

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 "A study on Rural marketing strategy and rural consumer behaviour in tractor purchasing" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

ASD Mishra
15-04-2023

Date of submission

[Signature]

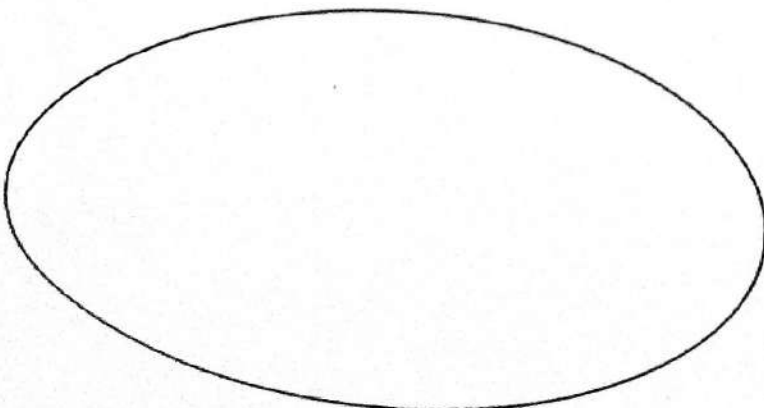
Name & signature of external

Pokoj

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

Nikhar

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



Declaration by student

I the undersigned **MISSs. NUSRAT MUSTAFA KHAN** hear by, declare that this project work entitled "A study on Rural marketing strategy and rural consumer behaviour in tractor purchasing" 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: 22SMAC1 Year
2022-23**

Exam seat no: _____ year 2022-23

Date 15.04.23



Name & signature of students

NUSRAT MUSTAFA KHAN

Place: Mumbai

Research

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 IMPACT OF GST ON TRAVEL AND TOURISM” under my supervision. It is her own work and facts reported by her personal findings and investigations.

Name & Signature of Guide

(Signature)
15-04-2023

24/04/2023
Date of submission

PROF. MOHAMMED NISHAT SARFARAAZ AHMED ANSARI

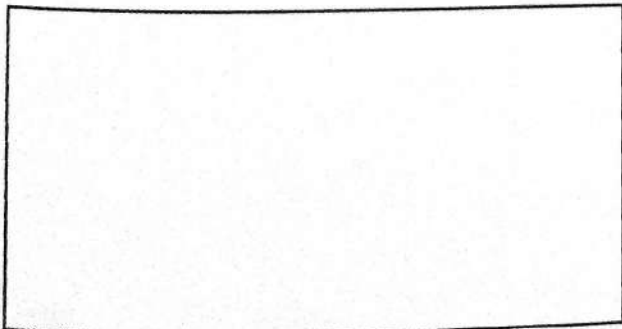
(Signature)

Name & Signature of External

Name & Signature Of Professor In Charge/H.O.D./Principle 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, J.Y. College,
Jogeshwari (East), Mumbai-80,
M- 9324558424, E: druharavind@gmail.com

DECLARATION

I the undersigned DHANASHRI MANJAREKAR here by, declare that this project work entitled "A STUDY ON IMPACT OF GST ON TRAVEL AND TOURISM" 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.

24/04/2023

Date:

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 "**TAX DEDUCTED AT SOURCE UNDER INCOME TAX**" under my supervision. It is her / his own work and facts reported by her/his personal findings and investigations.

Name & Signature of Guide

Arvind S. Luhar
15-04-2023

Date of submission

15/04/2023

Tankarji

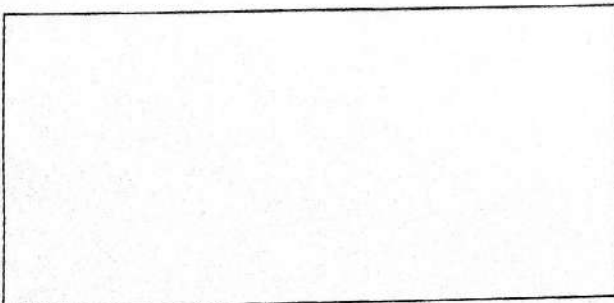
Name & Signature of External

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

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

Stamp Of The Institute With Date



DECLARATION

I the undersigned Miss. Bhagyashree Babaji Palvekar here by, declare that this project work entitled "**TAX DEDUCTED AT SOURCE UNDER INCOME TAX**" 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:- 15/04/2023

Place:- MUMBAI



Name & Signature of Student

Bhagyashree Babaji Palvekar

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 **SHORT SELLING IN STOCK MARKET** under my Supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

Arvind S. Luhar
15-04-2023

Date of submission

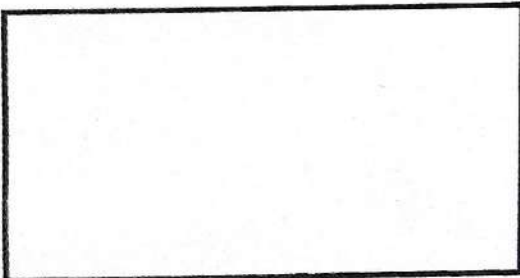
Tokaj

Name & signature of external

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

Declaration by Student

I the undersigned Miss JYOTI ARVIND MISHRA here by, declare that the work embodied in this project work titled SHORT SELLING IN STOCK MARKET 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: _____ year 2022-23

Exam seat no: _____ year 2022-23

Date: 15-4-2023



Name & signature of students

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 "**Study of Performance Of Private And Public Mutual Fund**" under my Supervision. It is his own work and facts reported by her personal finding and investigation.

Name & Signature of Guide

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

(Signature)
15-04-2023

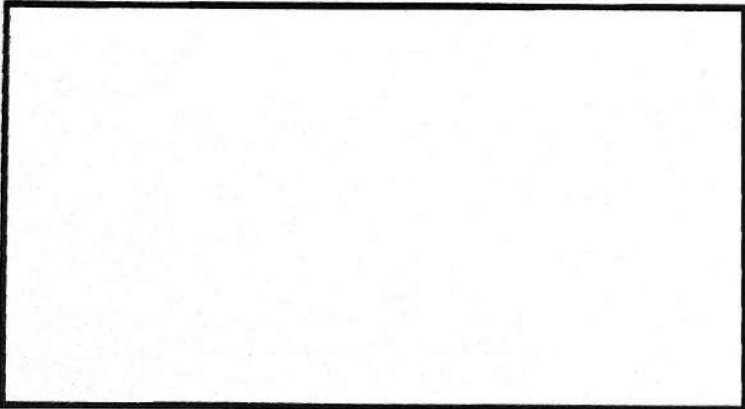
Name & Signature of External

(Signature)

Name & Signature of Professor in charge/ H.O.D/ Principal of 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,
Jogeshwari (East), Mumbai-80,
M- 9324568424, E: drluhararvind@gmail.com

Declaration by Student

I, the undersigned **Miss. Ritu Ashok Shivdavkar** here by, declared that the work embodied in this project work titled “**Study of Performance Of Private And Public Mutual Fund**” 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: 24-04-2023

Ashivdavkar

Name & Signature of Student

Ritu Ashok Shivdavkar

Place: Mumbai

DECLARATION

I the undersigned MISS SHIVANI SANTOSH SINGH here by, declare that this project work entitled "A STUDY ON FINANCIAL PROBLEMS FACED BY THE START-UPS" 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 22SMAC¹⁰ Year 2022 – 2023

Exam Seat no. ____ Year 2022 – 2023

Date: 15.04.23

NAME AND SIGNATURE:

SHIVANI SANTOSH SINGH

Place: Mumbai

Research

Scholar

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 "**A study of Saving and Investment Pattern in India**" under my Supervision. It is his own work and facts reported by her personal finding and investigation.

Name & Signature of Guide

(Signature)
15-04-2023

Prof. MOHAMMED NISHAT SARFARAZ AHMED ANSARI

Name & Signature of External

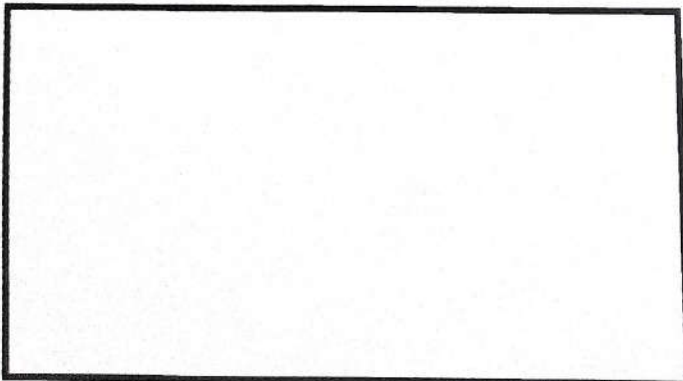
(Signature)

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

(Signature)

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, J.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324656424, E: drluhararvind@gmail.com

Stamp of the Institute with Date



Declaration by Student

I, the undersigned **Miss. Sonali Sanjay Monde** here by, declared that the work embodied in this project work titled "**A study of Saving and Investment Pattern in India**" 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: 24/04/2023



Name & Signature of Students

Sonali Sanjay Monde

Place: Mumbai

Remark

Declaration by Student

I the undersigned **MR. Vibhay Ajit Mishra** hear by, declare that this project work entitled "PERFORMANCE ANALYSIS OF INDIAN FINANCIAL SYSTEM & FINANCIAL PERFORMANCE OF BANKS" 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: 22SMAC8
Exam Roll No.

Year 2022-23
Year 2022-23


Name & Signature

Vibhay Ajit Mishra

Date : 15.04.23

Place: Mumbai

Research Scholer

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 START UP MANAGE THEIR INVESTMENT IN ENTERPRENUR" under my supervision. It is her own work and facts reported by her personal findingand investigations.

*(S) Arvind -
15-04-2023*

Name & Signature of Guide Date of submission:

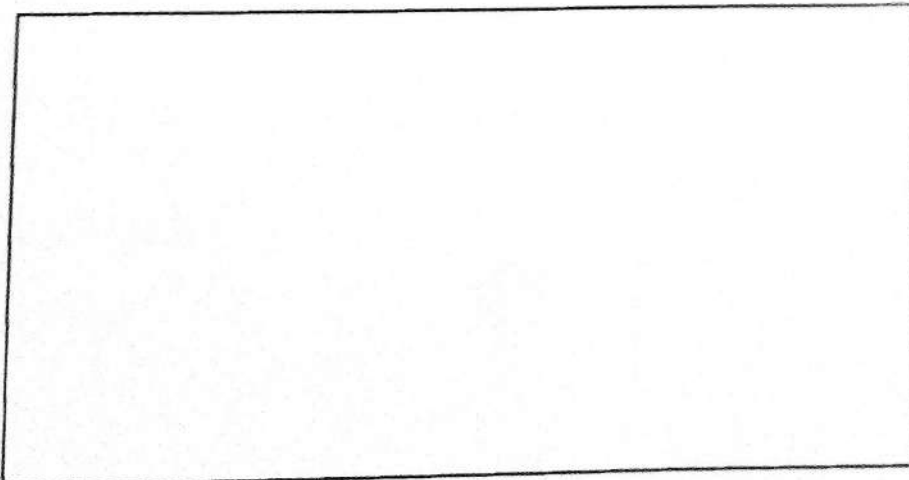
Parker

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

(Signature)

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.J.M.C, FDP-JIM, UGC-NET, PhD
M.E.S. Or. A. Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai-80,
M- 9324556424, E: arivindarvind@gmail.com

Stamp of the Institution with date



DECLARATION BY STUDENT

I the undersigned Miss SNEHAL CHANDRAKANT ZAPANEKAR here by,
declare that this project work "STUDY ON START UP MANAGE THEIR
INVESTMENT IN ENTERPRENUR" 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. 09 Year 2022-2223.

Exam Seat No. Year 2022-2023.

Date: 24 - 04 - 2023

Name & Signature

Snehal Chandrakant Zapanekar


Place: mumbai

Scholar:

Research:

DECLARATION BY STUDENTS

I the undersigned Miss. SHAIKH IRAM ANJUM ASLAM, by declare that the work embodied in this project work titled "A STUDY ON CONSUMER BEHAVIOUR RELATED TO DIFFERENT SOAP'S BRANDS IN MUMBAI" 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: 24/04/2023


Name & Signature of students

SHAIKH IRAM ANJUM ASLAM

Place: MUMBAI

CERTIFICATE

This is to certify that Mr. SINGILABHUNAY SURENDRA 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 IMPACT OF GST ON RESTAURANT AND HOTEL INDUSTRIES" under my supervision. It is her own work and facts reported by his personal finding and investigation.

Name & signature of guide

Handwritten signature and date: 19-04-2023

Date of submission

Name & signature of external

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, M.B.A, 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- 9324556424, E: drluharsvind@gmail.com

DECLARATION BY STUDENT

I the under signed Mr. SINGILABHINAV SURENDRA here by, declare that this project work entitled "STUDY ON IMPACT OF GST ON RESTAURANT AND HOTEL INDUSTRIES" 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: 12 Year 2022-23
Exam seat no: _____ Year 2022-23

DATE: 15.04.23

Name & signature of students

SINGH ABHINAV SURENDRA

Place : Mumbai


Research

Scholar

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 "A STUDY OF RETAIL BANKING" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name and signature of guide:


15-04-2023

Date of submission:

Name and signature of Prof. incharge / HOD / 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 Gezzeted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbal-60,
M- 9324558424, E: druhavarvind@gmail.com



DECLARATION

I the undersigned Miss Manju Vinay Kumar Yadav here by, declare that this project work entitled "A STUDY OF RETAIL BANKING" 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: 15/04/2023

PLACE: Mumbai

MANJU VINAY KUMAR YADAV

RESEARCH

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 “A DETAILED STUDY ON BUY-BACK OF SHARES IN INDIA WITH REFERENCE TO WIPRO, T.C.S, AND RELIANCE INDUSTRIES” under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide

Pranali Gurunath Manjrekar
15-04-2023

Date of submission

Pranali

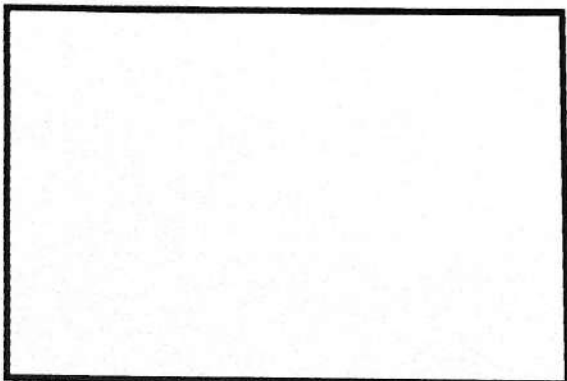
Name & signature of external

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

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

[Signature]

Stamp of the institute with date



DECLARATION BY STUDENT

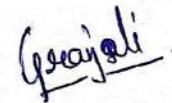
I the undersigned Ms. PRANJALI GURUNATH MANJREKAR here by, declare that this projectwork entitled "A DETAILED STUDY ON BUY-BACK OF SHARES IN INDIA WITH REFERENCE TO WIPRO,T.C.S ,AND RELIANCE INDUSTRIES" is a result of my own research work and has not been previously submitted to any other University 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:

Exam seat no:

Date: 15.04.2023



NAME & SIGNATURE OF STUDENT

PRANJALI GURUNATH MANJREKAR

Place: Mumbai

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 **"A DETAIL STUDY ON INCOME TAX PLANNING IN INDIA"** under my supervision. It is his own work and facts reported His personal finding and investigation.

Name & signature of guide: -

Prof. MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

Date of submission

MS Dinkar
24-02-2023

Parkar

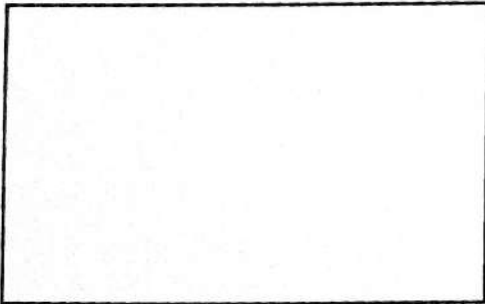
Name & signature of external

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

[Signature]

Government of Maharashtra's
Ismail Yusuf College of
Arts, Science & Commerce,
Jogeshwari (East), Mumbai - 400 080.

Stamp of the institute with date



DECLARATION BY STUDENTS

I the undersigned **MR. ANIKET VINAYAK KULYE** by declare that the work embodied in this projectwork titled

“A DETAIL STUDY ON INCOME TAX PLANNING 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.15

year 2022-23 Exam Seat No. year

2022-23

Date: 24.04.23

Name & Signature of students

ANIKET VINAYAK KULYE

Place: MUMBAI

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 **ACCCOUNTANCY** on title of project work to be written " sales promotion towards social media marketing research " under by supervision . It is his own work and facts reported by his personal finding and investigation .

Name & signature of guide

PROF.MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

(Signature)
15-04-2023

Date of submission

24-04-2023

(Signature)

Name &signature of external

Name &signature of professor in charge /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 Kinjal Dinesh shetty** here by, declare that the work embodied in this project work titled "Sales Promotion Towards Social Media Marketing Research" 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: 24-04-2023



NAME AND SIGNATURE

KINJAL DINESH SHETTY

Place : Mumbai

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 "STUDY ON USAGE OF E-WALLETS AND ONLINE PORTALS POST DEMONETIZATION

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

Name & signature of guide

Prof. MOHAMMED NISHAT

SARFARAZ AHMED ANSARI

Date of Submission

24.04.23

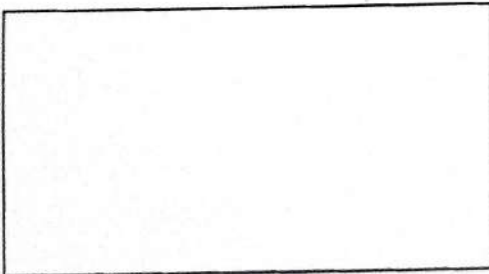
Takraj

Name & signature of external

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-60,
M- 0324656424, E: drluhararvind@gmail.com

DECLARATION BY STUDENT

I the undersigned Ms. **PRIYA VITTHAL RANDIVE** here by, declare that this project work entitled "**STUDY ON USAGE OF E-WALLETS AND ONLINE PORTALS POST DEMONETIZATION**" 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. **17** **year2022-23**

Exam Seat No. **year2022-23**


NAME & SIGNATURE OF STUDENT

PRIYA VITTHAL RANDIVE

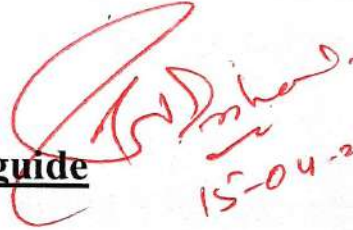
Date : 24.04.2023

Place: MUMBAI


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 WORKING CAPITAL MANAGEMENT OF LARGE COMPANY**" under my supervision. It is her own work and facts reported by her personal finding and investigation.

Name & signature of guide


15-04-2023

Date of submission


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.
Jogeshwari (East), Mumbai - 400 060.

Stamp of the institute with date



DECLARATIO

I the undersigned MR. AJAYBHAI JAGGUBHAI RATHOD hereby, declare that the work embodied in This project work titled "A STUDY OF WORKING CAPITAL MANAGEMENT OF LARGE COMPANY" 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: 15/04/2023

Place: Mumbai

Ajay
15-04-23
Ajaybhai jaggubhai rathod

Name and signature of student

CERTIFICATE

This is to certify that MS. NIMISHA NITIN KALINGAN has worked and completed her **Project work for the degree of MASTER INCOMMERCE in the subject of ACCOUNTANCONY on title of project work to be written "E-BANKING SERVICES IN INDIA"** under my supervision. It is her own work and Facts reported by his personal finding and investigation.

Name&signatureofguide

Prof.Mohammed Nishat Sarfaraz Ahmed Ansari

Handwritten signature in red ink: Ahmed Ansari, 15-04-2023

15/04/2023

Dateofsubmission

Name&signatureof external

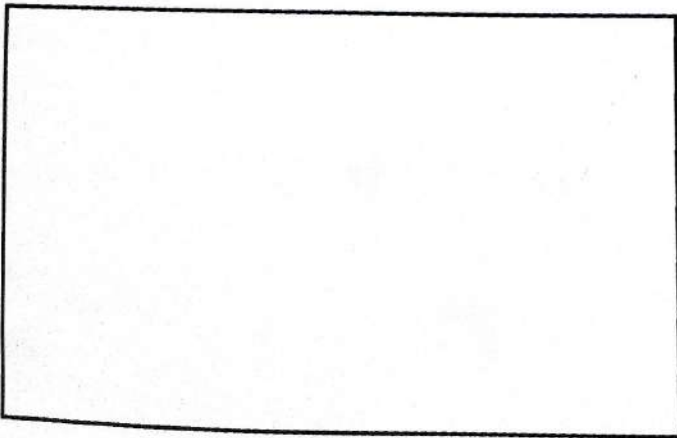
Handwritten signature in blue ink: Parkar

Name&signatureof professorincharge/H.O.D/principaloftheinstitute.

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

Handwritten signature in blue ink

Stamp oftheinstitutewith date



Declaration by Student

I the undersigned MS.NIMISHA NITIN KALINGANhear by, declare that this project work entitled "E-BANKING SERVICES 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 inaccordancewith academicrules andethical conduct.

Collage seat no. :22SMAC20 Year 2022 –2023
Examseat no.: _____ Year2022-2023

Date:15/04/2023

N.N. Kalingan

Name&signatureofstudents

NIMISHA NITIN KALINGAN

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 WORKING CAPITAL MANAGEMENT OF SBI**" 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
15-04-2023

Date of submission

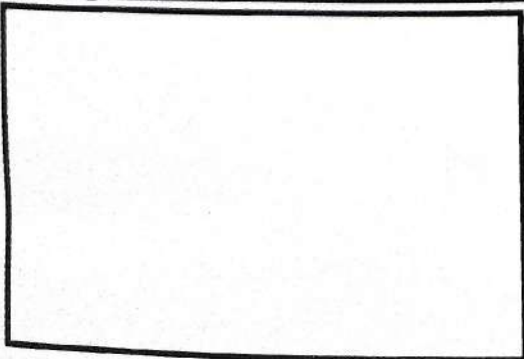
Name & signature of external

Handwritten signature in blue ink

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

Handwritten signature in blue ink

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 undersigned Ms. ARCHANA HANSRAJ PAL here by, declare that this projectwork entitled "TO STUDY THE WORKING CAPITAL MANAGEMENT OF SBI" 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: 15/04/2023


NAME & SIGNATURE OF STUDENT

ARCHANA HANSRAJ PAL

Place: Mumbai

CERTIFICATE

This is to certify that MS. PRATIKSHA PRAKASH KASHILKAR has worked and completed her project work for the degree of MASTER INCOMMERCE in the faculty of commerce in the subject of ACCOUNTANCONY on title of project work to be written "A COMPARATIVE STUDY BETWEEN OLD TAX AND NEW TAX REGIME AMONG WORKING CLASS IN MUMBAI REGION" under my supervision. It is her own work and facts reported by his personal finding and investigation.

Name & signature of guide

(Handwritten signature and date)
15-04-2023

24/04/2023
Date of submission

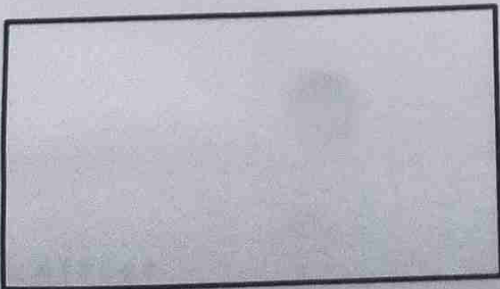
Name & signature of external

(Handwritten signature)

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

(Handwritten signature)

Stamp of the institute with date



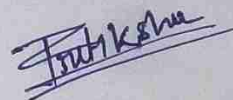
Government of Maharashtra's
Ismail Yusuf College of
Arts, Science & Commerce.
Jogeshwari (East), Mumbai -400 060.

DECLARATION BY STUDENT

I the under signed PRATIKSHA PRAKASH KASHILKAR hear by, declare that this project work entitled "A COMPARATIVE STUDY BETWEEN OLD TAX AND NEW TAX REGIME AMONG WORKING CLASS IN MUMBAI REGION" 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: 24/04/2023



Name & signature of students

PRATIKSHA PRAKASH KASHILKAR

Place: Mumbai

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 "THE IMPACT OF CRM ON CUSTOMER RETENTION IN ELECTRIC BANKING"

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

Name & signature of guide

(Signature)
24-04-2023

Date of submission :

Name & signature of external

(Signature)

Name & signature of professor in charge/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 SUNNY ANAND TIWARI here by, declare that this project work entitled "THE IMPACT OF CRM ON CUSTOMER RETENTION IN ELECTRONIC 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: 24

Exam seat no:

Date: 24.04.2023



NAME & SIGNATURE OF STUDENT

SUNNY ANAND TIWARI

Place: Mumbai

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 facility of commerce in the subject of ACCOUNTANCY on title of project work to be written "STUDY ON DIFFERENT POLICIES FOR DIVIDENDS" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Prof. Nishat Sarfaraz Ahmed Ansari
15-04-2023

PROF. MOHAMMED NISHAT SARFARAZ AHMED ANSARI
Name & signature of guide

24/04/2023
Date of submission:

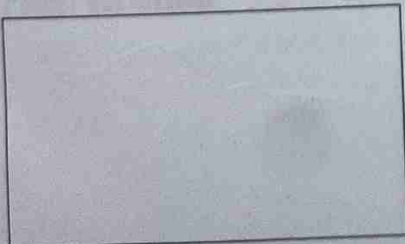
Torkar

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.
Jogeshwari (East), Mumbai -400 060.

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 "**STUDY ON DIFFERENT POLICIES FOR DIVIDENDS**" 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: 24/04/2023

Neha.

NAME & SIGNATURE OF STUDENT

NEHA RATILAL PRAJAPATI

Place: MUMBAI

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", **A STUDY ON THE EFFECT OF PACKAGING ON SALES OF GOODS** under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide
Prof.MOHAMMED NISHAT
SARFARAZ AHMED ANSARI

15-04-2023

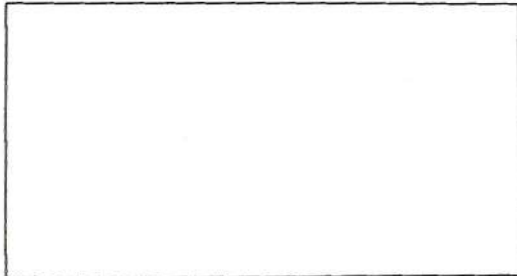
15/04/2023
Date of submission

Name & signature of external

Kajal

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 “”, A STUDY ON THE EFFECT OF PACKAGING ON SALES OF GOODS is a result of my own research work and has not been previously submitted to any other university for any other examination.

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

College seat no. 26 Year 2022-2023

Exam seat no. _____ Year 2022 - 2023

Date : 15/04/23


NAME SIGNATURE OF STUDENT

KAJAL RAMESH KHAPRE

Place: MUMBAI

CERTIFICATE

This is to certify that **MS. PRADNYA PRAKASH RAHATE** has worked and completed his 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 "**AUDIT UNDER COMPUTERIZED ENVIRONMENT**",
Under my supervision. It is own work and facts reported by his personal finding and Investigation.

Name & signature of Guide

(Signature)
24-04-2023

Date of submission

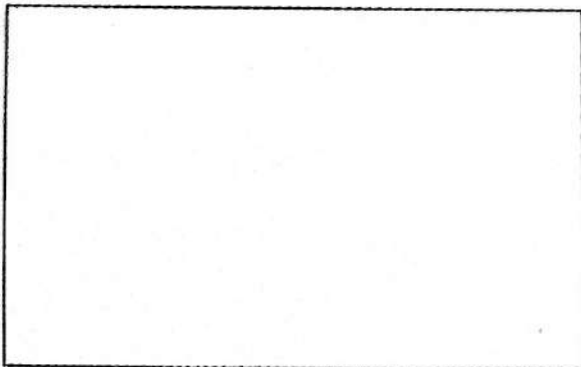
Name & signature of external

(Signature)

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,
Jogeshwari (East), Mumbai-80,
M- 9324568424, E: drluhararvind@gmail.com

Declaration by Student

I the undersigned MISS PRADNYA PRAKASH RAHATE hear by, declare that this project work entitled AUDIT UNDER COMPUTERIZED ENVIRONMENT ” 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: 22SMAC27 year 2022-23

Exam seat no: _____ year 2022- 23

Date: 24.04.2023
students


Name & signature of

PRADNYA PRAKASH RAHATE

Place: Mumbai

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 "**STUDY ON CONSUMER PREFERENCES TOWARDS CASHLESS PAYMENT METHODS POST COVID.**" under my supervision. It is his own work and facts reported by his personal finding and investigation.

Name & signature of guide

Prof. Mohammed Nishat Sarfaraz Ahmad Ansari

(Signature)
15-04-2023

Date of submission

15.04.23

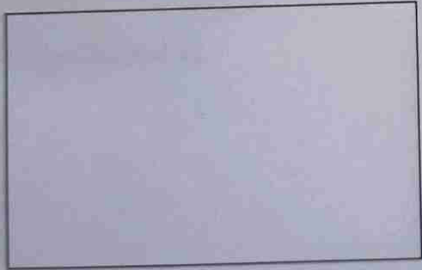
Name & signature of external

(Signature)

Name & signature of professor/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-60,
M- 8324556424, E: drluhararvind@gmail.com

Declaration by Student

I the undersigned Miss. Shabnam Khan by, declare that the work embodied in this project work titled "STUDY ON CONSUMER PREFERENCES TOWARDS CASHLESS PAYMENT METHODS POST COVID." 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: 15.04.23


Name & Signature of students

Shabnam Mohammed Ali Khan

Place: Mumbai