

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. OMKAR SUNIL ADVILKAR has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled “ FACTORS INFLUENCING INVESTORS IN EQUITY SHARE MARKET” under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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- 9324566474, Email: arvind@ismail.com



10/04/2023

Signature of External Examiner:

Date of Submission: 10/04/23

DECLARATION BY LEARNER

I the undersigned Mr. OMKAR SUNIL ADVILKAR hereby, declare that the work embodied in this Project work titled “ FACTORS INFLUENCING INVESTORS IN EQUITY SHARE MARKET ” from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Advilkar

Omkar S. Advilkar

Roll NO .-01

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Mr. SIDDHESH ALLESHETTY** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, **“INITIAL PUBLIC OFFERING”** under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission-



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

DECLARATION

I the undersigned **Mr. SIDDHESH ALLESHETTY** hereby, declare that the work embodied in this project work titled “**INITIAL PUBLIC OFFERING**”, forms my own contribution to the research work carried out under the guidance of

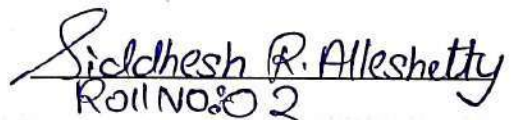
Dr. Arvind Luhar is a result of my own research work and has been not previously submitted to any other University for any other degree to this or any other University.

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.






Roll No: 02

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East) Mumbai-400060

CERTIFICATE

This is to certify that Aasma Ansar Ahmed Ansari has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled **"A Project on Frauds Encountered In Accounting"** under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai 40
M- 9324556424, E: drluhararv@

Signature of External Examiner:

Date of Submission:

DECLARATION BY LEARNER

I the undersigned Ms. Aasma Ansar Ahmed Ansari herby, declare that the work embodied in this Project work titled “A Project on Frauds Encountered In Accounting” from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a 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 rules and ethical conduct.



Aasma

Aasma Ansari 03

Name and Signature of Learner

CERTIFICATE

This is certify that **Mr Abdur Rahman Azmi** has worked and duly completed her / his project work for the degree of **MASTERIN COMMERCE** in the faculty of commerce in the subject of **ACCOUNTANCY** on title of project work to be written "**Portfolio Evaluation And Investment Decision**" under my supervision. It is her / his own work and facts reported by her/his personal findings an Investigation.

College Seal

Dr. Arvind Luhar

Name & Signature of Guiding Teacher



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


signature of External Examin

Date of submission



DECLARATION BY STUDENT

I, **Abdur Rahman Azmi**, here by, declare that the work embodied in this project work titled "**Portfolio Evaluation And Investment Decision** " forms my own contribution to the research work carried out under the guidance of Prof. PROF **Arvind Luhar** 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 .

Where ever 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.



Abdur Rahman

Name & stamp;Signature of learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE

Affiliated to University Mumbai

Natwar Nagar Jogeshwari (East),

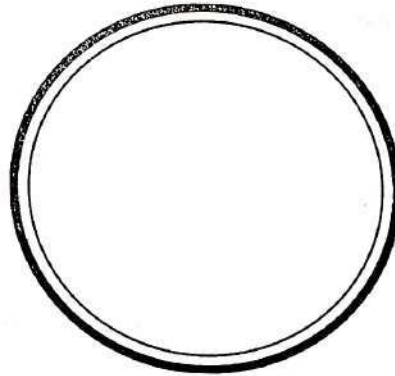
Mumbai - 400 060.

CERTIFICATE

This is to certify that **Ms. Shraddha Ravindranath Bandivadekar** has worked and duly completed her Project Work for the degree of Bachelor in commerce (Accounting and Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and her project is entitled "**A project on Complete Analysis Of Property Insurance**" under my supervision.

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

COLLEGE SEAL



DR. ARVIND LUHAR



Name & signature of
Guiding Teacher

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-90,
M- 9324558424, E: druhamp@rediffmail.com

Signature of External Examiner:

Date of submission:

DECLARATION BY LEARNER

I, the undersigned **Miss. Shraddha Ravindranath Bandivadekar** here by, declare that the work embodied in this project titled **A project on Complete Analysis Of Property Insurance** , forms my own contribution to the research work carried out under the guidance of **DR.ARVIND LUHAR** 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.



S.R.B.

Shraddha R. Bandivadekar

06

NAME AND SIGNATURE OF LEARNER

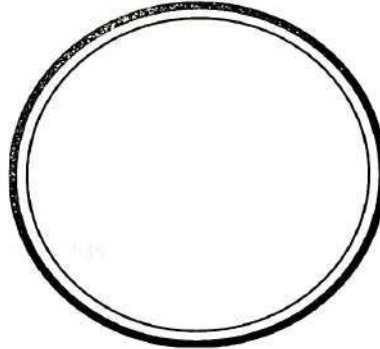
ISMAIL YUSUF COLLEGE OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai – 400060

CERTIFICATE

This is to certify that Ms. **Anushka Vishwanath Bandivadekar** has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the faculty of Commerce in the subject of Finance and her project is entitled “**A project on Working Capital Management with reference to Tata Steel**” 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.

COLLEGE SEAL



DR. ARVIND LUHAR



Name and signature of guiding teacher

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: drluhar@rediffmail.com

Signature of External Examiner :

Date of submission :

DECLARATION BY LEARNER

I, the undersigned **Miss. Anushka Vishwanath Bandivadekar** here by, declare that the work embodied in this project titled A project on Working Capital Management with reference to Tata Steel, forms my own contribution to the research work carried out under the guidance of **Dr.Arvind Luhar** 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.



ABandivadekar

Anushka V. Bandivadekar.

NAME AND SIGNATURE OF LEARNER

07

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Mr. OMKAR A. BANE** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, "**DMATE ACCOUNT SYSTEM IN INDIA**" under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



COLLEGE
SEAL

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission-



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
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324556424, E: drluhararvind@gmail.com

DECLARATION

I the undersigned **Mr. OMKAR A. BANE** hereby, declare that the work embodied in this project work titled “**DEMAT ACCOUNT SYSTEM IN INDIA**”, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not 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.



Omkar Anil Bane
Name and Signature of Learner

08

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Mr. Sushant Bargude** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, "**A STUDY ON CUSTOMER SATIFASTION TOWARD E-BANKING SERVICES**" under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



COLLEGE
SEAL


Dr. Arvind Luhar

Name & Signature of
Guiding Teacher


Signature of External Examiner:



Date of Submission-


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

DECLARATION

I the undersigned **Mr. Sushant Bargude** hereby, declare that the work embodied in this project work titled **“A STUDY ON CUSTOMER SATIFASTION TOWARD E-BANKING SERVICES”**, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not 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.



S Bargude

SUSHANT SANTOSH BARGUDE

Roll No = 09

Name and Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Shani Mahendra Bharati** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**Private Bank And Its Profitability**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission:



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

DECLARATION BY LEARNER

I the undersigned **Mr. Shani Mahendra Bharati** hereby, declare that the work embodied in this Project work titled "**Private Bank And Its Profitability**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.



Shani

Shani Mahendra Bharati
Name and Signature of Learner

10

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Mr. Sorabh Boricha** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, **“INVESTMENT OPPORTUNITY IN STOCK MARKET WITH SPECIAL FOCUS ON OIL SECTOR”** under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



COLLEGE
SEAL

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

11/04/23

Signature of External Examiner:



Date of Submission-

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJC, FDP-IM, UGC-NET, PhD
M.E.S, Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M-9324566424, E: aruharavind@gmail.com

DECLARATION

I the undersigned **Mr. Sorabh Boricha** hereby, declare that the work embodied in this project work titled **“INVESTMENT OPPORTUNITY IN STOCK MARKET WITH SPECIAL FOCUS ON OIL SECTOR”**, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not 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.



Sorabh

SORABH BORICHA 11

Name and Signature of Learner

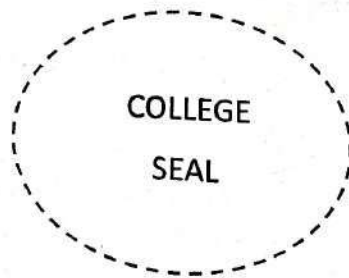
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that **Ms. TRIVENI PRABHAKAR BOVINI.** has worked and duly Completed her Project Work for the degree of Bachelor of Accounting and Finance under the faculty of Commerce in the subject of project work in Accounting & Finance and her project is entitled "**TOURISM & ECONOMIC DEVELOPMENT IN INDIA** " under my supervision

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

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




Signature of External Examiner

Date of submission:



Dr. Arvind 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-80.
M- 9324556424, E: druhararvind@gmail.com

DECLARATION BY LEARNER

I, the undersigned Ms. TRIVENI PRABHAKAR BOVINI, here by, declare that the work embodied in this project titled "TOURISM AND ECONOMIC DEVELOPMENT IN INDIA", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.



Triveni
MS. TRIVENI PRABHAKAR BOVINI

Roll no : 12

ISMAIL YUSUF COLLAGE
OF ARTS, COMMERCE AND SCIENCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Sumit sahadur chauhan** has worked and duty completed his project Work for the Degree of **Bachelor in Commerce (Accounting & Finance)** under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled **“A study of the blockchain technology in accounting”** 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 / her own work and facts reported by his / her personal findings and investigations.


Dr. Arvind Luhar

Name & Signature of
Guiding Teacher


Signature of External Examiner:

Date of Submission:




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: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned **Mr. Sumit Sahadur Chauhan** hereby, declare that the work embodied in this Project work titled “**A study of the blockchain technology in accounting**” from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.

Sumit



Sumit chauhan
13

Name and Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Ms. Shraddha Nitin Chavan. has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "NON BANKING FINANCIAL COMPANY" under my supervision.

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

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission :



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

DECLARATION BY LEARNER

I the undersigned Ms. SHRADDHA NITIN CHAVAN hereby, declare that the work embodied in this Project work titled "NON BANKING FINANCIAL COMPANY" from my own Your Projeed Namer contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result From 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 rules and ethical conduct.



Shraddha

Shraddha Nitin Chavan

Name and Signature of Learner

14

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Akshay Suresh Chougule** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**A STUDY ON CHALLENGES OF MOBILE BANKING IN INDIA**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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

Signature of External Examiner:
10/04/23

Date of Submission:

DECLARATION BY LEARNER

I the undersigned Mr. Akshay Suresh Chougule hereby, declare that the work embodied in this Project work titled "A STUDY ON CHALLENGES OF MOBILE BANKING IN INDIA" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Akshay S. Chougule

Akshay.S. Chougule

Name and Signature of Learner

16

CERTIFICATE

This is to certify that Miss. DIVYA DATTARAM DHURI has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitle "A Comparative Analysis Between LIC And Private Insurance Company" under my supervision.

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



DR. ARVIND LUHAR


Name & Signature of

Guiding Teacher


Signature of External Examiner:

Date of Submission:




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

DECLARATION BY LEARNER

I the undersigned Miss. Divya Dattaram Dhuri hereby, declare that the work embodied in this Project work titled “A Comparative Analysis Between LIC And Private Insurance Companies” from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.

Dhuri



Divya Dattaram Dhuri

17

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that Miss. Saloni Sameer Gawade has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "A Comparative Study on Retirement Scheme Benefits Given to Government Sector Employees and Private Sector Employees" under my supervision.

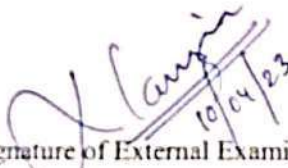
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University. It is her / her own work and facts reported by his / her personal findings and investigations.

Dr. Arvind Luhar


Name & Signature of

Guiding Teacher




Signature of External Examiner:

Date of Submission:


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
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 0324668424, E: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Miss. Saloni Sameer Gawade hereby, declare that the work embodied in this Project work titled "A Comparative Study on Retirement Scheme Benefits Given to Government Sector Employees and Private Sector Employees" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Saloni Sameer Gawade
Saloni Sameer Gawade.
Roll No. 19

Name and Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE


This is to certify that Ms. Tania Parvin Zakir Gazi has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "A Study on Dividend Policy of Selected Private Sector Banks In India From 2017-2022" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher


Signature of External Examiner:



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

Date of Submission:


DECLARATION BY LEARNER

I the undersigned Ms. Tania Parvin Zakir Gazi hereby, declare that the work embodied in this Project work titled "A Study on Dividend Policy of Selected Private Sector Banks In India From 2017-2022" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.




Tania Parvin Zakir Gazi 20

Name and Signature of Learner


ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. Ankit Subhash Gupta has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled “GST (Goods and Service Tax)” under my supervision.

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

COLLEGE SEAL



Signature of External
Examiner:

Dr. Arvind Luhar

Date of Submission:

Name & Signature of
Guiding Teacher




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 LEARNER

I the undersigned Mr. Ankit Subhash Gupta hereby, declare that the work embodied in this Project work titled "GST (Goods and Service Tax)" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Ankit G

Ankit Gupta

Name & Signature
Of learner

March 2023 (A.Y. 2022-23)

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERECE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai- 400 060.

CERTIFICATE

This is to certify that Ms. Khushaboo Ashok Gupta has worked and duly completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "A study of government budget and economic growth 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 its has been submitted previously for any Degree or Diploma of any university. It is her / his own work and acts reported by his / her personal findings and investigations.



Dr. Arvind Luhar

Name & Signature of

Guiding Teacher

Signature of External Examiner:
Date of Submissions:

[Handwritten Signature]
10/04/23

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- 0324559424, E: druharand@rediffmail.com

DECLARATION BY LEARNER

I the undersigned Ms. Khushaboo Ashok Gupta hereby, declare that the work embodied in this Project work titled "A study of government budget and economic growth in India" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any is a result of my own Research Work and has not been previously submitted to any other University for any other Degree/ Diploma to his or any other University.

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

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



Khushaboo Gupta
Khushaboo Gupta. 22.

Name and signature of learner

Certified by

ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Miss. Mansi Rakesh Gupta** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "**A Study On Mergers in Indian Banking Sector**" under my supervision.

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

Dr. Arvind Luhar



Name & Signature of
Guiding Teacher

Signature of External Examiner :
10/04/23

Date of Submission:

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
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324556424, E: driuhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned **Miss. Mansi Rakesh Gupta** here by, declare that the work embodied in this Project work titled "**A Study On Mergers in Indian Banking Sector**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is 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 rules and ethical conduct.

Mansi.

Mansi Gupta.

Name & Signature of Learner



ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that Mr. AKSHAY MARUTI HULKE has worked and duly completed his project work for the degree of BACHELOR COMMERCE (ACCOUNTANCY AND FINANCE) in the faculty of commerce in the subject of ACCOUNTANCY AND FINANCE and his project is entitled "COMPARATIVE STUDY ON HOME LOANS BETWEEN PSU BANKS AND PRIVATE BANK" under my supervision.

I further certify that the entire work has been done by 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 facts reported by his personal findings and investigations.



Dr. Arvind Luhar

NAME AND SIGNATURE OF
GUIDING TEACHER

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

10/04/23
SIGNATURE OF EXTERNAL EXAMINER:

DATE OF SUBMISSION:



DECLARATION BY LEARNER

I, the undersigned **AKSHAY MARUTI HULKE** hereby declare that the work embodied in this project title "COMPARATIVE STUDY ON HOME LOANS BETWEEN PSU BANKS AND PRIVATE BANKS" forms my own contribution to the research work carried out under the guidance of **DR. ARVIND LUHAR** is a result of my own research work 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 such as 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.



Akshay Maruti Hulke

AKSHAY MARUTI HULKE (24)
NAME & SIGNATURE OF LEARNER:

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr.Aman nana indurkar has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled “A PROJECT REPORT PROVISIONS & PROCEDURES OF GST REGISTRATION ” under my supervision.

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

Dr. Arvind Luhar



Name & Signature of
Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MUMC, FDP-NIM, 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: druhararvind@gmail.com



Signature of External Examiner:

Date of Submission:

DECLARATION BY LEARNER

I the undersigned Mr. AMAN NANA INDURKAR hereby, declare that the work embodied in this Project work titled "A project report on provisions and procedures of gst registration" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Aman Nana Indurkar
Aman

Name and Signature of Learner

25

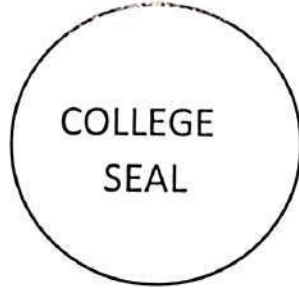
ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai Natwar Nagar, Jogeshwari (East) Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Akash Ramchandra Kadam** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**Role of NABARD IN Rural and Agriculture Development**" under my supervision.


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



Dr. Arvind Luhar

Name & Signature Of Guiding Teacher


Signature of External Examiner:



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

Date of Submission:

DECLARATION BY LEARNER

I the undersigned **Mr. Akash Ramchandra Kadam** hereby, declare that the work embodied in this Project work titled "**Role of NABARD in Rural and Agriculture Development**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result to 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 rules and ethical conduct.



Akash R. Kadam
A

Name and Signature of Learner

26

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. NAYAN SADANAND KADAM has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "Role of Capital Market In Indian Economy" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher


Signature of External Examiner:



Date of Submission:

DECLARATION BY LEARNER

I the undersigned **Mr. NAYAN SADANAND KADAM** hereby, declare that the work embodied in this Project work titled "**ROLE OF CAPITAL MARKET IN INDIAN ECONOMY**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result to 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 rules and ethical conduct.



Nayan Sadanand Kadam

Name and Signature of Learner

Roll No :- 27

Certified by

Name and Signature of Guiding Teacher

Prof _____

Name and Signature of Learner



ISMAIL YUSUF COLLAGE OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Miss. Priya Ramtirath Kanojiya has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "A study on crowdfunding 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 / her own work and facts reported by his / her personal findings and investigations.

Dr. Arvind Luhar

Name & Signature of Guiding Teacher

Signature of External Examiner:



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

Date of Submission

Declaration

I the undersigned Miss Priya Ramtirath Kanojiya, declare that the work embodied in this project work titled "A study on Crowdfunding", forms my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own research work and has not been submitted to 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.



X

Priya
Name and Signature of the learner

Priya Ramtirath Kanojiya

Roll No - 2R

ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Miss. Tanuja Dattaram Katkar** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "**To study the Money Market and it's instruments**" under my supervision.

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

Dr. Arvind
Luhar



Name &
Signature
of Guiding
Teacher

[Handwritten Signature]
18/04/23
Signature of External Examiner:

Date of Submission:

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

DECLARATION BY LEARNER

I the undersigned Miss. Tanuja Dattaram Katkar here by, declare that the work embodied in this Project work titled "To study the Money Market and it's instruments" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Katkar

Tanuja Dattaram katkar

Roll No-29

Name &

Signature of Learner

**ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERECE**

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai- 400 060.

CERTIFICATE

This is to certify that Ms. PRIYANKA SANJAY KESARKAR has worked and duly completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "A STUDY ON AWARENESS LEVEL OF INDIVIDUALS TOWARDS INVESTMENT IN 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 its has been submitted previously for any Degree or Diploma of any university. It is her / his own work and acts reported by his / her personal findings and investigations.



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submissions:

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazatted 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 LEARNER

I the undersigned Ms. PRIYANKA SANJAY KESARKAR hereby, declare that the work embodied in this Project work titled “ A STUDY ON AWARENESS LEVEL OF TOWARDS INVESTMENT IN MUTUAL FUNDS “from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any is a result of my own Research Work and has not been previously submitted to any other University for any other Degree/ Diploma to his or any other University.

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

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



Priyanka
Priyanka Sanjay Kesarkar
30
Name and signature of learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERECE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai- 400 060.

CERTIFICATE

This is to certify that Ms. Risha Dinesh Kesarwani has worked and duly completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "Role of Indirect tax and Economic Growth 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 its has been submitted previously for any Degree or Diploma of any university. It is her / his own work and acts reported by his / her personal findings and investigations.

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher



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: druharenid@ismail.com



Signature of External Examiner:

Date of Submissions:

DECLARATION BY LEARNER

I the undersigned Ms. Risha Dinesh Kesarwani hereby, declare that the work embodied in this Project work titled "Role of Indirect tax and Economic growth in India " from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any is a result of my own Research Work and has not been previously submitted to any other University for any other Degree/ Diploma to his or any other University.

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

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



Risha
Risha Kesarwani⁰³

Name and signature of learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Naga, Jogeshwari (East)
Mumbai - 400060

CERTIFICATE

This is to certify that **Mr. Abdullah Khan** has worked and duly completed his project work for the Degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Project work in Accounting & Finance and his entitled,

**“COMPARATIVE STUDY OF NON -PERFORMING ASSETS (NPAs) IN
SELECTED PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS”**

under my supervision.

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

Dr. Arvind Luhar



Name and Signature of

Guiding Teacher

Signature
10/04/23
Signature of External Examiner

Date of submission:

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.JMC, 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

I the undersigned **Mr. Abdullah Khan** hereby declare that the work embodied in this project work titled "**COMPARATIVE STUDY OF NON -PERFORMING ASSETS (NPAs) IN SELECTED PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS**", forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 bibliography.

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



ABDULLAH KHAN

AKhan

Name and Signature of Learner

32

**ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE**

**Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)**

Mumbai-400 060

CERTIFICATE

This is to certify that **Mr HASAN HASMAT ALI KHAN** has worked and duly completed his project work for the degree of Bachelor in Commerce (Accounts & Finance) under the faculty of Commerce in the subject of Project work in Accounts & Finance and his / her project is entitled "**Study on Start-up India Movement**" 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 / her own work and facts reported by his / her personal findings and investigations.



Dr. Arvind Luhar

**Name & Signature of
Guiding Teacher**

Hasan
18/04/23

Signature of External Examiner:

Date of Submission:



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

DECLARATION BY LEARNER

I undersigned Mr HASAN HASMAT ALI KHAN hereby , declare that the work embodied in this Project work titled "Study on Start-up India Movement" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any other University or any other Degree / Diploma to this or any other University.

Whatever 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 rules and ethical conduct.



Hasan Hasmat Ali Khan

Name and Signature of Learner

Roll: 33

ISMAILYUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai
Natwar Naga, Jogeshwari (East),
Mumbai- 400060.

CERTIFICATE

This is to certify that **Miss. Khan Mantasha Arman Ahmed** has worked and duly completed his project work for the Degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Project work in Accounting & Finance and his entitled, **"TO STUDY ROLE OF HEALTHCARE FINANCE"** under my supervision.

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

Dr. Arvind Luhar

Name and Signature of

Guiding Teacher

Arvind
10/04/23
Signature of External Examiner

Date of submission:



Arvind
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: druhararvind@gmail.com


DECLARATION

I the undersigned Miss. **Mantasha Arman Ahmed Khan**, hereby declare that the work embodied in this project work titled **"TO STUDY ROLE OF HEALTHCARE FINANCE"** forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar**, is a result of my of research work and 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 bibliography,

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





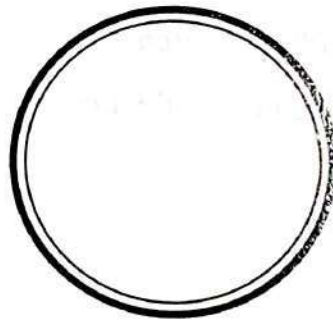
Mantasha Arman Ahmed Khan
Roll No: 34
Name and Signature of Learner

CERTIFICATE


DECLARATION BY LEARNER

This is to certify that Miss. MANALI GANESH MALEKAR has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "A Study on Impact of Goods and Service Tax (GST) on Fast Moving Consumer Goods (FMCG) Companies 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 / her own work and facts reported by his / her personal findings and investigations.



DR. ARVIND LUHAR


Signature of External Examiner:

Date of Submission:



Name & Signature of

Guiding Teacher

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 LEARNER

I the undersigned Miss. Manali Ganesh Malekar hereby, declare that the work embodied in this Project work titled "A Study on Impact of Goods and Service Tax (GST) on Fast Moving Consumer Goods (FMCG) in India " from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Manali Malekar

Manali Malekar

Roll No. 35

Name and Signature of Learner

ISMAIL YSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Satyam Ravindra Mishra** has worked and duly completed his Project work for the degree of Bachelors of Management Studies under the Faculty of Commerce in the subject of Finance and her project is entitled "**The merging of three Nationalized Bank (Dena Bank, VIJAYA BANK WITH BANK OF BARODA)**" under my supervision.

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

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




Dr. Arvind Luhar

Name and Signature of
Guiding teacher




Signature Of External Examinee:

Dare of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai-60,
M- 9324558424, E: druhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned **Mr. SATYAM RAVINDRA MISHRA** hereby, declare that the work embodied in this project work titled "**The merging of three Nationalized Bank (Dena Bank, Bank of Baroda and Vijaya Bank)**", forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 future declare that all the information of this document has been obtained and presented in accordance with academic rules and ethical conduct.



Satyam Mishra

Satyam

Name and

Signature of the learner

36

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400 060

CERTIFICATE

This is to certify that Ms. Molla Javeria Abdur Rahaman has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounts & Finance) under the faculty of Commerce in the subject of Project work in Accounts & Finance and his / her project is entitled "Financial Statements Analysis & Interpretations and Forex at Silk Siyaram Mills Ltd" 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 / her own work and facts reported by his / her personal findings and investigations.



Dr. Arvind Luhar

Name & Signature of

Guiding Teacher



10/04/23

Signature of External Examiner:

Date of Submission:

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

DECLARATION BY LEARNER

I undersigned Ms. Molla Javeria Abdur Rahaman hereby, declare that the work embodied in this Project work titled "Financial Statements Analysis & Interpretations and Forex at Siyaram Silk Mills Ltd" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any other University or any other Degree / Diploma to this or any other University.

Whatever 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 rules and ethical conduct.



Javeria

Molla Javeria Abdur Rahaman

Name and Signature of Learner

Rollno: 37

ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Miss. Manali Manohar More** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "**To study the 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 his / her personal findings and investigations.


Dr. Arvind Luhar



Name &
Signature
of Guiding
Teacher

Signature of External Examiner:


Date of Submission:


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

DECLARATION BY LEARNER

I the undersigned Miss. Manali Manohar More here by, declare that the work embodied in this Project work titled "To study the Impact of COVID – 19 on Indian Economy" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Manali

Manali Manohar More

Roll no:- 38

Name &

Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Arun Ramvilas Mourya** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**Impact of GST In Real Estate Sector In India**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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: druhararvind@gmail.com

Signature of External Examiner:
10/04/23



Date of Submission:

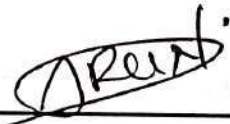
DECLARATION BY LEARNER

I the undersigned Mr. Arun Ramvilas Mourya hereby, declare that the work embodied in this Project work titled "Impact of GST In Real Estate Sector In India" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.





Arun. R. Mourya.
39.
Name and Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, COMMERCE AND SCIENCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Ms. Seema Rajendra Nandgaovkar** has worked and duty completed his project Work for the Degree of **Bachelor in Commerce (Accounting & Finance)** under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "**A Study on Technical Analysis of Stocks**" 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 / her own work and facts reported by his / her personal findings and investigations.

Dr. Arvind Luhar




Name & Signature of

Guiding Teacher


Signature of External Examiner:

Date of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai-60,
M- 9324558424, E: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Ms. Seema Rajendra Nandgaovkar hereby, declare that the work embodied in this Project work titled "A Study on Technical Analysis of Stocks" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Seema

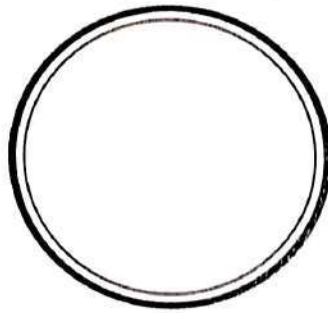
Seema Rajendra Nandgaovkar
Roll No. 40

Name and Signature of Learner

CERTIFICATE

This is to certify that Miss. DISHA MAHAHADEV PARTHE has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "A Study on Goods and Service Tax (GST)" under my supervision.

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



DR. ARVIND LUHAR




Name & Signature of

Guiding Teacher


Signature of External Examiner:

Date of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, J.Y. College,
Jogeshwar (East), Mumbai-60,
M- 0324550424, E: driuhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Miss. Disha Mahadev Parthe hereby, declare that the work embodied in this Project work titled “A Study on Goods and Service Tax (GST)” from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Parthe

Disha Mahadev Parthe

43

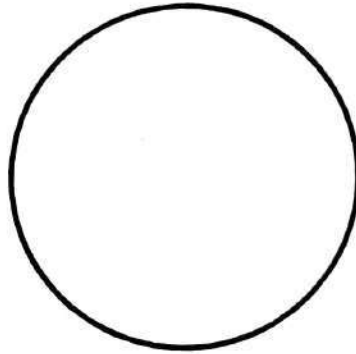
Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. Nazir Ganikha Pathan has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his/her project is entitled "A Comparative Study On E-Banking Of ICICI Bank And HDFC Bank" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner

Date of Submission

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai-60,
M- 9324558424, E: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Mr. Nazir Ganikha Pathan hereby, declare that the work embodied in this Project work titled "A Comparative Study On E-Banking Of ICICI Bank And HDFC Bank" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



N. Pathan

Nazir Ganikha Pathan
Roll no:- 44
Name and Signature of Learner

**ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE**

**Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)**

Mumbai-400060

CERTIFICATE

This is to certify that **MR. AJAY GORU PAWAR** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "**Impact of corporate governance on value creation of companies an indian experience**" under my supervision.

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

Dr. Arvind Luhar



Name & Signature of

Guiding Teacher

Signature of External Examiner : *[Handwritten Signature]*
10/04/23

Date of Submission:

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

DECLARATION BY LEARNER

I the undersigned **MR. AJAY GORU PAWAR** here by, declare that the work embodied in this Project work titled " **Impact of corporate governance on value creation of companies an indian experience** " from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is 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 rules and ethical conduct.



Ajay. G. Pawar



Name & Signature of Learner

45

ISMAIL YUSUF COLLAGE
OF ARTS, COMMERCE AND SCIENCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Ravi Dinesh Prajapati** has worked and duty completed his project Work for the Degree of **Bachelor in Commerce (Accounting & Finance)** under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled **“Impact of the Pandemic on consumers online banking habits”** 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 / her own work and facts reported by his / her personal findings and investigations.


Dr. Arvind Luhar

Name & Signature of

Guiding Teacher


Signature of External Examiner:

Date of Submission:


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

DECLARATION BY LEARNER

I the undersigned Mr. Ravi Dinesh Prajapati hereby, declare that the work embodied in this Project work titled "Impact of the Pandemic on consumers online banking habits" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Ravi

Ravi Dinesh Prajapati
46

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE & SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (east).

Certificate

This is to certify that **Mr. ALTAB RAHIS QURESHI** has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of **FINANCE** and her project is entitled, "**INCOME TAX PLANNING WITH RESPECT TO INDIVIDUAL ASSESSEES**" 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 her own work and facts reported by her personal findings and investigations.



DR. ARVIND LUHAR

Name and Signature of Guiding Teacher.

A handwritten signature in black 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,
Jogeshwar (East), Mumbai-60,
M- 9324556424, E: drluhararvind@gmail.com

A handwritten signature in black ink with the date "10/04/23" written below it.
Signature of external examiner:

Date of submission:

Declaration by learner

I the undersigned Mr. **ALTAB RAHIS QURESHI** here by, declare that the work embodied in this project work titled "**INCOME TAX PLANNING WITH RESPECT TO INDIVIDUAL ASSESSEES**", forms my own contribution to the research work carried out under the guidance of **DR. ARVIND LUHAR** 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.

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 presented in accordance with academic rules and ethical conduct.



✓ *Altab*

ALTAB RAHIS QURESHI

47

Name and Signature of the learner

**ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE & SCIENCE**
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (east).

Certificate

This is to certify that **Mr. ARBAZ RAHIS QURESHI** has worked and duly completed her Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of **FINANCE** and her project is entitled, "**A STUDY ON PORTFOLIO MANAGEMENT**" under my supervision.

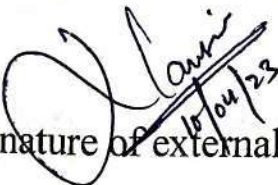
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any other University.


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



DR. ARVIND LUHAR

Name and Signature of Guiding Teacher.

Signature of external examiner:



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

Date of submission:

Declaration by learner

I the undersigned Mr. **ARBAZ RAHIS QURESHI** here by, declare that the work embodied in this project work titled "**A STUDY ON PORTFOLIO MANAGEMENT**", forms my own contribution to the research work carried out under the guidance of **DR. ARVIND LUHAR** 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.

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 presented in accordance with academic rules and ethical conduct.



Arbaz
ARBAZ RAHIS QURESHI

Roll No: 48

Name and Signature of the learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400 060

CERTIFICATE

This is to certify that **Mr. SARANG FARIAN MUSHTAK** has worked and duly completed his project work for the degree of Bachelor in Commerce (Accounts & Finance) under the faculty of Commerce in the subject of Project work in Accounts & Finance and his / her project is entitled "**Treasury management operations in indian banks**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

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- 9324756424, E: druhararvind@gmail.com

Signature of External Examiner:

10/04/23

Date of Submission:



DECLARATION BY LEARNER

I undersigned Mr. SARANG FARHAN MUSHTAK hereby , declare that the work embodied in this Project work titled "Treasury management operations in indian banks" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result of my own Research Work and has not been previously submitted to any other University or any other Degree / Diploma to this or any other University.

Whatever 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 rules and ethical conduct.



Sarang

SARANG FARHAN MUSHTAK

Name and Signature of Learner

Roll No: 49

CERTIFICATE


This is to certify that Ms. Sayyad Muskan Yusuf, 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 project work in Accounting & Finance and his/her project is entitled "ROLE OF IT 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 University.

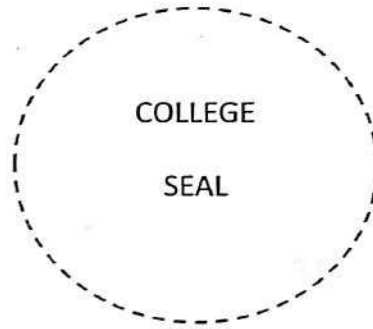
It is her own work and facts reported by her personal findings and investigations

Dr. Arvind Luhar

Guiding Teacher


Signature of External Examiner

Date of submission



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

DECLARATION BY LEARNER

I, the undersigned **Ms. Sayyad Muskan Yusuf**, here by, declare that the work embodied in this project titled "**ROLE OF IT IN BANKING SECTOR**", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.




Ms. Sayyad Muskan Yusuf
Rollno:- S1

**ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE**

Affiliated to University of Mumbai

Natwar Naga, Jogeshwari (East)

Mumbai - 400060

CERTIFICATE

This is to certify that **Mr. Mohammed Hamza Shaikh** has worked and duly completed his project work for the Degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Project work in Accounting & Finance and his entitled, **“NATIONAL STOCK EXCHANGE OF INDIA”** under my supervision.

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

Dr. Arvind Luhar



Name and Signature of

Guiding Teacher

Signature
Signature of External Examiner
11/04/23

Date of submission:

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

DECLARATION

I the undersigned **Mr. Mohammed Hamza Shaikh** hereby declare that the work embodied in this project work titled “**NATIONAL STOCK EXCHANGE OF INDIA**”, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 bibliography.

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

Hamza Shaikh
Hamza

Name and Signature of Learner

ROLL No :- 52



CERTIFICATE

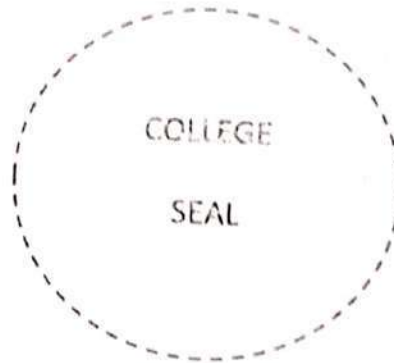
This is to certify that MS. SHAIKH ILHAM YASEEN has worked and duly Completed his Project Work for the degree of Bachelor of Accounting and

Finance under the faculty of Commerce in the subject of project work in Accounting & Finance and his/her project is entitled "A CASE STUDY ON BANKING SCAMS IN INDIA" under my supervision

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

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

Dr. Arvind Luhar



11/04/23

Signature of External Examiner

Date of submission



Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East) Mumbai-400
M- 9324556424, E: driluhar@iyc.edu


DECLARATION BY LEARNER

I, the undersigned **MS.SHAIKH ILHAM YASEENf.** here by, declare that the work embodied in this project titled "**A CASE STUDY ON BANKING SCAMS IN INDIA**", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.




MS.SHAIKH ILHAM YASEEN
Roll no:- 83

ISMAIL YUSUF COLLEGE
OF ART, SCIENCE AND COMMERCE

Affiliated to University Of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

I the undersigned **JAMEER SIKANDAR SHAIKH** here by, declare that the work embodied in this project work titled "**COVID -19 and its impact on Consumer with reference to Insurance**" forms my own contribution to the research work carried out under the guidance of **PROF Dr. ARVIND LUHAR** is the 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

NAME AND SIGNATURE
OF GUIDING TEACHER



J. Kamari
11/04/23

CERTIFIED BY

NAME AND SIGNATURE OF THE GUIDANCE TEACHER

PROF/Dr. ARVIND 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-80,
M- 9324558424. E: ddularavind@gmail.com

DECLARATION BY LEARNER

I the undersigned Mr. Jameer Sikandar Shaikh hereby, declare that the work Embodied in this project work titled "Covid 19 And Its Impact On Consumer With Reference Of Insurance" from my own contribution to the research work Carried out under the guidance of Dr. Arvind Luhar is a result of my own research Work 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 other its has been clearly indicated as such and includes 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.



Jameer Shaikh

Jameer

Name And Signature of Learner

54

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Natwar Nagar, Jogeshwari (East)

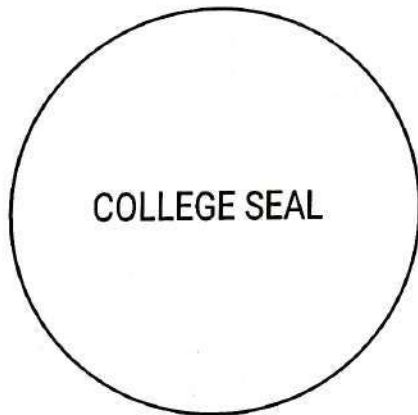
Affiliated to University of Mumbai

Mumbai-400060

CERTIFICATE

This is to certify that **Ms. Julekha Tabarok Ali Shaikh** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "To Study The Concept of Development Banks In India" under my supervision.

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




Dr. Arvind Luhar

Name & Signature of
Guiding Teacher


Signature of External Examiner:



Date of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.J.M.C, FDP-IIM, UGC-NET, PhD
I.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 LEARNER

I the undersigned Ms. Julekha Tabarok Ali Shaikh hereby, declare that the work embodied in this Project work titled "To Study The Concept of Development Banks in India" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Julekha -

Julekha Tabarok Ali Shaikh

Roll No! - 55

Name and Signature of Learner

DECLARATION

I the undersigned **Mr. Shaikh Mohd Nasir** hereby declare that the work embodied in this project work titled "**THE STUDY OF IMPACT OF GST ON HOTEL INDUSTRY**", forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Lohar** 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 bibliography.

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



Nasir Shaikh
SK. Nasir

Name and Signature of Learner

Roll No:- 56

Certified By

**ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE**

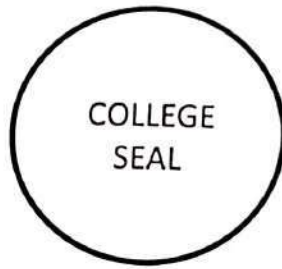
Affiliated to University of
Mumbai Natwar Nagar,
Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that Miss. Samrin Mohd Aslam Shaikh has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "A Study On Cashless Policy In Indian Economy" under my supervision.


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



Dr. Arvind Luhar


Name & Signature of

Guiding Teacher


Signature of External Examiner :



Date of Submission:


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

DECLARATION BY LEARNER

I the undersigned Miss. Samrin Mohd Aslam Shaikh here by, declare that the work embodied in this Project work titled "A Study On Cashless Policy Indian Economy" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Samrin Shaikh

Samrin :- 57

Name & Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)


CERTIFICATE

This is to certify that **Mr. TAUFIQUE SHAIKH** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, "A **PROJECT ON TAX PLANNING BY SALARIED CLASS OF MUMBAI**" under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



Dr. Arvind Luhar


Signature of External Examiner:

Name & Signature of



Date of Submission-



External Examiner
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- 9324558424, E: driuhararvind@gmail.com

DECLARATION

I the undersigned **Mr. TAUFIQUE SHAIKH** hereby, declare that the work embodied in this project work titled "**A PROJECT ON TAX PLANNING BY SALARY CLASS OF MUMBAI**", forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not 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.



Taufique Shaikh

Name and Signature of Learner

Roll NO : 58

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai

Natwar nagar, Jogeshwari(EAST)

Mumbai:-400060

CERTIFICATE

This is to certify that **Mr. ZAFFAR ALI HUSSAIN SHAIKH** has worked and duly completed his Project Work for the degree of Bachelors in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **PROJECT WORK** in Accounting and Finance and his/her project is entitled, **“A Comparative Study Between ICICI Bank And State Bank OF India”** under my supervision.

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

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



DR. ARVIND LUHAR

Name & Signature of
Guiding Teacher

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: druhararvind@gmail.com

Signature of External Examiner:



Date of Submission:

DECLARATION BY LEARNER

I the undersigned **Mr. ZAFFAR ALI HUSSAIN SHAIKH** here by, declare that the work embodied in this project work titled **“A Comparative Study Between ICICI Bank And State Bank OF India”**, forms my own contribution to the research work carried out under the guidance of **Dr. ARVIND LUHAR** 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.



ZAFFAR

ZAFFAR SHAIKH (59)

Name and Signature of Learner

**ISMAIL YUSUF COLLAGE
OF ART, COMMERCE AND SCIENCE**

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Miss. Khatija anwar shariff** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "**A Study on life insurance policy**" under my supervision.

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

Dr. Arvind Luhar

college seal

Name & Signature of

Guiding Teacher

Signature of External Examiner : 





Date of Submission:

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

DECLARATION BY LEARNER

I the undersigned Miss. Khatija anwar sheriff here by, declare that the work embodied in this Project work titled "A Study On life insurance policy" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Khatija's

Khatija Shariff.

Name & Signature of Learner 60

CERTIFICATE

This is to certify that **Mr. Abhishek Shitlesh Sharma** has worked and duly completed his project work for the degree of bachelor in commerce (accounting and finance) under the faculty of commerce in the subject of work in(accounting & finance and his / her project is entitled "**Safeguarding the banking sector from fraudulent practices**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of has been submitted previously for any degree or diploma of any university. It is her /his own work and reported by his / her personal finding and investigations.



Dr.Arvind Luhar

Name & Singnature of

Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph
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


Singnature of external examiner

Date of Submission:

DECLARATION BY STUDENT

I, **Abhishek Shitlesh Sharma** here by, declare that the work embodied in this project work titled "**SAFEGUARDING THE BANKING SECTOR FROM FRAUDULENT PRACTICES**" forms my own contribution to the research work carried out under the guidance of **Prof. Arvind Luhar** 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. Where ever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography. I, **Abhishek Sharma** here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.




Abhishek Sharma 61

Name & stamp;Signature of learner

OF ARTS, SCIENCE AND COMMERCE

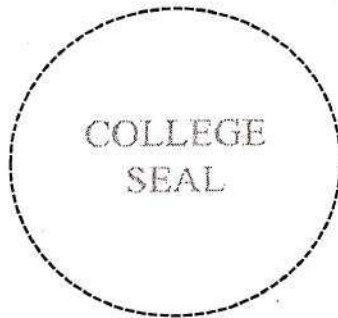
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that Mr. Rutik Eknath Shinde has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "To Study Cargo Insurance" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission:



M-9324556424, E: druharvind@gmail.com
Dr. Arvind S. Luhar
MBA, BBA, B.Com, B.A, B.Sc, NET, PhD
Accountancy at
Santal Visuol College, Dept. of Accountancy at
Natwar Nagar, Jogeshwari (East), Mumbai-40,
M-9324556424, E: druharvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Mr. Rutik Eknath Shinde hereby, declare that the work embodied in this Project work titled "To Study Cargo Insurance" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Ris
Mr. Rutik Eknath Shinde
Roll No. 62

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that Mr. Adasrh Rakesh 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 project work in Accounting & Finance and his/her project is entitled "Inventory Cost Management of E-Commerce: With Special Reference to Amazon and Myntra"

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

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


Dr. Arvind Luhar

Guiding Teacher




Signature of External Examiner

Date of submission


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph.D
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- 9324656424, E: driuhararvind@gmail.com

DECLARATION BY LEARNER

I, the undersigned Mr. Adarsh Rakesh Singh here by, declare that the work embodied in this project titled ."Inventory Cost Management of E-Commerce: With Special Reference to Amazon and Myntra". forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Mr. Adarsh Rakesh Singh



Roll No. 63
Adarsh

Certified by

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **MISS. NAMRATA SANJAY SINGH** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**A Study of Liquidity Position of Infrastructure Leasing & Financial Services**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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



Signature of External Examiner:

Handwritten signature
11/04/23

Date of Submission:

DECLARATION BY LEARNER

I the undersigned **MISS. NAMRATA SANJAY SINGH** hereby, declare that the work embodied in this Project work titled "**A Study of Liquidity Position of Infrastructure Leasing & Financial Services**" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Namrata

Roll no: 64

Name and Signature of Learner

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. Rohit Rajesh Singh has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "RETAIL CREDIT EXPLOSION IN INDIAN BANKING" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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



Signature of External Examiner:

Date of Submission:

DECLARATION BY LEARNER

I the undersigned Mr. Rohit Rajesh Singh hereby, declare that the work embodied in this Project work titled "RETAIL CREDIT EXPLOSION IN INDIAN BANKING" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Rohit

Name and Signature of Learner

Rohit . Rajesh . Singh

65

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai

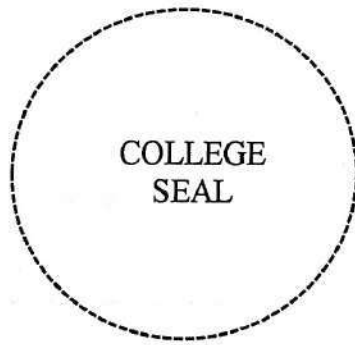
Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **MR. DUSHYANT MANOJ SONI** has worked and duly completed his project work for the degree of bachelor in commerce (Accounting & Finance) under the faculty of commerce in the subject of project work in Accounting & Finance and his / her project in entitled "**Role of Regional Rural Bank In Rural Development In India**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guidance Teacher

Professor (Dr) Arvind S. Luhar
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Jogeshwari (East), Mumbai-60,
M- 9324566424, E: drluhararvind@gmail.com

Signature of external Examiner:

Date of submission:



DECLARATION BY LEARNER

I the undersigned **Mr. DUSHYANT MANOJ SONI** hereby, declare that the work embodied in this project work titled “**Role of Regional Rural Bank In Rural Development In India**” from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 included in the bibliography.

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



Dushyant M. Soni

Dushyant M. Soni (66)

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Mr. SAHIL MANOJ SONI** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**A STUDY ON INDIAN STOCK MARKET: NSE AND BSE**" under my supervision.

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




Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher


Signature of External Examiner



Date of Submission:


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

DECLARATION BY LEARNER

I the undersigned Mr. SAHIL MANOJ SONI hereby, declare that the work embodied in this Project work titled "A STUDY ON INDIAN STOCK MARKET: NSE AND BSE" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Sahil
Sahil Manoj Soni (67)

Name and Signature of Learner

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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. VAIBHAV JAYWANT TAMBE** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**AGRICULTURAL FINANCE IN INDIA**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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

Signature of External Examiner:

Date of Submission:



DECLARATION BY LEARNER

I the undersigned Mr. VAIBHAV JAYWANT TAMBE hereby, declare that the work embodied in this Project work titled "AGRICULTURAL FINANCE IN INDIA" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Jaambe

Vaibhav Jaywant Tambe

Name and Signature of Learner

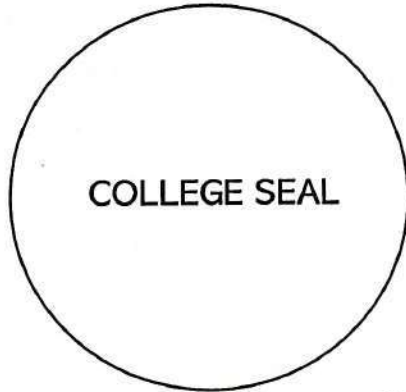
Roll.No: 68

ISMAIL YUSUF COLLGE
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Natwar Nagar, Jogeshwari (East)
Affiliated to University of Mumbai
Mumbai-400060

CERTIFICATE

This is to certify that Mr. Gaurav Santosh Thakur has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "Balance of Payment Crisis in India,1991" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:



Date of Submission:

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
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M- 9324556424, E: druhararvind@gmail.com


DECLARATION BY LEARNER

I the undersigned **Mr. Gaurav Santosh Thakur** hereby, declare that the work embodied in this Project work titled "Balance of Payment Crisis in India, 1991" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.





Gaurav Santosh Thakur
Roll.no - 69
Name and Signature of Learner

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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Kunal Vinod Tiwari** has worked and duty completed his project Work for the Degree of **Bachelor in Commerce (Accounting & Finance)** under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled “**A study of the impact of non- banking financial companies 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 / her own work and facts reported by his / her personal findings and investigations.


Dr. Arvind Luhar



Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
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M- 9324556424, E: driuhararvind@gmail.com


DECLARATION BY LEARNER

I the undersigned **Mr. Kunal Vinod Tiwari** hereby, declare that the work embodied in this Project work titled "**A study of the impact of non- banking financial companies on Indian economy**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.





Kunal V. Tiwari

Name and Signature of Learner (T)

ISMAIL YUSUF COLLEGE
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Affiliated to University of Mumbai
Nàtwar Nagar, Jogeshwari (East)
Mumbai -400060

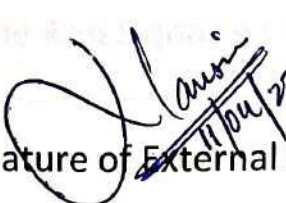
CERTIFICATE

This is to certify that **Mr .Verma Aditya Gangaram**.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 project work in Accounting & Finance and his/her project is entitled "**A STUDY REPORT ON CAPITAL MARKET IN INDIA**" under my supervision

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

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



Certified by
Name of External Examiner

Signature of External Examiner



Dr. Arvind Luhar



Guiding Teacher

Professor (Dr) Arvind S. Luhar
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DECLARATION BY LEARNER

I, the undersigned Mr. Verma Aditya Gangaram, here by, declare that the work embodied in this project titled "A STUDY REPORT ON CAPITAL MARKET IN INDIA", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct



Aditya

Verma Aditya Gangaram
FI

Name And Signature Of Learner

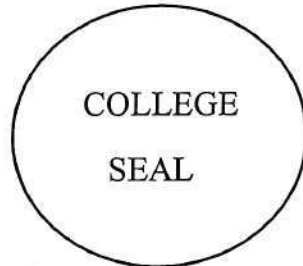
ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Prakash Dhanushdhari Vishwakarma** has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled **“Awareness about Derivatives Instruments – Futures and Options among Investor in India”** under my supervision.

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



Dr. Arvind Luhar

Name & Signature of

Guiding Teacher



Signature of External Examiner:
11/04/23

Date of Submission:

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

DECLARATION BY LEARNER

I the undersigned Mr. Prakash Dhanushdhari Vishwakarma hereby, declare that the work embodied in this Project work titled “Awareness about Derivatives Instruments – Futures and Options among Investor in India” from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Prakash Dhanushdhari Vishwakarma

Roll No. 72

Name and Signature of Learner

Prakash

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Akhilesh Subash Yadav** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**A Detailed Study of Merchant Banking**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission:



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

DECLARATION BY LEARNER

I the undersigned Mr. Akhilesh Subash Yadav hereby, declare that the work embodied in this Project work titled "A Detailed Study of Merchant Banking" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Akhilesh
Akhilesh S. Yadav

Name and Signature of Learner

73

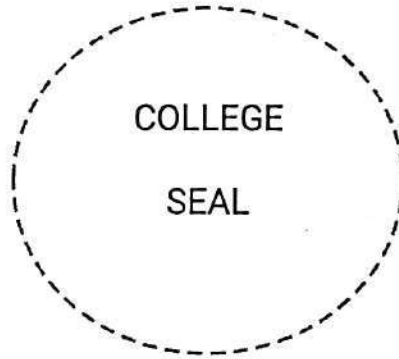
ISMAIL YUSUF COLLEGE
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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that Ms. Yadav Arpita Satyadev, 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 project work in Accounting & Finance and his/her project is entitled "A STUDY ON FINANCIAL INSTRUMENTS IN INDIA AND GLOBAL MARKETS" under my supervision

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

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



Dr. Arvind Luhar
Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
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Professor & Head, Dept of Accountancy at
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Jogeshwari (East), Mumbai-60,
M- 9324556424, E: drluhararvind@gmail.com



Signature of External Examiner

Date of submission

DECLARATION BY LEARNER

I, the undersigned Ms. Yadav Arpita Satyadev, here by, declare that the work embodied in this project titled "A STUDY ON FINANCIAL INSTRUMENTS IN INDIA AND GLOBAL MARKETS", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR is a result of my own researchwork and has not been previously submitted to anyother University for anyother Degree/Diploma to this or any other University.

Whereverreference has beenmade toprevious work 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.



Arpita

Roll NO:- 74

Ms. Yadav Arpita Satyadev

ISMAIL YUSUF COLLEGE
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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai - 400 060.

CERTIFICATE

This is to certify that Ms. LAXMI RAM BARAN YADAV has worked and duly completed his project Work for the Degree of Bachelord in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled IMPACT OF DETIORATING ASSETS QUALITY ON NPA'S OF BANKC under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of its has been submitted previously for any Degree or Diploma of any university. It is her / his own work and acts reported by his / her personal findings and investigations.



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

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

Signature of External Examiner :

Date of Submissions:

11/04/23

DECLARATION BY LEARNER

I the undersigned Ms.LAXMI RAM BARAN YADAV hereby, declare that the work embodied in this Project work titled IMPACT OF DETIORATING ASSETS QUALITY ON NPA'S OF BANKC from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 references 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 rules and ethical conduct.



Laxmi
Laxmi Rambaran Yadav

Name and Signature of Learner

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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Ms. Neha Rajesh Yadav has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his/her project is entitled "Impact of GST on various construction" 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 ownwork and facts reported by his / her personal findings and investigations.

COLLEGE SEAL



Arvind
11/04/23
Signature of External
Examiner:

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Date of Submission:

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
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Professor & Head, Dept of Accountancy at
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Jogeshwari (East), Mumbai-60.
M- 9324556424, E: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Ms. Neha Rajesh Yadav hereby, declare that the work embodied in this Project work titled "Impact of GST on various construction" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is 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 rules and ethical conduct.



Neha Yadav.

NEHA RAJESH YADAV
Name & Signature
Of learner

Roll no. 76 .

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that Ms.PRIYA LALSHABE YADAV 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 project work in Accounting & Finance and his/her project is entitled "A STUDY ON DIGITIZATION OF PAYMENTS WITH SPECIAL REFERENCE TO INDIVIDUALS RESIDING IN THE CITY OF MUMBAI."

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

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



Dr. Arvind Luhar

Guiding Teacher

Aravind
11/04/23
Signature of External Examiner

Date of submission

Aravind
Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph
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 LEARNER

I, the undersigned Ms. PRIYA LALSHABE YADAV here by, declare that the work embodied in this project titled "A STUDY ON DIGITIZATION OF PAYMENTS WITH SPECIAL REFERENCE TO INDIVIDUALS RESIDING IN THE CITY OF MUMBAI.", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.



Ms. PRIYA LALSHABE YADAV

Priya

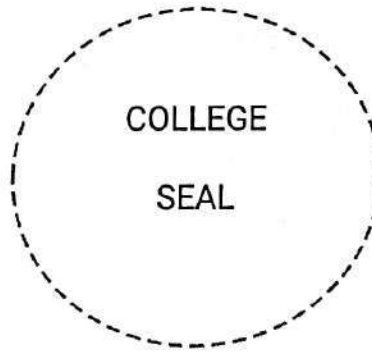
ISMAIL YUSUF COLLEGE
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Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that Ms. Shikha Vijaybahadur yadav . 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 project work in Accounting & Finance and his/her project is entitled "AN ANALYSIS OF THE IMPORTANCE OF PLASTIC MONEY " under my supervision

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

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



Dr. Arvind Luhar
Guiding Teacher


Signature of External Examiner

Date of submission



Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, P
M.E.S. Gr. A, Class 1 Gezatted Officer
Professor & Head, Dept of Accountancy at
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Jogeshwari (East), Mumbai-60,
M- 9324556424, E: driuhararvind@gmail.com

DECLARATION BY LEARNER

I, the undersigned Ms. Shikha Vijaybahadur yadav, here by, declare that the work embodied in this project titled "AN ANALYSIS OF THE IMPORTANCE OF PLASTIC MONEY", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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, hereby further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct



Shikha

Ms. Shikha Vijaybahadur yadav

Roll No. 78

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai - 400 060.

CERTIFICATE

This is to certify that Ms. Shivani Basantkumar Yadav has worked and duly completed his project Work for the Degree of Bachelord in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "Fraud and Scam in Banks" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of its has been submitted previously for any Degree or Diploma of any university. It is her / his own work and acts reported by his / her personal findings and investigations.

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher



Signature of External Examiner :

Date of Submissions:



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: druhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Ms. Shivani Basantkumar Yadav hereby, declare that the work embodied in this Project work titled "Fraud and Scam in Banks" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 references 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 rules and ethical conduct.



Shivani

Shivani Basantkumar Yadav

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE & COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai -400060

CERTIFICATE

This is to certify that Mr. Yadav Vishal Rajendra. 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 project work in Accounting & Finance and his/her project is entitled "A STUDY REPORT ON SYSTEMATIC INVESTMENT PLAN" under my supervision

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


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



Dr. Arvind Luhar
Guiding Teacher


Signature of External Examiner

Date of submission


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PH
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: druhararvind@gmail.com

DECLARATION BY LEARNER

I, the undersigned Mr. Yadav Vishal Rajendra. here by, declare that the work embodied in this project titled "A STUDY REPORT ON SYSTEMATIC INVESTMENT PLAN ", forms my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR is a result of my own researchwork and has not been previously submitted to anyother University for anyother Degree/Diploma to this or any other University.

Wherever reference has beenmade to previous work 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.



Vishal

Mr. Yadav Vishal Rajendra

Roll No:- 80

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **MR. TEJAS ADITYA AMBRE** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**IMPACT OF GST ON RESTAURANT**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher



Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph
D, M.E.S. Gr. A, Class 1 Gezzeted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwar (East), Mumbai-60,
M- 9324558424, E: drluhararvind@gmail.com

Signature of External Examiner:

Date of Submission:

DECLARATION BY LEARNER

I the undersigned MR. TEJAS ADITYA AMBRE. hereby, declare that the work embodied in this Project work titled "IMPACT OF GST ON RESTAURANTS " from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Ambre
Tejas Aditya Ambre.
Roll NO - 82.
Name and Signature of Learner

**ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE, AND SCIENCE**

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Miss. Pranali Sunil Borkar.** Has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his / her project is entitled "**A study on forensic accounting 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 / her own work and facts reported by his/ her personal findings and investigations.

Dr. Arivind Luhar

Name and signature of guiding teacher


Signature of External Examiner




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: druhararvind@gmail.com

Date of Submission:

Declaration

I the undersigned **Miss Pranali Sunil Borkar**, declare that the work embodied in this project work titled **“A Study on forensic accounting in India”** forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has not been submitted to 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.



Pranali Sunil Borkar
Pranali
Name and signature of the learner
Roll No: 83

**ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE**

Affiliated to University of Mumbai Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Ms. Avantika Sunil Narle , Roll No. 84** has worked and duly completed his Project work for the degree of Bachelor in Commerce (Accounting & Finance) under the facility of Commerce in the subject of Project work in Accounting & Finance and her project is entitled, "**Comparative Study on payment gateways**" under mysupervision.

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

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

Dr. Arvind Luhar

Name & Signature of
Guiding Teacher



Signature of External Examiner.

Date of submission: 11 / 04 / 2023

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

DECLARATION BY LEARNER

I, **Avantika Sunil Narle**, here by, declare that the work embodied in this project work titled **“Comparative Study on payment gateways”** forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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.

Where ever 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.

Date: 11 / 04 / 2023
Place: Mumbai




Ms. Avantika Sunil Narle.
Roll No.: 84

ISMAIL YSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. KISHOR SAHEJRAO** has worked and duly completed his Project work for the degree of Bachelors of Management Studies under the Faculty of Commerce in the subject of Finance and her project is entitled "**Study On Paytm, Google Pay, Phone pay And Hike After Demonetization**)" under my supervision.

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

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



Dr. Arvind Luhar

Name and Signature of

Guiding teacher



Signature Of External Examinee:

Date of Submission:

Professor (Dr) Arvind S. Luhar
M.Com. MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 93261 3424 E-mail: arvind@ymail.com

DECLARATION BY LEARNER

I the undersigned **Mr. KISHOR SAHEJRAO** hereby, declare that the work embodied in this project work titled "**Study On Paytm, Google pay, Phone pay And hike After Demonetization** forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 future declare that all the information of this document has been obtained and presented in accordance with academic rules and ethical conduct.



Kishor Sahajrao
Pahar

Name and Signature of the
learner

85

ISMAIL YUSUF COLLAGE
OF ARTS , SCIENCE , AND COMMEDRCE
Affiliated to University of Mumbai
Natwar Nagar , Jogeshwari (east)
Mumbai-400060

CERTIFICATE

This is to certify that Ms sejal Ravindra Sawant has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of commerce in the subject of project work in Accounting & Finance and his\her project is entitled under my supervision .
“Comparative Study On Today’s Youth With Regards To Mutual Fund & Share Market Investment”

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university . It is her \ his own work and facts reported by his/her personal findings and investigations.

Dr.Arvind Luhar

Name & signature of
Guiding Teacher



Collage seal



2


Signature of External Examiner

Date of Submission :

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

DECLARATION BY LEARNER

I the undersigned a Sejal Ravindra Sawant hereby, declare that the worked embodied in this project work titled "Comparative Study On Today's Youth With Regards To Mutual Fund & Share Market Investment" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.



GSawant

Sejal Ravindra Sawant

Roll No. 86

Name and Signature of Learner

ISMAIL YUSUF COLLEGE

Government of Maharashtra's
ISMAIL YUSUF COLLEGE
of Arts, Science & Commerce
Re-accredited 'A' Grade by NAAC (CIPA - 3/14)

Jogeshwari East, Mumbai, Maharashtra 400060



C E R T I F I C A T E

THIS IS TO CERTIFY THAT MISS. AMREEN SHAIKH OF THIRD YEAR OF BACHELOR OF COMMERCE IN ACCOUNTING & FINANCE, **SEMESTER VI** HAS UNDERTAKEN AND COMPLETED THE PROJECT WORK TITLED A STUDY OF INVESTORS INVESTING IN EQUITY MARKET AND DEBT MARKET DURING THE ACADEMIC YEAR 2022-2023 UNDER THE GUIDANCE OF C A RUBY PAREKH SUBMITTED ON 3RD APRIL 2023 TO THIS COLLEGE IN FULFILMENT OF THE CURRICULUM OF THIRD YEAR OF BACHELOR OF MANAGEMENT STUDIES, UNIVERSITY OF MUMBAI.

THIS IS A BONAFIDE PROJECT WORK AND THE INFORMATION PRESENTED IS TRUE AND ORIGINAL TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

PROJECT GUIDE

(PROF.RAJDEEP KAMBLE)

Arvind Luhar
External Examiner

HOD (BAF)

(DR. ARVIND LUHAR)



PRINCIPAL

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: drarvindluhar@gmail.com

DECLARATION


I the undersigned Ms. AMREEN SHAIKH here by declare that the work embodied in this project work titled “ A STUDY OF INVESTORS INVESTING IN EQUITY MARKET AND DEBT MARKET”, forms my own contribution to the research work carried out under the guidance of Prof.RAJDEEP 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.

Whenever references 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 of the learner – AMREEN SHAIKH

Signature of the learner -


Roll NO. 87.



ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Ms. Kanchan Dynaeshwar Shirodkar** has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his / her project is entitled "**DIGITAL TRANSACTION TOWARDS CUSTOMER SATISFACTION**" under my supervision.

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



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

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



Signature of External Examiner:

Date of Submission:

DECLARATION BY LEARNER

I the undersigned Ms. Kanchan Dynaeshwar Shirodkar hereby, declare that the work embodied in this Project work titled "DIGITAL TRANSACTION TOWARDS CUSTOMER SATISFACTION" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a result to 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 rules and ethical conduct.



Kanchan

Kanchan Dynaeshwar Shirodkar
Roll No = 88

Name and Signature of Learner

**ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE**

Affiliated to the University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that Mr. Abbas Ali Zakir Hussain Manra has worked and duly completed his Project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project

entitled "A Comparative study on Financial Strategies Of D-mart" under my Supervision.

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



Dr. Arvind Luhar

Name and Signature of

Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.J.M.C, FDP-HIM, 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

Signature of External Examiner

Date of Submission

College Seal

DECLARATION BY LEARNER

I the undersigned Mr. Abbas Ali Zakir Hussain Manra hereby, declare that the work embodied in this Project work titled " Investment Avenue with reference to Mutual Funds" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Abbas Ali Manra

Name and Signature of Learner

ROLL No:- 89

**ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)**

Mumbai-400060

CERTIFICATE

This is certify that **Mr. Suraj Hansraj Yadav** has worked and duly completed his project work for the degree of Bachelor in Commerce (Accounting & finance) under the faculty of commerce in the subject of Project Work In Accounting & finance) and his project is entitled "**Role Of SEBI**" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university. It is his own work and facts reported by his personal findings and investigation.



Dr. Arvind Luhar

Name & Signature Of
Guiding Teacher

Signature of External Examiner:

Date of submission:



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

DECLARATION BY STUDENT

I the undersigned Mr. SURAJ HANSRAJ YADAV hereby, declare that the work embodied in this project work titled "ROLE OF SEBI" form my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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.

Where ever 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.



✓ Suraj Yadav 90

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that, Mr Mohd Akil Mohd Sabil Khan Student of Ismail Yusuf College of Arts, Science and Commerce has completed this project. The title "Role of RBI in Indian Economy" as a part of Bachelor of Account And Finance course 2022-2023 has collected the required information to reliable sources. This project is complete and fit for submission.

Dr. Arvind Luhar



Name & Signature Of
Guiding Teacher

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: druhararvind@gmail.com

Signature of External Examiner:

18/04/23

Date of submission:


DECLARATION

I, **Mr Mohd Akil Mohd Sabil Khan** here by, declare that the work embodied in this project work titled "**Role of RBI in Indian Economy**" forms my own contribution to the research work carried out under the guidance of Prof, **ARVIND LUHAR** 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.

Where ever 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.



Mohd. Akil Mohd Sabil
 (91) Khan
Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ART, SCIENCE AND COMMERCE

Affiliated to University Of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

I the undersigned here by, declare that the work embodied in this project work titled "**USE OF ARTIFICIAL INTELLIGENCE IN BANKING SERVICES**" forms my own contribution to the research work carried out under the guidance of **PROF Dr. ARVIND LUHAR** is the 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



NAME AND SIGNATURE
OF GUIDING TEACHER

Arvindi
11/24/23



CERTIFIED BY

NAME AND SIGNATURE OF THE GUIDANCE TEACHER

[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: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned Mr. Suyog Narayan Khandekar hereby, declare that the work Embodied in this project work titled "USE OF ARTIFICIAL INTELLIGENCE IN BANKING SERVICES" from my own contribution to the research work Carried out under the guidance of Dr. Arvind Luhar is a result of my own research Work 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 other its has been clearly indicated as such and includes 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.



Suyog khandekar
H. Khandekar

Name And Signature of Learner

92

Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Aditya Rajendra Chavan** has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled "**A Comparative Study Of Mutual Funds Scheme** der my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Signature of External Examiner:

Date of Submission:

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324558424, E: druhararvind@gmail.com


DECLARATION BY LEARNER

I the undersigned **Mr. Aditya Rajendra Chavan** hereby, declare that the work embodied in this Project work titled "**A Comparative Study of Mutual Fund Scheme**" from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 rules and ethical conduct.




Aditya Rajendra Chavan
Name and Signature of Learner
Roll no :- 93

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Naga, Jogeshwari (East)
Mumbai - 400060

CERTIFICATE

This is to certify that Ms. Taiseen Hasan Patel has worked and duly completed his project work for the Degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Project work in Accounting & Finance and his entitled,

“A STUDY OF AGRICULTURAL INSURANCE SCHEME IN MAHARASHTRA” 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/ her own work and facts reported by his/her personal findings and investigations.

Dr. Arvind Luhar

Name and Signature of

Guiding Teacher



[Handwritten Signature]
11/04/23
Signature of External Examiner

Date of submission:

[Handwritten Signature]
Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.M.C, FDP-FIM, 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

I the undersigned **Ms. Taiseen Hasan Patel** hereby declare that the work embodied in this project work titled “**A STUDY OF AGRICULTURAL INSURANCE SCHEME IN MAHARASHTRA**”, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 bibliography.

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



Taiseen
Taiseen Hasan Patel 94

Name and Signature of Learner

ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Miss. SAYLI TAMBE** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, “ **A PROJECT ON FINANCIAL ANALYSIS OF SBI FROM 2021-2022**” under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.



COLLEGE
SEAL


Dr. Arvind Luhar

Name & Signature of


Signature of External Examiner:



Date of Submission-


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
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Professor & Head, Dept of Accountancy at
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Jogeshwar (East), Mumbai-60,
M: 9324558424, E: drluhararvind@gmail.com

DECLARATION

I the undersigned **Miss. SAYLI TAMBE** hereby, declare that the work embodied in this project work titled "**A PROJECT ON FINANCIAL ANALYSIS OF SBI FROM 2021-2022**", forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not 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.



Sayli

Sayli Subhash Tambe 95

Name and Signature of Learner


ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)

CERTIFICATE

This is to certify that **Mr. Kunal Patil** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and his/her project is entitled, "**AWARENESS AND USAGE OF E-BANKING SERVICES**" under my supervision.

I further certify that the entire work has 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 her/his own work and facts reported by her personal findings and investigations.




Signature of External Examiner:

Date of Submission-



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher



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: druharavind@gmail.com

DECLARATION

I the undersigned **Mr. Kunal Patil** hereby, declare that the work embodied in this project work titled “**AWARENESS AND USAGE OF E-BANKING SERVICES**”, forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a result of my own research work and has been not previously submitted to any other University for any other degree to this or any other University .

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



K. Patil.

KUNAL VIJAY PATIL

96

Name and Signature of Learner

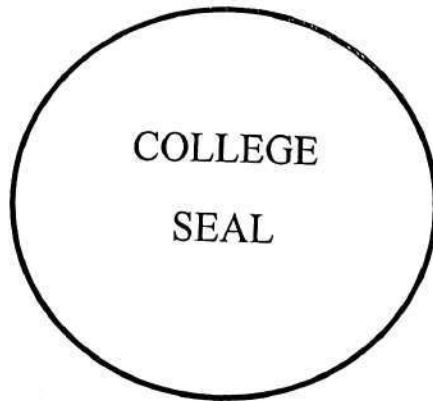
**GOVERNMENT OF MAHARASHTRA ISMAIL YUSUF COLLEGE OF
ARTS, SCIENCE & COMMERCE JOGESHWARI (E) -400060**

Certificate

This is to certify that Ms./Mr. RIZVI MURTUZA HAIDER VAZIR HAIDER ANIS FATIMA has worked and duly completed her/his Project Work for the degree of Bachelor in Accounting & Finance under the Faculty of Commerce in the subject of ACCOUNTING AND FINANCE and her/his project is entitled, "A STUDY REPORT ON BANK AUDITING WITH REFERENCE TO CASE STUDY" 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.



Dr. ARVIND LUHAR

Name and Signature of

Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, M.J.M.C, FDP-JIM, 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

Signature of External Examiner

Date of submission:



Declaration by learner

I the undersigned Miss / Mr. RIZVI MURTUZA HAIDER VAZIR HAIDER ANIS FATIMA here by, declare that the work embodied in this project work titled "A STUDY REPORT ON BANK AUDITING WITH REFERENCE TO CASE STUDY", forms my own contribution to the research work carried out under the guidance of Dr. ARVIND LUHAR 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.

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.

Murtuza. 

RIZVI MURTUZA HAIDER VAZIR HAIDER ANIS FATIMA

Name and Signature of the learner



Roll No: - 97

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that **Mr. Abhishek Kumar Buddiram Yadav** has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled **“Profitability Analysis of Bank of India”** under my supervision.

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

Dr. Arvind Luhar



Name & Signature of
Guiding Teacher

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

Signature of External Examiner:

11/04/23

Date of Submission:



DECLARATION BY LEARNER

I the undersigned Mr. Abhishek Kumar Buddiram Yadavherby, declare that the work embodied in this Project work titled "Profitability Analysis of Bank of India" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar is a 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 rules and ethical conduct.



Abhishek
Abhishek Kumar Buddiram
Yadav Roll No. - 98
Name and Signature of Learner

CERTIFICATE

This is to certify that Mr. Mithil Mahendra Devale has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled "A Study of Asset Management Company" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher

Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, Ph.D
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

Signature of 11/04/2023

External

Examiner:

Date of Submission:



DECLARATION BY LEARNER

I the undersigned **Mr. Mithil Mahendra Devale**herby, declare that the work embodied in this Project work titled "A Study of Asset Management Company from my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** is a 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 rules and ethical conduct.



Mithil
Mithil.M.Devale [99]
Name and Signature of Learner

ISMAIL YSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai-400060

CERTIFICATE

This is to certify that **Ms. RUPALI RAMESH SAHEJRAO** has worked and duly completed his Project work for the degree of Bachelors of Management Studies under the Faculty of Commerce in the subject of Finance and her project is entitled "**The Problems and Prospects of Small Scale Industries in India**)" under my supervision.

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

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



Dr. Arvind Luhar


Name and Signature of

Guiding teacher


17/04/2023

Signature Of External Examine:

Dare of Submission:


Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324558424, E: druhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned **Ms. RUPALI RAMESH SAHEJRAO** hereby, declare that the work embodied in this project work titled "**The Problems and Prospects of Small Scale Industries in India** forms my own contribution to the research work carried out under the guidance of **Dr. Arvind Luhar** 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 future declare that all the information of this document has been obtained and presented in accordance with academic rules and ethical conduct.



Rupali Ramesh Sahejrao

Rupali...

Name and Signature of the

learner

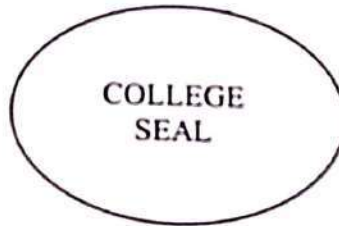
100.

ISMAIL YUSUF COLLAGE
OF ARTS, SCIENCE AND COMMERCE
Affiliated to University of Mumbai
Natwar Nagar, Jogeshwari (East)
Mumbai-400060

CERTIFICATE

This is to certify that Mr. Omkar Kisanlal Kavat has worked and duly completed his Project Work for the Degree of Bachelor in commerce (Accounting & Finance) under the faculty of Commerce in the subject of Project work in Accounting & Finance and his project is entitled "FINANCIAL ANALYSIS OF BANK OF BARODA" under my supervision.

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



Dr. Arvind Luhar

Name & Signature of
Guiding Teacher



Signature of External Examiner:

Date of Submission:

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

DECLARATION BY LEARNER

I the undersigned Mr. Omkar Kisanlal Kavat hereby, declare that the work embodied in this Project work titled "FINANCIAL ANALYSIS OF BANK OF BARODA" from my own contribution to the research work carried out under the guidance of Dr. Arvind Luhar 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 rules and ethical conduct.



Omkar
Omkar Kisanlal Kavat
Name and Signature of Learner
Roll NO:- 101

**ISMAIL YUSUF COLLEGE
OF ARTS, COMMERCE AND SCIENCE**

Affiliated to University of Mumbai

Natwar Nagar, Jogeshwari (East)

Mumbai - 400060.

CERTIFICATE

This is to certify that MISS. AVANTIKA PRAKASH DIVEKAR has worked and duty completed his project Work for the Degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of project work in Accounting & Finance and his project is entitled "DERIVATIVES MARKET 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 / her own work and facts reported by his / her personal findings and investigations.



DR. ARVIND LUHAR

Name & Signature of

Guiding Teacher

Arvind
11/04/23
Signature of External Examiner:

Date of Submission:

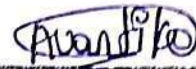
Arvind
Professor (Dr) Arvind S. Luhar
M.Com, MBA, LL.M, MJMC, FDP-IIM, UGC-NET, PhD
M.E.S. Gr. A, Class 1 Gazetted Officer
Professor & Head, Dept of Accountancy at
Government of Maharashtra, I.Y. College,
Jogeshwari (East), Mumbai-60,
M- 9324558424, E: drluhararvind@gmail.com

DECLARATION BY LEARNER

I the undersigned MISS. AVANTIKA PRAKASH DIVEKAR hereby, declare that the work embodied in this Project work titled "DERIVATIVES MARKET IN INDIA" from my own contribution to the research work carried out under the guidance of DR. ARVIND LUHAR 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 rules and ethical conduct.



AVANTIKA PRAKASH DIVEKAR
Roll NO: 102

Name and Signature of Learner


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

