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

Name & Signature

*Snehal*

Place:

Mumbai

Scholar:

Research:

## CERTIFICATE

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.

Name & signature of guide

*(Signature)*  
10-01-2023

Date of submission

Name & signature of external

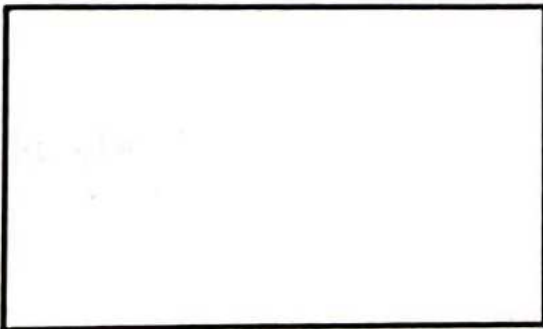
*P.N. Maltu*  
14/01/2023

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

*(Signature)*

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

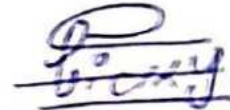
I the undersigned Mr. VICKY GULABRAO KHARATE here by, declare that this project work entitled "A STUDY ON HOME LOANS" is a result of my own research work and has not been previously submitted to any other University for any other examination.

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: 22SMAC36

Exam seat no:

Date: 14/01/2023



NAME & SIGNATURE OF STUDENT

VICKY GULABRAO KHARATE

Place: Mumbai

Research

Scholar

## CERTIFICATE

This is to certify that MR. VISHAL MUNNA GUPTA 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 "ANALYSIS OF AXIS BANK" 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

*Arvind S. Luhar*  
10-01-2023

Date of submission :

10/01/2023

Name & Signature of External

*P. N. Mhatre*  
14/01/2023

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

Stamp of the institute with date:

*[Signature]*

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), Mumbai-60,  
M- 9324556424, E: driuhararvind@gmail.com

*[Faint stamp text]*



## DECLARATION

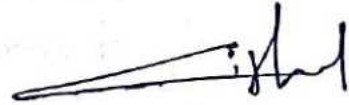
I the undersigned MR. VISHAL MUNNA GUPTA here by, declare that this project work entitled "ANALYSIS OF AXIS BANK" is a result of my own research work and has previously submitted to any other university for any other examination.

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. 22SMAC29 Year 2022 – 2023

Exam Seat no. \_\_\_\_\_ Year 2022 – 2023

Date: 10/01/2023



NAME AND SIGNATURE:

MR. VISHAL MUNNA GUPTA

Place:

Mumbai

Research

Scholar

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 Ahmed	A study on the innovative ways to encourage personal 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 Prakash 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:

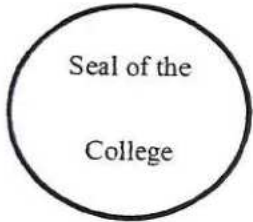
[https://drive.google.com/file/d/1piomjhliNtLf9TqMCusDv5NF\\_ihY9GYP/view?usp=drive\\_link](https://drive.google.com/file/d/1piomjhliNtLf9TqMCusDv5NF_ihY9GYP/view?usp=drive_link)

## CERTIFICATE

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 his 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.



A handwritten signature in blue ink, appearing to be "Arvind S. Luher".

**Professor (Dr) Arvind S. Luher**  
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), Mumbai-60.  
M- 9324566424, E: drluherarvind@gmail.com

**DR. ANJALI ALEKAR**

Name and Signature of Guiding Teacher.

Date of submission:

*Mr. Hande*  
*14/11/2023*  
*Maya Hande*

### 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

CERTIFICATE


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

11/01/2023  
Date of Submission

Name & signature of external

  
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,  
Jogeshwar (East), Mumbai-60,  
M- 9324559424, E: drluhararvind@gmail.com

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

Stamp of the Institute with date

M. Hanale  
14/11/2023  
Maya Hanale

### 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.



**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

**Professor (Dr) Arvind S. Luhar**  
M.Com, MBA, LL.M, M.J.M.C, 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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: driuherarvind@gmail.com

**DR. AJNAJLI ALEKAR**

Name and Signature of Guiding Teacher.

Date of submission: 11/01/2023

Mishra  
14/1/2023

### **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.



**TUBA AMREEN MIR AKHTAR ALI**


Name and Signature of the learner

## CERTIFICATE

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. Luhr  
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, J.Y. College,  
Jogeshwar (East), Mumbai-60,  
M- 932456424, E: drluhrarvind@gmail.com

DR. ANJALI ALEKAR

Name and signature of Guiding Teacher

Date of submission: 11/01/2023

M Hande  
14/1/2023  
Maya Hande

## 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.



Name & Signature of Guiding Teacher

Date of submission: 11/01/2023

A handwritten signature in blue ink.

Professor (Dr) Arvind S. Luhr  
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), Mumbai-80.  
M- 9324556424, E: driuhararvind@gmail.com

*M. Hasad  
14/11/2023*

*Maya Hasad*

## ***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 all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

A handwritten signature in blue ink, appearing to read "Dinesh", is written over a horizontal line.

Name and Signature of the learner

## CERTIFICATE


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 REPOOT 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 Gezatted Officer  
Professor & Head, Dept of Accountancy at  
Government of Maharashtra, I.Y. College,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: driuhararvind@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.



Name and Signature of the learner



## CERTIFICATE

This is to certify that Ms. **Ranjana D. Lambakane**, College Roll no. 225MGM10, 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

Date of Submission:

11-09-2023

Ushande  
11/10/2023

Maya fande

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), Mumbai-60,  
M- 9324558424, E: drluhararvind@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 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 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 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,  
Jogeshwari (East), Mumbai-80,  
M- 9324556424, E: drluhararvind@gmail.com

**DR. AJNAJLI ALEKAR**

Name and Signature of Guiding Teacher.

11/01/2023  
Date of submission:

*Mahande*  
*14/11/2023*  
*Maya Hande*

## **Declaration by Learner**

I the undersigned Ms. **VINITA MUKESH PANCHAL** here by, declare that the work embodied in this project work titled “**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 with academic rules and ethical conduct.



**VINITA MUKESH PANCHAL**

Name and Signature of the learner

## CERTIFICATE

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 PERCEPTION 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.



A handwritten signature in blue ink, appearing to be "Arvind S. Luhar".

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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

DR. ANJALI ALEKAR

(GUIDING TEACHER)

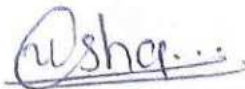
Date of Submission: 11/01/2023.

MAYANDE  
14/1/2023  
Maya Hande<sup>3</sup>

## **DECLARATION**

I the undersigned **MS. BIND USHA VIKRAMJEET** here by,  
declare that the work embodied in this project work titled "**A  
RESEARCH ON CONSUMERS PERCEPTION 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.



---

Signature of Candidate

**Ms. Bind Usha vikramjeet**


## CERTIFICATE

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. Luhr  
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,  
Jogeshwar (East), Mumbai-80,  
M- 9324556424, E: drluhararvind@gmail.com

**DR. ANJALI ALEKAR**

Name and Signature of Guiding Teacher

11/01/2022  
Date of submission

M. Hasale  
14/1/2023

## DECLARATION

I, **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.



**ROMAN SHABBIR SHAIKH**

Name and Signature of Learner



## CERTIFICATE

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.



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

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher

DATE: 24.1.23  
PLACE: Mumbai

Mishande  
14/1/2023

Maya Hande

## 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.



**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 entitled, Impact of covid-19 on Indian economy "under my supervision.

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

It is her/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. Luhr  
M.Com, MBA, LL.M, MUMC, 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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhrarvind@gmail.com

Mk Hande  
14/11/2023

Mkya Hande

## *DECLARATION*

I the undersigned miss SWAMINI THAKUR here by, declare that the work embodied 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 University 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 further declare that all information of this document has been obtained and presented in accordance with rules and ethical conduct.

*Swamini*

*Name & Signature of: Swamini thakur*

**CERTIFICATE**


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

**Name & signature of Guide**

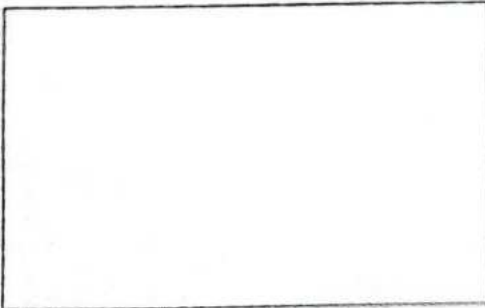
**Date of submission**

**Name & signature of external**

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

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

**Stamp of the institute with date**



M/S Hande  
14/1/2023

M/S Hande

## Declaration by Student

I the undersigned Mr. Hrushikesh Harish Shinagre 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



Name & signature of students

Hrushikesh Harish Shingare

Place: Mumbai

## 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** and his 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. Luher  
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,  
Jogeshwar (East), Mumbai-60,  
M- 9324566424, E: drluherarvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 11<sup>th</sup> Jan, 2023

M. Hande  
K/11/2023  
M. Hande

### **Declaration by learner**

I the undersigned **MISS. DEEPA RAJESH VISHWAKARMA** here by, declare that the work embodied in this project work titled "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

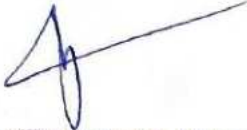


## Certificate

This is to certify that MR.UJESH KUDKAR 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, "A STUDY ON IMPACT OF TOURISM INDUSTRY ON INDIAN ECONOMY", under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for 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, Class 1 Gazetted Officer  
Professor & Head, Dept of Accountancy at  
Government of Maharashtra, I.Y. College,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

Dr. Anjali Alekar  
Name and signature of Guiding Teacher

Seal of the College

Maharale  
14/1/2023

Date of submission: 14/01/2023

Place: Mumbai

## DECLARATION BY LEARNER

I, the undersigned **Mr. UJESH PANDURANG KUDKAR** hereby declare that the work embodied in this project work titled "**A STUDY ON IMPACT OF TOURISM INDUSTRY ON INDIAN ECONOMY**" forms from 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 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

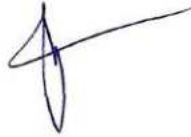
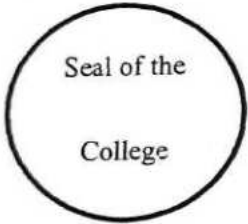
Signature

## 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.

A handwritten signature in blue ink.

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), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

**DR. ANJALI ALEKAR**

Name and Signature of Guiding Teacher.

Date of submission: 11/01/23

Matlani  
14/1/2023

Maya Hande

### **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. Luhr**  
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,  
Jogeshwar (East), Mumbai-60,  
M- 9324556424, E: drluhrarvind@gmail.com

**DR. AJNAJLI ALEKAR**

Name and Signature of Guiding Teacher.

Date of submission: 11/01/2023

*Mahaabell*  
*14/11/2023*

*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.

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



**VIKAS MANOJ SHUKLA**  
Name and Signature of the learner

**CERTIFICATE**

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



**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), Mumbai-60,  
M- 9324556424, E: drluhararvind@gmail.com

**DR ANJALI ALKEAR**

Name and signature of of guiding teacher

Date of Submission:- 13.01.2023

*M. Hande*  
*14/1/2023*  
*M. Hande*

## DECLARATION BY STUDENTS

I the undersigned **MR RUSHABH BHIMA MALL**, by declare that the work embodied in this projectwork titled **“THE SYUDY REPORT ON SIGNIFICANCE OF COMMERCE IN TODAY’S COMPETATIVE WORLD”** 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





## CERTIFICATE

This is to certify that MS. Nasreen Sanaullah has worked and completed her project work  
For the degree of MASTER IN COMMERCE in the faculty of COMMERCE in the  
subject Of Management on title of project work to be written "A STUDY REPORT ON  
HUMAN RESOURCE MANAGEMENT IN 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, MUMC, FDP-IIM, UGC-NET, PhD  
M.E.S. Gr. A. Class 1 Gazetted Officer  
Professor & Head, Dept of Accountancy at  
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Jogeshwari (East), Mumbai-60,  
M- 9324556424, E: driuhararvind@gmail.com

DR.ANJALI ALEKAR

Name & Signature of guide

11/01/2023  
Date of submission:

MS Hande  
14/1/2023  
Maya Hande

## DECLARATION BY STUDENT

I the undersigned MS, NASREEN SANAULLAH hereby Declare that the work embodies in the project work title "A STUDY REPORT ON HUMAN RESOURCES MANAGEMENT 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 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

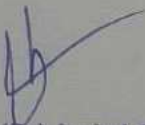
Name & signature of the student

## 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. Luhr  
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  
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Jogeshwar (East), Mumbai-80,  
M- 9324556424, E: driuhsarvind@gmail.com

DR. AJNAJLI ALEKAR

Name and Signature of Guiding Teacher.

Date of submission: 11/01/2023

M. Hande  
11/01/2023

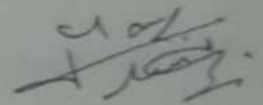
Maya Hande

### Declaration by learner

I the undersigned Mr. NAWAZ FAIYAZ SHAIKH here by, declare that the work embodied in this *project work* titled **"A STUDY REPORT ON - MARKETING STRATEGY OF CADBURY 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 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.



**NAWAZ FAIYAZ SHAIKH**

Name and Signature of the learner

Certified by

**DR. ANJALI ALEKAR**

Name and Signature of the guiding Teacher

## ACKNOWLEDGEMENT

I would like to thank all those who have helped me in this project.

I would like to thank my guide PROF. MOHAMMED NISAR for providing me the necessary guidance for the completion of this project.

### DECLARATION BY STUDENT

I the undersigned MR. FARHAN RIZWAN JAGRAL here by, declare that this project work entitled “MOBILISATION OF SAVINGS THROUGH MUTUAL FUND” is a result of my own research work and has not been previously submitted to any other University for any other examination.

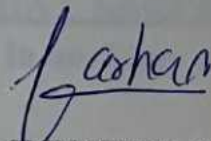
I hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

College seat no: 62

Exam seat no:

Date: 24/04/23

Place: Mumbai.



NAME & SIGNATURE OF STUDENT

FARHAN RIZWAN JAGRAL

I would like to thank my guide PROF. MOHAMMED NISAR for providing me the necessary guidance for the completion of this project.

I would like to thank my DAD for this support and guidance throughout this project and for always motivating me to take up new things and challenges.

Last but not the least I would like to thank my FAMILY and TEACHERS for their support and help.

DATE:

CERTIFICATE

This is to certify that MR. FARHAN RIZWAN JAGRAL 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 "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

*PN Malvi*  
24/04/2023

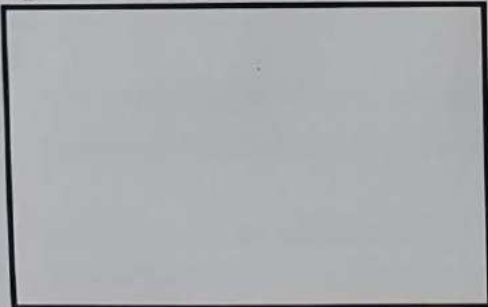
Date of submission

Name & signature of external

*PN Malvi*  
24/04/2023

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.

*[Handwritten signature]*

**CERTIFICATE**

This is to certify that **MISS.NAJMA SHAIKH ABDUL GANI** has worked and completed her project work for the degree of **MASTER IN COMMERCE** in the faculty of commerce in the subject of **MANAGEMENT** on title of project work to be written "**EFFECT OF COVID-19 ON UNEMPLOYMENT IN GLOBAL MARKET** " 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, M.J.M.C, FDP-IIM, UGC-NET, PhD  
M.E.S. Gr. A, Class 1 Gazetted Officer  
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M- 9324558424, E: drluhararvind@gmail.com

**Date of submission**

**11-01-2023**

**Name & signature of external**

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

**Stamp of the institute with date**

*M. Hande*  
*14/1/23*  
*Maya Hande*

**DECLARATION BY STUDENT**

I the undersigned MISS. NAJMA SHAIKH ABDUL GANI I hereby, declare that this project work entitled "EFFECT OF COVID-19 ON UNEMPLOYMENT IN GLOBAL MARKET" 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**