

Bhartiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai
Maneklal Sheth Junior College of Arts and Science and Jayaramdas
Patel College of Commerce and Management Studies, Chowpatty,
Mumbai 400007

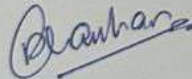
CERTIFICATE

This is to certify that M/s. Kaustubh Manohar Zore, Roll No 43062 as 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 Account and Finance and his project is entitled, "Detailed study on credit rating agencies in India" under my supervision.

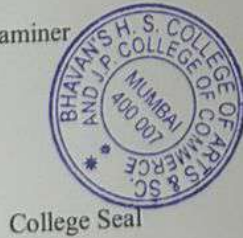
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree of diploma of any University.


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

Date - 30/3/2024

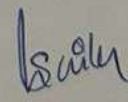

Mr. Vivek Chauhan

Coordinator
Project Guide/ Internal Examiner




Prof. (Dr). Shantaj Deshbhratar

I/c Principal


External Examiner



Bharatiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai
Maneklal Sheth Junior College of Arts and Science and Jayaramdas
Patel College of Commerce and Management Studies, Chowpatty,
Mumbai 400007

CERTIFICATE

This is to certify that **M/s.Diksha Padmakar Zipre**, Roll No 43061 as 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 Account and Finance and his project is entitled, "Study on Various Type of Loans Available to individual customer of SBI For Mumbai City" under my supervision.

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

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

Date - 30/3/24

Mr. Vivek Chauhan

Coordinator

Project Guide/ Internal Examine

College Seal



Prof. (Dr.) Shantaj Deshbhatar

I/c Principal

External Examiner



**Bharatiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal
Sheth Junior College of Arts and Science and Jayaramdas Patel College of
Commerce and Management Studies, Chowpatty, Mumbai 400007**

CERTIFICATE

This is to certify that **Ms. Bhagyashree Harish Wadhivkar, Roll No 43060** as 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 Account and Finance and his project is entitled, "**Detailed Study about Tax Planning and Mechanism of Individual Assessee**" under my supervision.

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

It is her own work and facts reported by her personal findings and investigation Date - 30/3/2024

Mr. Vivek Chauhan

Coordinator

Project Guide/ Internal Examiner



Prof. (Dr). Shantaj Deshbhrathar

I/c Principal

External Examiner

Roll NO. 43059

CERTIFICATE

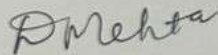
This is to certify that Mr. **Shatayu Nitin Vagal** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, "**Detailed Financial Analysis Of Financial Statements Of Cipla Ltd.**" under my 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 own work and facts reported by his personal findings and investigations.



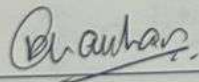
Principal

Prof. Dr. Shantaj Deshbhratar



Course Co-Ordinator

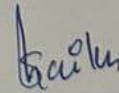
CA Dipali Mehta



[Internal Examiner]

Mr. Vivek Chauhan

Date of Submission: 30/3/2024



[External Examiner]



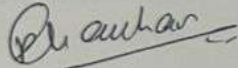
CERTIFICATE

This is to certify that **Mr. Mohak Ashok Thakur, Roll No 43058** as 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 Account and Finance and his project is entitled, **"A STUDY ON ZERODHA : REVOLUTIONIZING FINANCE THROUGH FINTECH"** under my supervision.

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

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

Date - 30/03/2024

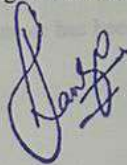


Mr. Vivek Chauhan

Coordinator

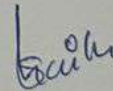
Project Guide/ Internal Examine

College Seal



Prof. (Dr.) Shantaj Deshbhratar

I/c Principal



External Examiner

CERTIFICATE

DECLARATION BY LEARNER

I Certify that the project entitled "CYBER SECURITY AND IT'S IMPACT ON ONLINE FINANCIAL TRANSACTIONS"

Submitted to MUMBAI UNIVERSITY for (Bachelor of Accounting & Finance) is the record of independent research work carried out by

MAITRI DILIP THAKER (Roll NO. 43057) Student of T.Y.B.A.F.

SEM-VI, BHAVAN'S HAZARIMAL SOMANI COLLEGE , under my supervision and guidance. This information submitted is true and original to the best of my knowledge.

Principal

Prof. DR. Shantraj Deshbhratar

Course co-ordinator

Prof. CA. Dipali Mehta

[Internal Examiner]

Mr. Vivek Chauhan

[External Examiner]



Roll No. 43056

Bhartiya Vidhya Bhavan's Hazarimal Somani College of Arts and Science,
Shri Manubhai Maneklal Sheth Junior College of Arts and Science and Jayaramdas
Patel College of Commerce and Management Studies.

Kulpati Munshi Rd, Chowpatty, Gamdevi,
Mumbai, Maharashtra 400026.

CERTIFICATE

This is to certify that Ms. RAKSHA MANGESH TANDEL has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance, and his project is entitled, "STUDY OF AMAG OF FINANCIAL LITERACY OF SOUTH 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.

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

Principal

Prof. (Dr.) Shantaj Deshbhratar

Guiding Teacher

Mr. Vivek Chauhan

30-03-2024

Date of Submission:



External Examiner Signature

Roll NO. 43055

Bharatiya Vidya Bhavan's
Hazarimal Somani College of Arts And
Science Shri Manubhai Maneklal Sheth
Jr. College Of Arts and Science And
Jayaramdas Patel College of Commerce and Management Studies.
Kulpati K.M. Munshi Marg, Mumbai - 4000 07

CERTIFICATE

This is to certify MR. VIGHNESH UMESH TALKAR 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 and her Project is entitled, "The Study Of Issues Faced By The Taxpayers While E-Filing Income Tax Return 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.

Principal Incharge

Prof.(Dr.) Shantaj Deshbhratar

Name & signature of guiding teacher

Mr. Vivek Chauhan.

Date of Submission

30/3/2024



baiker
(External Examining)



**Bhartiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal Sheth
Junior College of Arts And Science and Jayaramdas Patel College of Commerce
and Management Studies, Chowpatty, Mumbai 400007**

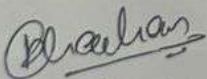
CERTIFICATE

This is to certify that **MS TANVI ARUN SURVE** , Roll No 43054 as 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 Account and Finance and his project is entitled, "**FINANCIAL SERVICE PROVIDED BY BANK**" under my supervision.

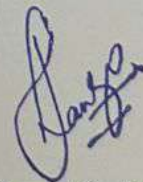
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree of diploma of any University.

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

Date - 30/3/24

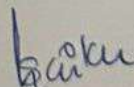

Mr. Vivek Chauhan

Coordinator
Project Guide/ Internal Examiner



Prof. (Dr.) Shantaj Deshbhrathar
I/c Principal




External Examiner

CERTIFICATE

This is to certify that Ms. Reshma Prakash Singh has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & Finance) under the faculty of commerce in the subject of Project work and her project is entitled "sStudy on Car Loan" under my supervision.

I further certify that 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 personal findings and investigations.

Chauhan
Vinod D Chauhan

SIGN OF INTERNAL EXAMINER

Senik
SIGN OF EXAMINER
External

Chauhan
Vinod D Chauhan

SIGN OF RESEARCH GUIDE



DATE OF SUBMISSION 30-03-24

Shantaj
Signature of Principal
Prof. Dr. Shantaj Deshbhratai

R011 NO. 43052

Bharatiya Vidya Bhavan's Hazarimal Somani College of Arts and Science,
Shri Manubhai Maneklal Sheth Junior College of Arts and Science and Jayaramdas Patel
College of Commerce and Management Studies

Kulpati Munshi Rd, Chowpatty, Gamdevi,
Mumbai, Maharashtra 400007

CERTIFICATE

This is to certify that MS VAISHNAVI PANDURANG SHINDE has worked and duly complete her/ his project work for the Degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of commerce in the subject of "Project Work" and this entitled "Comparative Study Between Public and Private Sector 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 own work and facts reported by her personal findings and investigations

signature of Principle

Vivek Chauhan

Name and Signature of Guiding Teacher

30-03-2024

Date of submission



Signature of external
examination

Roll No. 43051

BHARATIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ARTS & SCIENCE
SHRI MANUBHAI MANEKLAL SHETH JUNIOR COLLEGE OF ARTS &
SCIENCE & JAYARAMDAS PATEL COLLEGE OF COMMERCE &
MANAGEMENT STUDIES, CHOWPATTY, MUMBAI 400007

CERTIFICATE

This is to certify that MR. ESHAAN VILAS SHINDE 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 Accounting and Finance and his project is entitled, "A STUDY ON IMPACT OF M-BANKING (MOBILE BANKING) ON BANKING SECTOR" under my supervision.

I further certify that the entire project work has been done by him 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 findings and investigation.

Seal of the college



Date of Submission: 30/9/2024

bach

External Examiner Signature:

Mr. Vivek Chauhan

A handwritten signature in blue ink, appearing to read "Vivek Chauhan".

A handwritten signature in blue ink, appearing to read "Shantaj Deshbhratar".

Prof. DR. Shantaj Deshbhratar
(Principal)

Roll NO . 43050



MUMBAI UNIVERSITY

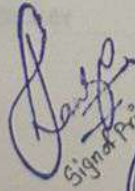
Bhartiya Vidya Bhavans
Hazarimal Somani College of Arts and Science
Shri Manubhai Maneklal Sheth Jr.College of arts and science and
Jayramdas Patel College of Commerce and Management Studies
Kulipati K.M M mu unshi Marg Mumbai 400005

CERTIFICATE

This is to certify that MS. SEJAL SANTOSH SHELAR has worked and duly completed Her project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the uniFaculty of Commerce in the Subject of **Project Work** and her Project is entitled "FIANANCIAL ANALYSIS OF INFOSYS LIMITED" Under my Supervision.

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

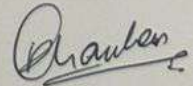
It is her own work and facts reported by her personal findings and investigations.


Signature of Principal

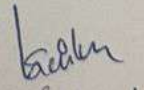


Date of Submission : 30-03-2024

Teacher **vivek chauhhan**



Name and Signature of Guiding


Signature of External Examination

Roll No. 43049

Certificate

This is to certify that Mr. VEDANT SHIVKUMAR SHARMA 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 the Project and is entitled,

"STUDY OF PORTFOLIO MANAGEMENT IN INSURANCE COMPANY"

under my supervision.

I further certify that the entire work has been done by the learner under my guidance, 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.



Seal of the college

bachu

Name: Mr. Vivek Chauhan

Signature: *Vivek Chauhan*

External Examiner Signature:

Date of Submission: 30/03/2024

Shantaj

Prof. DR. Shantaj Deshbhratar
(Principal)

Roll NO. 43048

CERTIFICATE

This is to certify that **Ms. Aarti Satish Sharma** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled "**An Evaluative Study On Internet 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 own work and facts reported by her personal findings and investigations.

Dr. Vivek Chauhan

Name and signature of guiding Teacher

Mr. Vivek Chauhan

Date of submission: 30-03-24

D. Mehta

Co-ordinator

CA Dipali Mehta

Principal

Prof. Dr. Shantaj Deshbhratar

Shantaj Deshbhratar

External Examiner

External Examiner Signature

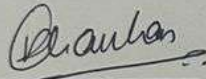


College Seal

CERTIFICATE

This is to certify that Mister, **Taufik Tanvir Shaikh** Roll No. 43047 has worked and duly completed this Project Work for the degree of Bachelor of Accountancy And Finance under the Faculty of Commerce in the subject of Accountancy And Finance and her project is entitled, "A Detailed Study ON ANALYSIS OF **MUTUAL FUINDS**" under the supervision

NAME & SIGNATURE OF:



Mr. VIVEK CHAUHAN

Date: 30/3/2024

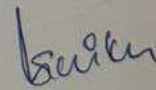
Place: MUMBAI



College Seal



SIGNATURE OF PRINCIPAL



SIGNATURE OF EXTERNAL EXAMINER

Roll No. 43046

CERTIFICATE

BHARTIYA VIDYA BHAVAN'S HAZARIMAL SOMANI COLLEGE OF
ARTS AND SCIENCE , SHRI MANUBHAI MANEKLAL SHETH JUNIOR
COLLEGE OF ARTS AND SCIENCE AND JAYARAMDAS PATEL
COLLEGE OF COMMERCE AND MANAGEMENT STUDIES,
CHOWPATTY, MUMBAI-400007

This is to certify that **MS SAKSHI SURESH SAWANT** Has Work For and
duly Completed Her Project Work For the project work for the degree of
commerce in the subject of Accounting & Finance and her project is "entitled
STUDY OF FINANCIAL SCAMS 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 this has been submitted previously for degree or diploma of
any university.

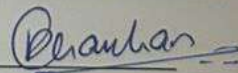
It is her own work and facts reported by her personal findings and investigation.



Principal



MR.VIVEK CHAUHAN



Guiding Teacher

30/03/2024

Date Of Submission

Beeth
(External Examiner)

Roll no. 43045



Bharatiya Vidya Bhavan's

Hazarimal Somani College of Arts and Science,

Shri Manubhai Manekal Sheth Junior College of Arts and Science &

Jayaramdas Patel College of Commerce and Management Studies,

Chowpatty, Mumbai 400007



University of Mumbai

CERTIFICATE

This is to certify that MR. PARTH SANTOSH SAWANT, of Third Year

B.A.F., Semester VI (2023-20234) has successfully completed the project report on

“COVID-19: IMPACT ON THE INDIAN INSURANCE INDUSTRY LIFE INSURANCE CORPORATION (LIC) INDIA COMPANY”

Under the guidance of PROF. MR. VIVEK CHAUHAN.

Prof. Dr. Shantaj Deshbhratar

[Principal In-charge]

CA Dipali Metha

[Course Co-ordinator]

Prof. Vivek Chauhan

[Internal Examiner/Guide]



External Examiner

Date of Submission: 30/03/2024

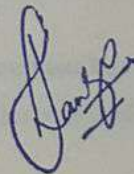
CERTIFICATE

I Certify that the project entitled "DETAILS OF FINANCIAL ANALYSIS OF TCS"

Submitted to MUMBAI UNIVERSITY for (Bachelor of Accounting & Finance) is the record of independent research work carried out by

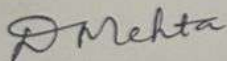
ADITI VINAYAK SAWANT (Roll NO. 43044) Student of T.Y.B.A.F.

SEM-VI, BHAVAN'S HAZARIMAL SOMANI COLLEGE , under my supervision and guidance. This information submitted is true and original to the best of my knowledge.



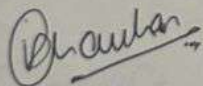
Principal

Prof. DR. Shantraj Deshbhratar



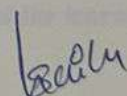
Course co-ordinator

Prof. CA. Dipali Mehta



[Internal Examiner]

Mr. Vivek Chauhan



[External Examiner]



Bharatiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal
Sheth Junior College of Arts and Science and Jayaramdas Patel College of
Commerce and Management Studies, Chowpatty, Mumbai 400007

CERTIFICATE

This is to certify that Mr. **Chinmay Sunil Salunke**, Roll No.43043 has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, "**Understanding Financial Services Through Fintech**". 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.

Mr. Vivek Chauhan

Coordinator

Project Guide/ Internal Examiner

Prof. (Dr). Shantaj Deshbhrathar

I/c Principal



External Examiner

Date of Submission: 30/08/2024

Bhartiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai
Maneklal Sheth Junior College of Arts and Science and Jayaramdas
Patel College of Commerce and Management Studies, Chowpatty,
Mumbai 400007

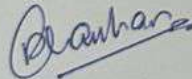
CERTIFICATE

This is to certify that M/s. Kaustubh Manohar Zore, Roll No 43062 as 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 Account and Finance and his project is entitled, "Detailed study on credit rating agencies in India" under my supervision.

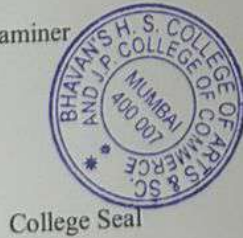
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree of diploma of any University.


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

Date - 30/3/2024

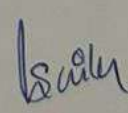

Mr. Vivek Chauhan

Coordinator
Project Guide/ Internal Examiner




Prof. (Dr). Shantaj Deshbhratar

I/c Principal


External Examiner

Roll No. 43042



Bharatiya Vidya Bhavan's Hazarimal Somani College of Arts and Science,
Shri Manubhai Maneklal Sheth Junior College of Arts & Science and Jayaramdas
Patel

College of Commerce and Management Studies

Kulpati Munshi Rd, Chowpatty, Gamdevi,

Mumbai, Maharashtra 400007.

CERTIFICATE

This is to certify that **MS SAKASHI ASHOK SAKPAL** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of "Project Work" and this project is entitled "**A COMPARATIVE ANALYSIS OF EQUITY MUTUAL FUNDS OF ICICI PRUDENTIAL AND QANT MUTUAL FUND**"

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.

Principal in Charge

Prof. (Dr.) Shantaj Deshbhartar



GUIDING TEACHER

vivek chauhan

Date of submission 30 MAR 2024

2 Signature of external
examiner

**Bhaartiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal Sheth Junior
College of Arts And Science and Jayaramdas Patel College of Commerce and Management
Studies, Chowpatty, Mumbai 400007**

CERTIFICATE

This is to certify that **Mr. Jaykumar Mohan Rokade**, Roll No 43041 as 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 Account and Finance and his project is entitled, ""
under my supervision.

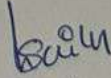
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree of diploma of any University.

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

Date - 30/3/2024

Mr. Vivek Chauhan
Coordinator
Project Guide/ Internal Examiner

Prof.(Dr). Shantaj Deshbhrathar
I/c Principal


External Examiner



Roll NO 43040

BHARATIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATEL COLLEGE OF COMMERCE AND MANAGEMENT
STUDIES CHOWPATTY AND
MUMBAI-400007.

Certificate

This is to certify that Miss/ Mr MISS. SUVARNA BALASAHEB RIPOTE has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting and finance and her project is entitled,

“ A STUDY ON IMPACT OF PLASTIC MONEY PRE AND POST COVID”

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/his personal findings and investigations.

PRINCIPAL

PROF. (DR)SHANTAJ DESHBHRATAR

30/3/2024

DATE OF SUBMISSION



Seal of the college

D. Mehta

GUIDING TEACHER

CA DIPALI METHA

Mehta
Signature of External
Examiners

Roll NO. 43039

BHARATIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ART & SCIENCE
SHRI MANUBHAI MANEKLAL SHETH
JR. COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATEL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES
KULAPATI K.M. MUNSHI MARG,
MUMBAI - 400007
MARCH 2024

CERTIFICATE

This is to certify that Ms. MEGHA SANTOSH RASAL has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Research Project Work and her project is entitled, "A Comparative Analysis Of Home Loan Provided By Private 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 her own work and facts reported by her/his personal findings and investigations.



Seal of the College

Signature of Principal

Name and Signature of Guiding Teacher

CA. Dipali Mehta

20-3-2024
Date of submission:

Signature of External Examinee

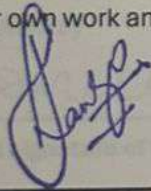
**BHARATIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATEL COLLEGE OF COMMERCE AND MANAGEMENT
STUDIES CHOWPATTY AND
MUMBAI-400007.**

Certificate

This is to certify that Miss/ Mr. Mr. ANKIT DILIP RAJAK has worked and duly completed her/his Project Work for the degree of bachelor's in commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting and finance and her project is entitled,

" A STUDY OF FINANCIAL STATEMENT OF ZOMATO'S 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 her own work and facts reported by her/his personal findings and investigations.

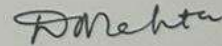


PRINCIPAL

PROF. (DR)SHANTAJ DESHBHRATAR

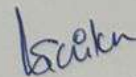
30-03-2024

DATE OF SUBMISSION



GUIDING TEACHER

CA DIPALI METHA



External Examiner





DECLARATION BY LEARNER

Bharatiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal Sheth Junior College of
Arts and Science and Jayaramdas Patel College of Commerce and Management Studies, Chowpatty,
Mumbai 400007

CERTIFICATE

This is to certify that **Mr. Sanket Ravi Polke, Roll No 43037** as 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 Account and Finance and his project is entitled,
"IMPACT OF GST ON VARIOUS CONSTRUCTION PROJECTS"
under my supervision.

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

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

Date - 30-3-24

D Mehta

CA. DIPALI MEHTA

Coordinator
Project Guide/ Internal Examiner



College Seal

Shantaj

Prof. (Dr). Shantaj Deshbhratar

I/c Principal

Basu

External Examiner

Roll No. 43036



BHARTIYA VIDYA BHAVAN'S HAZARIMAL SOMANI COLLEGE OF ARTS AND
SCIENCE AND JAYARAMDAS PATEL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES

KULAPATI K.M MUNSHI MARG, CHOWPATTY MUMBAI - 400007

CERTIFICATE

THIS IS TO CERTIFY THAT MS. SANGITA ASHOK PITHADIYA HAS WORKED AND
DULY COMPLETED HIS/HER PROJECT WORK FOR THE DEGREE OF BACHELOR OF
COMMERCE (ACCOUNTING & FINANCE), UNDER THE FACULY OF COMMERCE IN
THE SUBJECT OF PROF. CA. DIPALI MEHTA TITLED "A STUDY ON IMPACT OF
MOBILE PAYMENT WITH SPECIAL REFERENCE TO YOUTH" UNDER MY
SUPERVISION. I FUTHER 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 AND WORK AND FACTS REPORTED BY HER PERSONAL
FINDINGS AND INVESTIGATIONS



D Mehta

Name and Signature of
Guiding Teacher

30/03/2024
Date of Submission:

[Signature]

Signature of Principal
(Dr. Shantaj Deshpande)

[Signature]

Signature of External Examiner

Roll No. 43035

BHARTIYA VIDYA BHAVAN'S

HAZARIMAL SOMANI COLLEGE OF ARTS & SCIENCE

SHRI MANUBHAI MANEKLAL SHETH

JR. COLLEGE OF ARTS AND SCIENCE AND

JAYRAMDAS PATEL COLLEGE OF COMMERCE AND MANAGEMENT

STUDIES

Kulapati K.M. Munshi marg, Mumbai -400 007

CERTIFICATE

This is to certify that Ms. Sailee Santosh Pevekar has worked and duly completed her project work for the degree of Bachelor in commerce (Accounting & finance) under the faculty of commerce in subject of Project Work and her project is entitled, Detailed study of IFRS and its benefit's under my supervision.

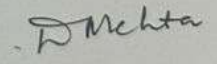
I further certify that the entire work has been done by the learner under my Guidance and that no part of it has been submitted previously for any degree or diploma of any university. It is her own work and facts reported by her personal findings and investigations.

Principal in Charge

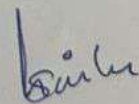
Prof. (Dr.) Shantaj Deshbhratar



Name and signature of Guiding Teacher


CA. Dipali Mehta

Date of submission: 30 March 2024



Signature of External Examiner

Roll No. 43034

Bhartiya Vidya Bhavan's Hazarimal Somani Collage of Arts and
Science and Jayaramdas
Patel Collage of Commerce and Management Studies
Kulapati K.M Munshi Marg, Chowpatty 400007.

CERTIFICATE

This is to certify that Mr. Ashish Ramesh Pawse 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 and his project is entitled, "Financial Analysis of Axis 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 his own work and fact reported by his personal finding and investigation.

Principal
Prof. Dr. Shantaji Deshpande

Date of Submission

30/03/2024



Name and Signature of

Guiding Teacher

Signature of
External Examiner

Roll No. 43033

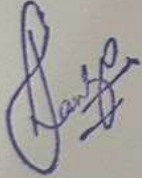
Bharatiya Vidya Bhavan's Hazarimal Somani College of Arts and
Science and Jayaramdas
Patel College of Commerce and Management Studies
Chowpatty, Gamdevi. Mumbai 400007

CERTIFICATE

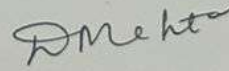
This is to certify that Miss. Gauri Arvind Pawar Has worked and duly completed her/his project work for the degree of bachelor in commerce (Accounting and Finance) under the faculty of commerce in the subject of project work and her/his project is entitled, "A Detailed Study of Digital Currency Its Usage, Limitations and Future" 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 fact reported by her/his personal finding and investigation.



Principal In Charge
Prof. Dr. Shantaj
Deshbhratar

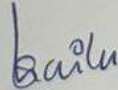


Guiding Teacher
CA. Dipali Mehta



30/03/2024

Date of Submission


External Examiner

Roll No. 43032

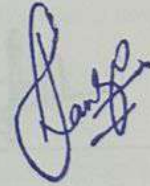
CERTIFICATE

BHAVANS HAZARIMAL SOMANI COLLEGE OF ARTS AND SCIENCE, SHRI
MANUBHAI MANEKLAL SHETH JUNIOR COLLEGE OF ARTS AND
SCIENCE AND JAYARAMDAS PATEL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES,
CHOWPATTY, MUMBAI 400007

This is to certify that **MISS. TANUSHREE PATIL** 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 Accounting and Finance and her project is entitled, **"IMPACT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING PROCESSES AND JOBS."** under my supervision.

I further certify that the entire project work has been done by her 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 findings and investigation.



Principal

**Prof. Dr.
Shantaj Deshbhratar**

D Mehta

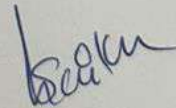
Course Co-Ordinator

CA Dipali Mehta

D Mehta

[Internal Examiner]

CA DIPALI MEHTA



[External Examiner]

CERTIFICATE

This to certify that Mr. Raj Prakash Parmar Roll No. 43030 has worked and duly completed this Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, "INTERNSHIP PROJECT ON COMPANY AUDITING" under the supervision.

I further certify that the entire work has been done by me 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 report by his personal findings and investigation.



College seal

Principal in charge
Prof. Dr. Shantaj Deshbhratar

Verif
Signature of the
External Examiner

D Mehta

NAME & SIGNATURE
(CA DIPALI MEHTA)

Roll No. 43029



Bharatiya Vidya Bhavan's
Hazratinai Somani College of Arts and Science, Shri Manubhai
Maneklal Sheth Junior College of Arts And Science & Jayaramdas Patel
College of Commerce and Management Studies,
Chowpaty, Mumbai 400007

CERTIFICATE

This is to certify that Ms ANURAG YOGESH PANDEY has worked and

duly completed her Project Work for the degree of Bachelor in Commerce

(Accounting & Finance) under the Faculty of Commerce in the subject of RESEARCH PROJECT REPORT AND HER PROJECT IS ENTITLED, "COMPARATIVE STUDY BETWEEN PUBLIC 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 her own work and facts reported by her personal findings and investigations.

PRINCIPAL
PROF(DR) SHANTAJ M. DESHBHARATAR

NAME AND SIGNATURE OF
GUIDING TEACHER

Seal of College



Date of Submission

30/03/2024

Roll No. 43028

CERTIFICATE

This is to certify that Ms. Ankitia Vashisthdev Pandey has worked and duly completed her Project Work for the degree of bachelor in commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project Work and her project is entitled

"A Detailed Analysis Of Union Budget 2023 Of Government of India" under my supervision.

I further certify that 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.

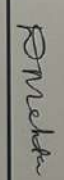
It is her own work and facts reported by her personal findings and investigations.



Principal

Prof. Dr. Anantaj Deshmukh

Name and Signature of Guiding Teacher



CA Dipali Mehta



Date of submission:

30/02/2024

External Examiner



Roll NO. 43027

BHARTIYA VIDYA BHAVAN'S

HAZARIMAL SOMANI COLLEGE OF ARTS AND SCIENCE AND JAYARAMDAS

PATEL COLLEGE OF COMMERCE AND MANAGEMENT STUDIES

KULAPATI K.M MUNSHI MARG, CHOWPATTY MUMBAI - 400007

CERTIFICATE

THIS IS TO CERTIFY THAT MS. VAISHNAVI BHOPENDRA PAL HAS WORKED AND DULY COMPLETED HISHER PROJECT WORK FOR THE DEGREE OF BACHELOR OF COMMERCE (ACCOUNTING & FINANCE), UNDER THE FACULTY OF COMMERCE IN THE SUBJECT OF PROF. CA. DIPALI MEHTA TITLED "A DETAILED STUDY ON STATE BANK OF INDIA AND IT'S FINANCIAL PERFORMANCE" 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 AND WORK AND FACTS REPORTED BY HER PERSONAL FINDINGS AND INVESTIGATIONS



pmekta

Name and Signature of
Guiding Teacher

30-03-2024

[Signature]

Date of Submission:

Signature of Principal
(Dr. Shantaj. M. Deshbhator)

[Signature]
Signature of external
Examiner

Roll No. 43026

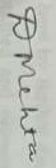
CERTIFICATE

This is to certify that M/s. Tanvi Rupesh Nakashe, Roll No 43026 as worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & Finance) under the faculty of commerce in the subject of Account and Finance and his project is entitled "**MICRO FINANCE EMPOWERING WOMEN ENTREPRENEURS**" under her supervision.

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

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

Date - 30/3/2024



CA. Dipali Mehta

Coordinator

Project Guide/ Internal Examinee



Prof. (Dr.) Shantaj Deshbhatar

I/c Principal



External Examiner



College Seal

Date of Submission: 30/3/2024

Dr. ...
A Study On Fundamental Analysis Of HFC Bank And ICICI Bank
Roll No. 43025
HAZARIMAI SOMANI COLLEGE OF ART & SCIENCE
SHRI MANUBHAI MANEKJI SHETH
JR COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATIL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES
KULAPATI K.M.MUNSHI MARG,
MUMBAI - 400007

A Study On Fundamental Analysis Of HFC Bank And ICICI Bank

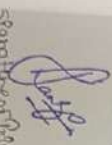
Roll No. 43025

BHARATIYA VIDYA BHAVAN'S
HAZARIMAI SOMANI COLLEGE OF ART & SCIENCE
SHRI MANUBHAI MANEKJI SHETH
JR COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATIL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES
KULAPATI K.M.MUNSHI MARG,
MUMBAI - 400007

CERTIFICATE

This is to certify that Ms. Kishori Dattatraya Naik has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of 'Project Work' and her project is entitled, 'A Study On Fundamental Analysis Of HFC Bank And 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.

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



Name and Signature of Guiding Teacher

Seal of the College



CA. Dipnail S. Mehta

30-3-2024
Date of submission:


Signature of External Examiner

Roll No. 48024

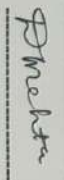
BHARATIYA VIDYA BHAVAN'S HAZARIMAL SOMANI COLLEGE OF ARTS
AND SCIENCE, SHRI MANUBHAI MANEKJI SHETH JUNIOR COLLEGE OF
ARTS & SCIENCE AND JAYARAMDAS PATEL COLLEGE OF COMMERCE
AND MANAGEMENT STUDIES CHOWPATITY 400004

CERTIFICATE

This is certify that Mr. MOHD ARIFF SANAUULLAH has worked and duly completed his project work for the degree of BACHELOR IN COMMERCE (ACCOUNTING AND FINANCE) in the faculty of commerce in the subject of (Accounting and finance) on title of project work to be entitled " A STUDY OF DIFFERENT TYPES OF SHORT-TERM AND LONG-TERM FINANCE AVAILABLE FROM 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 of diploma of any University. It is his own work and facts reported by her personal findings and investigation



Principal
Prof. Dr. Shantaj Deshbhratar



Guiding Teach
CA Dipali Mehta



30/04/2024
DATE OF SUBMISSION


External examiner

Roll No. 43023

CERTIFICATE

This is to certify that Miss. Priyal Girish Mishra 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 and his project is entitled, "STUDY OF VARIOUS TYPES OF LIFE INSURANCE POLICIES OFFERED BY VARIOUS LIFE INSURANCE 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 own work and facts reported by his personal findings and investigations.

P. Mishra
Name and signature of
Guiding Teacher

Date of Submission: 30/03/2024

Shantaj
Principal in charge
Prof. (Dr.) Shantaj Deshbhatar

Shantaj
EXTERNAL EXAMINER SIGNATURE



Roll # 43022

Bhartiya Vidya Bhavans

Hazratmal Somani College of Art & Science

Shri Manubhai Maneekal Sheth Jr. College of arts and science and

Jayarandas Patel College of Commerce and Management studies


Kulpati K.M Munshi Marg Mumbai 400007

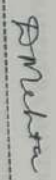
CERTIFICATE

This is to certify that MR. ATHARVA NARENDRA MAYEKAR 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" and his project is entitled "A 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 the no part of it has been submitted previously for any University.


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


Principal
Prof. Dr. Shantraj Deshpande


Guiding Teacher
CA Dipali Mehta

DATE OF SUBMISSION:
30/3/2024




External Examiner

Roll No. 43021

Bharatiya Vidya Bhawan's
Hazratmal Somani College of Arts and Science, Shri Manubhai Maneklal Shekh Junior
College of Arts and Science & Jayarandas Patel College of Commerce and Management
Studies, Kulapati K.M. Munshi Marg, Chowpaty, Mumbai-400007

CERTIFICATE

This is to certify that **Mr Jimish Dattatray Mane** 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 and his project is entitled, "**Review On UPI – Advancement In Payment System**" 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.

Dipali Mehta

PROF. C.A. DIPALI MEHTA

Name and signature of
Guiding Teacher

Principal in charge
Prof. (Dr.) Shantaj Deshbhratax

Date of Submission:
30/03/2024

Mane



Roll No. 43020

Bhartiya Vidya Bhavans

Hazarimal Somani College of Art & Science

Shri Manubhai Maneklal Sheth Jr. College of arts and science and

Jayaramdas Patel College of Commerce and Management studies

Kulpati K.M Munshi Marg Mumbai 400007

CERTIFICATE

This is to certify that **MR. JATIN HITESH MAKWANA** 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**" and his project is entitled "**A STUDY OF INVESTMANT AVENUES AND ITS PLANING FOR INVESTOR**" under my supervision.

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

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

Principal
Prof. (Dr.) Shantaj Deshbhratar

Guiding Teacher
CA Dipali Mehta

30/3/2024
Date of Submission


External Examiner

CERTIFICATE

This is certified that **Ms. Dipti Shankar Madravani** has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & Finance) under the faculty of commerce in the subject of Project work and her project is entitled "**Comparative study of car loans offered by different banks**" under my supervision.

I further certify that 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 personal findings and investigations.

D Mehta

Name and signature of guiding Teacher

CA. Dipali Mehta

D Mehta

CO-ORDINATOR

CA. Dipali Mehta

Date of submission: 30/03/2024

PRINCIPAL

PROF. Dr. *Shantaj* Deshbhratar

EXTERNAL EXAMINER SIGNATURE



Roll NO. 43018



CERTIFICATE



This is certified that Ms. Lavanya Avin Madan has worked and completed the project work for the degree of Bachelor in Commerce (Accounting and Finance) under the faculty of commerce in the subject of Project work and her project is entitled **"Impact of the Government Bond in Capital Market Growth in India"** under my supervision.

I further certify that 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 work and facts reported by personal findings and investigation.

D Mehta
Name and signature of guiding Teacher
CA. Dipali Mehta

D Mehta
CO-ORDINATOR
CA. Dipali Mehta

Date of Submission:

[Handwritten Signature]

PRINCIPAL
PROF. DR. SHANTAJ DESHBHARTRAR

EXTERNAL EXAMINER SIGNATURE:





Bharatiya Vidya Bhavan's

Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal
Sheth Junior College of Arts and Science and Jayaramdas Patel College of
Commerce and Management Studies, Chowpatty, Mumbai 400007

CERTIFICATE

This is to certify that M/s. Shivani Shashikant Kondhalkar, Roll No 43017
as 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 Account and Finance and his project is entitled, "**Modernization
In Banking System In India After Independence**" under my supervision.

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

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

Date - 30-3-2024
D Mehta
CA. Dipali Mehta

Coordinator

Project Guide/ Internal Examiner

Prof. (Dr.) Shantaj Deshbhratar

I/c Principal



College Seal

External Examiner

Roll No. 43016

BHARTIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ARTS & SCIENCE
SHRI MANUBHAI MANEKLAL SHETHJR. COLLEGE OF ARTS AND SCIENCE AND
JAYRAMDAS PATEL COLLEGE OF COMMERCE AND MANAGEMENT
STUDIES

Kulapati K.M. Munshi marg, Mumbai -400 007

CERTIFICATE

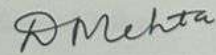
This is to certify that Ms. Pallavi Sachin Khaire has worked and duly completed her project work for the degree of Bachelor in commerce (Accounting & finance) under the faculty of commerce in subject of Project Work and her project is entitled, "Willingness Of An Individual To Invest In The IPO Market In Today's Trading World" under my supervision.

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

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



Principal in Charge
Prof. (Dr.) Shantaj Deshbhratar

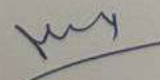


Name and signature of Guiding Teacher

CA. Dipali Mehta

Date of submission:

30th march 2024



Signature of Extranal Examiner

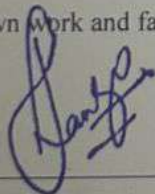
Roll No. 43015

**BHARTIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE OF ART & SCIENCE
SHRI MANUBHAI MANEKLAL SHETH JR.
COLLEGE OF ARTS AND SCIENCE AND
JAYARAMDAS PATEL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES
KULAPATI K.M. MUNSHI MARG,
MUMBAI - 400007**

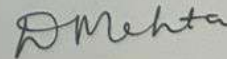
CERTIFICATE

This is to certify that Ms. Sakshi Sanjav Kamble has worked and duly completed her Project Work for the degree of Bachelor in Accounting & Finance under the Faculty of Commerce in the subject of Project Work and her project is entitled, "Financial Statements analysis of Yes 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 own work and facts reported by her/his personal findings and investigations.



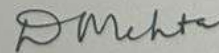
Signature of principal
(Dr. Shantaj M. Deshbhatar)



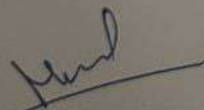
Signature of Project Guide
(Prof. Dipali Mehta)



College Seal



Signature of BAF Co-ordinator
(Prof. Dipali Mehta)



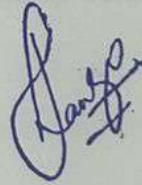
Signature of External Examiner

Roll No-43014

CERTIFICATE

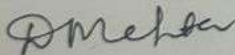
This is to certify that Miss. **Neha Surendra Kamble** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **DETAILED STUDY ABOUT EDUCATION LOAN PROVIDED BY NATIONALISED AND PRIVATE BANKS** 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 own work and facts reported by his personal findings and investigations.



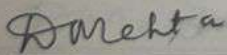
Principal

Prof. Dr. Shantaj Deshbhratar



Course Co-Ordinator

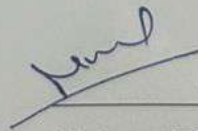
CA Dipali Mehta



[Internal Examiner]

CA Dipali Mehta

Date of submission: 30/3/2024



[External Examiner]



CERTIFICATE

BHARTIYA VIDYA BHAVAN'S HAZARIMAL SOMANI COLLEGE OF ARTS AND SCIENCE, SHRI MANUBHAI MANEKLAL SHETH JUNIOR COLLEGE OF ARTS AND SCIENCE AND JAYARAMDAS PATEL COLLEGE OF COMMERCE AND MANAGEMENT STUDIES, CHOWPATTY, MUMBAI 400007

This is to certify that **MR SAHIL GANESH KADAM** has worked and duly completed her project work for the degree of Bachelors in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Accounting and Finance and her project is entitled **"STUDY OF COMPARATIVE ANALYSIS OF TWO PROMINENT E-PAYMENT METHOD USING G-PAY AND PHONE PE"** 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.

PRINCIPAL

PROF. (DR)SHANTAJ DESHBHRATAR

GUIDING TEACHER

CA DIPALI MEHTA

30/03/2024

DATE OF SUBMISSION



External Examiner

CERTIFICATE

This is to certify that **Ms. Riva Rajesh Jain** Roll No.: **43012** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Accounting & Finance and his project is entitled, **“INTERSHIP IN MONEY MATTERS INDIA”** under the 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 investigation.

DATE: 30/08/2024

D Mehta

Name & Signature:
(CA Dipali Mehta)

Date: 30/08/2024

Place: MUMBAI

Shantaj



Shantaj

Principal in charge
Prof. Dr. Shantaj Deshbhazatar

Roll NO. 430.11

CERTIFICATE

This is to certify that **Ms. SHRUTIKA VINOD JADHAV** has worked and duly completed her Project Work for the degree of Bachelors in Commerce (Accounting and Finance) under the Faculty of

Commerce in the subject of **Project Work** and her project is entitled
"PERFORMANCE ANALYSIS OF EQUITY SHARES OF COMPANIES WHICH OFFERED IPO IN THE LAST 6 MONTHS."

under my supervision.

I further certify that 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.

Principal,
Prof. Dr. Shantaj Deshbhatar.

Name and signature of guiding teacher



D Mehta

CA Dipali Mehta

Date of submission

30-03-2024

External Examiner.

Roll No. - 43010

**BHARTIYA VIDYA BHAVAN'S
HAZARIMAL SOMANI COLLEGE AF ARTS & SCIENCE
SHRI MANUBHAI MANEKLAL SHETH
JR. COLLEGE OF ARTS AND SCIENCE AND
JAYRAMDAS PATEL COLLEGE OF COMMERCE AND
MANAGEMENT STUDIES**

Kulapati K.M. Munshi marg, Mumbai -400 007

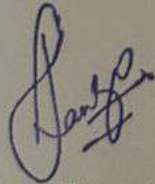
CERTIFICATE

This is to certify that Ms. Srushti Shashikant Haldankar has worked and duly completed her Project Work for the degree of Bachelor in commerce (Accounting & finance) under the faculty of commerce in subject of Project Work and her project is entitled, "An Analytical Study of Young Investors Attitude Towards Portfolio Management 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 it has been submitted previously for degree or diploma Of any university

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

Name and signature of Guiding Teacher



Principal in Charge
Prof. (Dr.) Shantaj Deshbhratar

D Mehta

CA. Dipali Mehta

Date of submission:

30th March, 2024



[Handwritten Signature]
Signature of External Examiner

CERTIFICATE

This is to certify that Miss, Radhika Arvind Gaikwad. Roll No. 43009 has worked and duly completed this Project Work for the degree of Bachelor of Accountancy And Finance under the Faculty of Commerce in the subject of Accountancy And Finance and her project is entitled, "A Detailed Study of the Awareness about Demat Account and online trading platforms for individual" under the supervision

NAME & SIGNATURE OF: D Mehta
(CA DIPALI MEHTA)

Date: 30/03/2024

Place: MUMBAI



Signature of Principal
(Dr. shantaj . M. Deshbhatar)

Signature of external
examiner

Mirny
External Examiners
Signature



Date of submission:

30 / 03 / 2024

CA Dipali Mehta
Guiding Teacher

Dipali Mehta

Prof. (Dr.) Shantaj Deshbhatar

Principal in charge

Shantaj Deshbhatar

This is to certify that MISS ANJALI SAHADEV DIWALE has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of "Project Work" and this project is entitled "FINANCIAL ANALYSIS OF START-UP COMPANY - boat" 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.

CERTIFICATE

Bharatiya Vidya Bhavan's Hazarimal Somani College of Arts and Science,
Shri Manubhai Maneklal Sheth Junior College of Arts & Science and Jayaramdas Patel
College of Commerce and Management Studies
Kulpatil K.M. Munshi Rd, Chowpaty, Gamdevi,
Mumbai, Maharashtra 400007.

Roll No. 43008

Roll No. 43007

BHARATIYA VIDHYA BHAVANS HAZARIMAL SOMANI COLLEGE

OF ARTS AND SCIENCE AND JAYARAMDAS PATEL COLLEGE

OF COMMERCE AND MANAGEMENT

KULAPATI K.M MUNSHI MARG, CHOWPATY MUMBAI 400007

CERTIFICATE

This is to certify that Mr. Shubham Vikas Deurukhkar 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 and his project is entitled, "A FINANCIAL ANALYSIS OF 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 his own work and facts reported by his personal findings and investigations.

Smelta

CA Dipali Melta

Name and signature of

Guiding Teacher

30-03-2024

Date of Submission:



[Signature]

Signature of Principal

(Dr. Shantai M. Deshpande)

[Signature]

Signature of External Examiner

Roll Number-43006

CERTIFICATE

This is to certify that MS. KOMAL ANIL CHINTA has worked and
Duly completed his/her project work for the degree of bachelor in
Commerce (Accounting and finance) under the faculty of commerce in
The subject of and his/her project is entitled, "Analysis of
Financial Performance of East India Hotels Company Ltd".

Under my supervision

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

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

Principal in charge
Prof. (Dr) Shantaj Deshbhatar

NAME AND SIGNATURE
OF GUIDING TEACHER

CO-ORDINATOR
CA. DIPALI MEHTA
DATE OF SUBMISSION

30/03/2024



SIGNATURE OF THE
EXTERNAL EXAMINER

Roll No. # 43005

Bhartiya Vidya Bhavan's
Hazratmal Somani College of Arts and Science, Shri Manubhai Maneklal Sheth Junior
College of Arts and Science & Jayaramdas Patel College of Commerce and Management
studies, Kurlapati K.M. Munshi Marg, Chowpaty, Mumbai-400007

CERTIFICATE

This is to certify that **Mr. Sujal Anand 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 and his project is entitled, "**A Study on Impact of Fintech Among Young Adults Towards Investment**" 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.

Prof. (Dr.) Shantaj Deshbhratar
Principal

Prof. C.A. Dipali Mehta
Name and signature of
Guiding Teacher



30-03-2024
Date of Submission:

External Examiner

Roll No. 43004

Bhartiya Vidya Bhavan's
Hazarimal Somani College of Arts and Science, Shri Manubhai Maneklal Sheth Junior
College of Arts and Science & Jayaramdas Patel College of Commerce and Management
studies, Kulpapati K.M Munshi Marg, Chowpatty, Mumbai-400007

CERTIFICATE

This is to certify that **Mr. Aniket Anant 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 and his project is entitled, "**Study of Financial Analysis of Kotak Mahindra 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 his own work and facts reported by his personal findings and investigations.

Prof. (Dr.) Shantaj Deshbhratar
Principal

Prof. C.A. Dipali Mehta
Name and signature of
Guiding Teacher



Date of Submission:
30/03/2024

External Examiner

CERTIFICATE

This is to certify that Mr. Om Vinayak Bandve, Roll No 43003 as 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 Account and Finance and his project is entitled, "AN ANALYSIS ON GREEN BANKING AND GREEN ACCOUNTING 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 of diploma of any University.

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

Date -

D Mehta

CA. Dipali Mehta

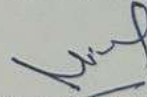
Coordinator

Project Guide/ Internal Examiner



Prof. (Dr.) Shantaj Deshbhrathar

I/c Principal



External Examiner



30-03-2024
Date of Submission

Roll No. # 43002

CERTIFICATE

This is certified that Ms. Neha Shrihari Annam has worked and duly completed her project work for the degree of Bachelor in Commerce (Accounting & Finance) under the faculty of commerce in the subject of Project work and her project is entitled "Comparative analysis of Mutual Fund Schemes of five best performing Equity mutual fund" under my supervision.

I further certify that 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 personal findings and investigations.

D Mehta

Name and signature of guiding Teacher

CA. Dipali Mehta



CO-ORDINATOR

CA. Dipali Mehta

Date of submission:

Shantaj

PRINCIPAL

PROF. Dr. Shantaj Deshbhratar

EXTERNAL EXAMINER SIGNATURE *me*

Roll No. 43001

**Bhartiya Vidya Bhavans Hazarimal somani College of Arts and
Science and Jayaramdas Patel College of Commerce and
Management Studies**

Kulapati: K.M. Munshi Marg, Chowpatty,

Mumbai 400 007

March 2024

CERTIFICATE

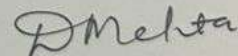
This is to certify that Ms. **SHRAVANI DEEPAK ADIVAREKAR** has worked and duly completed her Project work for the degree of Bachelor in Commerce (Accounting & Finance) under the faculty of Commerce in the subject of Finance and her project entitled “ **A DETAILED COMPARATIVE STUDY OF GST IN INDIA AGAINST VAT IN UAE** ” under my supervision.

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

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



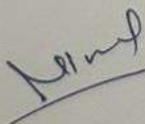
Principal in charge
Prof. Dr. Shantaj
Deshbhatar



Guiding Teacher
CA. Dipali Mehta



30/03/2024
Date of Submission



External Examiner