



JNAN VIKAS MANDAL'S
Mohanlal Raichand Mehta College of Commerce
Diwali Maa College of Science
Amritlal Raichand Mehta College of Arts
Dr. R. T. Doshi College of Computer Science

(Linguistic Minority - Kannada)
Minority No. - असीस-२०१५/प्र.क.४६/का-५ दि. १६-०३-२०१५
Plot No. 9, Sector 19, Airoli, Navi Mumbai - 400 708.
Tel. No.: (O) - 2087 7215/ 45
Affiliated to University of Mumbai
Permanently Unaided College
NAAC Re-Accredited Grade 'A' (CGPA - 3.33) (2nd Cycle)

Email: jvm_collegeairoli@yahoo.co.in

Website: www.jnanvikasmandal.com

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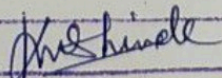
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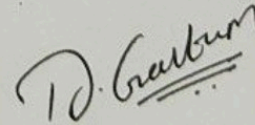
CERTIFICATE

This is to certify that Ms./Mr. Darshan Mahalalshwar Anurkar has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A Comparative Study of Stock Exchange" under my supervision. Special reference given to BSE & NASDAQ

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

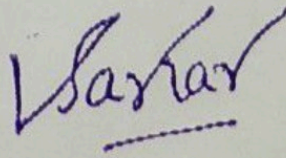
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06 APR 2023



Name and Signature of
Guiding Teacher

Date of submission:







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CERTIFICATE

This is to certify that Ms./Mr. SHUBHAM MOHAN AROTE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "FINANCIAL SERVICES OF ICICI 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.

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EXAMINED BY
06 APR 2023
<i>[Signature]</i>

[Signature]
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Date of submission:



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CERTIFICATE

This is to certify that Ms./Mr. MANSI RAMESH BACHATE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "TO STUDY THE IMPACT OF BANKING SERVICE ON INDIAN ECONOMY." under my supervision.

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

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

EXAMINED BY
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<i>Ms. Shude</i>

TD. Crackum
Name and Signature of
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CERTIFICATE

This is to certify that Ms./~~Mr.~~ PRIYANKA BABURAO BANSODE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A COMPARATIVE STUDY BETWEEN INVESTMENT IN EQUITY AND MUTUAL FUNDS WITH REFERENCE TO INDIA" under my supervision.

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

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CERTIFICATE

This is to certify that Ms./Mr. Adarsh Vinayak Bharati has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A Study on Impact of GST on Banking Sector with reference to TJSB Bank" under my supervision. ^{Thane (w)}

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

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This is to certify that Ms./Mr. Saiyaj Shridhar Chavan has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A study of mutual funds and its various Aspects" under my supervision.

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CERTIFICATE

This is to certify that Ms./Mr. Yash Girish Chile has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A Study on tax planning pattern in India" under my supervision.

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

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This is to certify that Ms./Mr. Praxathi Dharmesh Dhabushe has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on wealth management in india with reference to ICICI bank." under my supervision.

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<i>[Signature]</i>

[Signature]

Name and Signature of
Guiding Teacher

[Signature]

Date of submission: *[Signature]*





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Date:

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Swapnil Vijay Dhumal has worked and duly completed ~~her/his~~ Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and ~~her/his~~ project is entitled, "A comparative study of public sector bank and private sector bank" under my supervision.

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

EXAMINED BY
06 APR 2023
<i>Krishna</i>

D. G. G. G.
Name and Signature of
Guiding Teacher

Date of submission:



U. S. S.



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CERTIFICATE

This is to certify that Ms./Mr. Devanand Baliram Gaiwade has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "finance" and her/his project is entitled, "A study on financial statement Analysis with special Reference to Goodes consumer product." under my supervision.

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

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<i>[Signature]</i>

[Signature]
Name and Signature of
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Date of submission:



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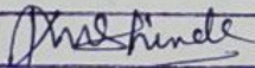
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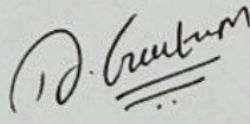
CERTIFICATE

This is to certify that Ms./Mr. Ritesh Lilesh Gohil has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A study on Fundamental & Technical Analysis" under my supervision. - Its Awareness among investors with special Reference to India.

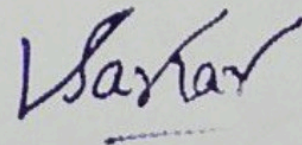
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CERTIFICATE

This is to certify that Ms./Mr. Deepak Dinesh Gupta has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "An empirical Study of the foreign exchange 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.

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EXAMINED BY
06 APR 2023
<i>D. S. Hundal</i>

D. S. Hundal

Name and Signature of Guiding Teacher

W. S. Sarkar





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CERTIFICATE

This is to certify that Ms./Mr. Rupali Mahadev Jadhav has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "To study on fundamental Analysis of firm C.G with special Reference to ITC" under my supervision.

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CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Sachin Dayashankar Jaiswal, has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on financial statement analysis of Reliance Industries Limited." under my supervision.

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CERTIFICATE

This is to certify that Ms./Mr. Seema Anilkumar Jaiswal has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Analysis on Risk Management of Investor in Thane and Mumbai Region" under my supervision.

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CERTIFICATE

This is to certify that Ms./Mr. DHANAKSH PRAKASH JOSHI has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A study on investment patterns of salaried people with reference to thane region." under my supervision.

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Email: jvm_collegeairoli@yahoo.co.in

Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./Mr. Sajali SHASHIKANT Kalantre has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "To study Investors Behaviour Towards Mutual Fund." 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.

EXAMINED BY
06 APR 2023

Name and Signature of
Guiding Teacher

Date of submission:





JNAN VIKAS MANDAL'S

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Diwali Maa College of Science
Amritlal Raichand Mehta College of Arts
Dr. R. T. Doshi College of Computer Science

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Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./~~Mr.~~ SONAM GANESH KDNER has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A STUDY ON CAPITAL STRUCTURE IN FINANCIAL PERFORMANCE WITH REFERENCE IN AUTOMOBILE 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 her/~~his~~ personal findings and investigations.

EXAMINED BY
06 APR 2023
<i>[Signature]</i>

[Signature]
Name and Signature of
Guiding Teacher

[Signature]

Date of submission





JNAN VIKAS MANDAL'S

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Diwali Maa College of Science
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Dr. R. T. Doshi College of Computer Science

(Linguistic Minority - Kannada)

Minority No.- 2014/11.15.16/11-11. 15-03-2014
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Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ SACHIN SANJAY LANDE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and ~~her/his~~ project is entitled, "Study on Investors Perception Towards Life Insurance Policies" 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.

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Guiding Teacher

Date of submission:



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CERTIFICATE

This is to certify that Ms./Mr. MEDHIR GANESH LOKHANDE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A STUDY OF VARIOUS LOANS OFFERED BY SBI" under my supervision.

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

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CERTIFICATE

This is to certify that Ms./Mr. KRITHIKA TAURALI NAIYAKAR has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "**FINANCE**" and her/his project is entitled, "**A STUDY ON THE MERGERS & ACQUISITIONS OF NATIONALISED 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.

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06 APR 2023
<i>[Signature]</i>

[Signature]

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Date of submission:



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CERTIFICATE

This is to certify that Ms./Mr. Mannu Dilip pandit has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "finance" and her/his project is entitled, "A Study on non-performing Assets of IDBI 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.

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[Signature]
Name and Signature of
Guiding Teacher

Date of submission:



[Signature]



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Date:

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Treenath Narayan Panigrahi has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his 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.

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EXAMINED BY
06 APR 2023
<i>[Signature]</i>

[Signature]
Name and Signature of
Guiding Teacher

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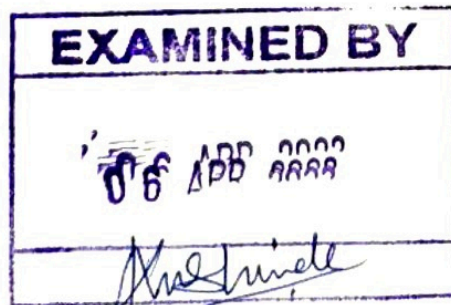
Date

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ SOHAM JINMITRA PARAD has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A STUDY ON ANALYSIS OF MUTUAL FUND SCHEMES WITH REFERENCE TO INDIA." under my supervision.

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

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D. G. G. G.
Name and Signature of
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Date of submission:



W. S. S.



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CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Yash D. Patankar has worked and duly completed ~~her/his~~ Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and ~~her/his~~ project is entitled, "A study on financial investment of Retail Investor" 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.

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06 APR 2023




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Guiding Teacher

Date of submission:







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Email: jvm_collegeairoli@yahoo.co.in

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Date:

CERTIFICATE

This is to certify that Ms./Mr. Atique Arif Patel has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study of cash management with Reference to SBI" 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.



[Signature]

Name and Signature of Guiding Teacher

[Signature]

Date of submission:





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CERTIFICATE

This is to certify that Ms./Mr. HARDIK NILESH PATIL has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "A STUDY ON FINANCIAL LITERACY OF WORKING WOMEN" under my supervision.

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

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EXAMINED BY
06 APR 2023
<i>[Signature]</i>

[Signature]
Name and Signature of
Guiding Teacher

Date of submission:



[Signature]



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Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./Mr. Pranali Prakash Patil has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "finance" and her/his project is entitled, "Study the role of Digitalization in Banking Sector with special reference to India." under my supervision.

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

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EXAMINED BY
06 APR 2023

Name and Signature of
Guiding Teacher

Date of Submission:





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Website: www.jnanvikasmandal.com

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Date

CERTIFICATE

This is to certify that Ms./Mr. Shubham Ganesh Pedil has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Education Loan Scheme of Abhyudaya 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/his own work and facts reported by her/his personal findings and investigations.

EXAMINED BY	
11 APR 2023	

D. Gaurav
Name and Signature of
Guiding Teacher

Date of submission:

Wastar





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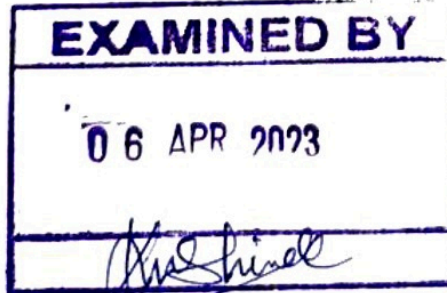
Date:

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Mayuresh Sharad Pawar has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on Indian Money 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.

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[Signature]

Name and Signature of
Guiding Teacher

[Signature]

Date of _____





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CERTIFICATE

This is to certify that Ms./Mr. Sanika Chandrakant Potphode has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Scope of Education Loan in India" under my supervision.

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06 APR 2023

Riya
Name and Signature of
Guiding Teacher

Date of submission



Wastar



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Date:

CERTIFICATE

This is to certify that Ms./Mr. Anand D. Prajapati has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Portfolio management service in birla sun life insurance" under my supervision.

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06 APR 2023

Riya
Name and Signature of
Guiding Teacher

Date of submission:



Ushar



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CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Sidhesh Prakash Rajpuro has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A Comparative Study on Financial Statement of JATA steel and Jindal 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.

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EXAMINED BY
06 APR 2023
<i>[Signature]</i>

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





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Date:

CERTIFICATE

This is to certify that Ms./Mr. Jiten Pramod Rane has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study the capital budgeting of maruti Suzuki" 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.

EXAMINED BY
06 APR 2023
<i>[Signature]</i>

[Signature]
Name and Signature of
Guiding Teacher

Date of submission:



[Signature]



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CERTIFICATE

This is to certify that Ms./Mr. Ashwarya hamesh Sadhwani has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Comparative study Between Nse and Bse Stock exchange." 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.

EXAMINED BY
06 APR 2023
<i>[Signature]</i>

Riya
Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





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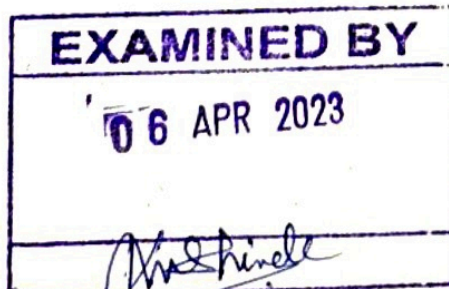
Date:

CERTIFICATE

This is to certify that Ms./~~Mr.~~ SHWETA TANAJI SALUNKHE has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on impact of covid-19 pandemic on personal finance among working capital in Mumbai" under my supervision.

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

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CERTIFICATE

This is to certify that Ms./Mr. KUNAL ANANDA SAPKAL has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "OVERVIEW OF 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 her/his personal findings and investigations.

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06 APR 2023

[Signature]

Riya

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[Signature]

Date of submission.





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CERTIFICATE

This is to certify that Ms./Mr. DEEP DHARMESH SHAH has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Comparative Study between Online and Offline 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 her/his personal findings and investigations.

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<i>[Signature]</i>

Date of submission:

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Name and Signature of
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CERTIFICATE

This is to certify that Ms./Mr. Mohd Azhar Ali Khan Sharvani has worked and duly completed Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on Investment Preferences of Salaried Individual Towards The Financial Products" 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.

EXAMINED BY

'06 APR 2022

[Signature]

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





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CERTIFICATE

This is to certify that Ms./Mr. Ishant Raju Shelke has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A study on services of LIC Prudential Mutual Fund Investment in India" under my supervision.

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

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

EXAMINED BY
<u>06 APR 2023</u>
<u>[Signature]</u>

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of Issuance:





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Website: www.jnanvikasmandal.com

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CERTIFICATE

This is to certify that Ms./Mr. Jaibhaw Ravindra shinde has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Internship in darshan bheda & associates" under my supervision.

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

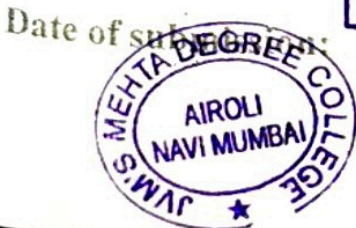
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EXAMINED BY
08 APR 2023
<i>Ms. Shinde</i>

R. Y.

Name and Signature of
Guiding Teacher

U. S. Kar





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CERTIFICATE

This is to certify that Ms./Mr. Anuradha Rajkumar Singh has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Awareness Among the Postal Investment in the Resident of Thane." 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.

EXAMINED BY
08 APR 2023
<i>[Signature]</i>

[Signature]

Name and Signature of
Guiding Teacher

[Signature]

Date of Registration:





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Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./Mr. Simran Lalbahadur Singh has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "The study of securities and exchange" under my supervision. Board of India.

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.

EXAMINED BY
<u>08 APR 2023</u>
<u>[Signature]</u>

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





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Email: jvm_collegeairoli@yahoo.co.in

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Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./Mr. Sumit Ram Singh has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Customer perception on credit card with special Reference to SBI credit card" 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.

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08 APR 2023

Riya

Name and Signature of
Guiding Teacher

Date of submission:



Ushar



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mail: jvm_collegeairoli@yahoo.co.in.

Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that Ms./Mr. Pratham Dattaram Tandel has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Comparative study of HDFC and SBI mutual funds" under my supervision.

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

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

EXAMINED BY
<u>08 APR १९९९</u>
<u>[Signature]</u>

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of submission





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Date:

CERTIFICATE

This is to certify that Ms./~~Mr.~~ Kasturi Mangesh Tondwalkar has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Overview of Mutual Fund Performance In India" under my supervision.

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

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

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08 APR 2023



Name and Signature of
Guiding Teacher

Date of submission:







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CERTIFICATE

This is to certify that Ms./Mr. Deepak Balganesk Vishwakarma has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "finance" and her/his project is entitled, "RISK management in trading Stock 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.

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08 APR 2023

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Guiding Teacher

Date of submission:





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CERTIFICATE

This is to certify that Ms./Mr. Nandini Ramesh vishwakarma has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Study on credit Rating agencies in India" under my supervision.

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

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EXAMINED BY
08 APR 2023
<i>[Signature]</i>

Riya
Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





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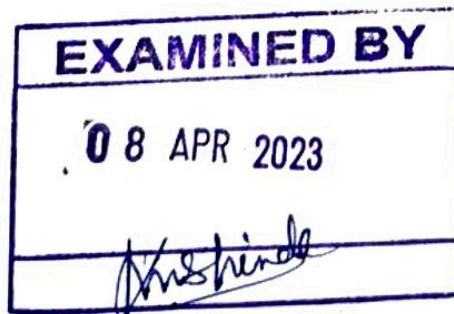
Date:

CERTIFICATE

This is to certify that Ms./Mr. Dhiraj Hiralal Yadav has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "Cash flow statement of Bajaj Finance Limited and Mahindra and Mahindra Financial Services Limited" under my supervision.

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Riya
Name and Signature of
Guiding Teacher

Date of submission:



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Date:

CERTIFICATE

This is to certify that Ms./Mr. Neha. Krishna Kumari Yadav has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "finance" and her/his project is entitled, "financial analysis of Reliance industry limited" under my supervision.

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EXAMINED BY
<u>08 APR 2023</u>
<u>M. Shinde</u>

Riya

Name and Signature of
Guiding Teacher

W. S. Kar

Date of Submission:





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CERTIFICATE

This is to certify that Ms./Mr. NEHA SUBHASH YADAV has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "FINANCE" and her/his project is entitled, "OVERVIEW ON HDFC MUTUAL FUND IN INDIA" under my supervision.

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

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

EXAMINED BY
08 APR 2023
<i>[Signature]</i>

Riya

Name and Signature of
Guiding Teacher

[Signature]

Date of submission:





JNAN VIKAS MANDAL'S

Mohanlal Raichand Mehta College of Commerce Diwali Maa College of Science Amritlal Raichand Mehta College of Arts Dr. R. T. Doshi College of Computer Science

(Linguistic Minority - Kannada)

Minority No. - अशैसं-२०१५/प्र.फ.४६/का-५ दि. १६-०३-२०१५

Plot No. 9, Sector 19, Airoli, Navi Mumbai - 400 708.

Tel. No.: (O) - 2087 7215/45

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Permanently Unaided College

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Email: jvm_collegeairoli@yahoo.co.in.

Website: www.jnanvikasmandal.com

Ref. No.: JVM/ College/

Date:

CERTIFICATE

This is to certify that ~~Ms./Mr.~~ Gaurav Sandeep Bhangale has worked and duly completed her/his Project Work for the degree of **Bachelor in Commerce (Management Studies)** under the faculty of Commerce in the subject of "Finance" and her/his project is entitled, "A Study on impact of Multiple Taxes on Taxpayers" 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.

EXAMINED BY
06 APR 2023


Riya
Name and Signature of
Guiding Teacher

Date of submission:



Ushar