

**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ranjeet Hiralal Vishwakarma Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A study of the investors perception towards investment SBI mutual fund' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Saeed Ravikant Gawas Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Internship in Madane & Associates' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Komal Deepak Takale Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Study of investors perception investing in life  
insurance' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Poorva Pradeep Gawde Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A study on bharti Airtel' during the academic year  
2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Farhana Nizamuddin Mastan Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Analytical Study on Student's  
Perception Towards Stock Market' during the academic year 2021-  
22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Anuja Dalvi Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'The Impact Of Financial Information On Organization And  
Managing A Small Business Organization' during the academic year  
2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Tanishka Sanjay Patne Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Study of Assets and liability' during the academic  
year 2021-22 under the guidance of Mr. Vijay Gawade submitted on  
2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of  
M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Devendra devane Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Impact of importation' during the academic year  
2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Anmol Rani Mittal Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Impact of digitalization on Income Tax' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Manish Salau Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'The study of factors influencing decisions of investment in share  
market' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Prajwal Yeshwant Dhumak Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Frauds in Banking' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Saujanya Arvind Maduri Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Analysis of Demat account and  
online trading.' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Suresh Bakka Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'A study on impact of covid-19 on Banking sector' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Jakruti Dingankar Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Assessing Accounting Softwares for processing  
accounting information' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Dipti Sakhalakar Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Young Consumers Preference of Mobile Wallets  
Gateway for Cashless Payment' during the academic year 2021-22  
under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Anjali anil minaspur Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Pre and post covid analysis of indian hotel and  
royal orchid hotel' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Priya Subbiah Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A Study on Investment in Stock Market' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Tehseen Sayyed Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Comparative study of financial performance of  
Amazon and Flipkart' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Saloni Rajendra Dalvi Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Merger and Acquisition in Telecom Sector with -  
Reference to vodafone india and idea celluer' during the academic  
year 2021-22 under the guidance of Mr. Vijay Gawade submitted on  
2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of  
M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. PRAKASH THEVAR Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT  
WORK** titled 'A STUDY ON INVESTMENT  
AWARENESS AND INVESTMENT PATTERN OF  
YOUNG INVESTORS IN MUMBAI' during the academic year  
2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Vikaskumar Ashok Kumar pal Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A study on mutual fund awareness in india' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Nazmeen chowdary abdul gafoor Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A study on customer satisfaction with reference to Muthoot Finance' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Saheba shaikh Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'A study on investment partners of youth in mumbai.' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Sanjana Rajesh Wadekar Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Study of investor's behaviour with  
regards to equity shares' during the academic year 2021-22 under  
the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. PRAKTA PRAKASH RASKAR Of M. Com  
(advance accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'A STUDY ON INVESTORS  
ATTITUDE TOWARDS MUTUAL FUND' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Shivprasad Vejre Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Internship in Wasan Tata Motors' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Bhakti Pravin more Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT  
WORK** titled 'A STUDY ON PERCEPTION OF  
SALARIED PERSONS TOWARDS INVESTMENT IN  
STOCK MARKET.' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Renu jaiswal Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'To study the investment pattern of salaried Employees of banking  
sector.' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Khan Naziya Mohammed Umar Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A STUDY ON FINANCIAL MANAGEMENT ANALYSIS OF TITOSYS COMPANY LIMITED BY USING RATIO ANALYSIS' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Saranya Annadurai Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A detailed study on gold loan provided by  
Tamilnadu Mercantile Bank' during the academic year 2021-22  
under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Balakumar Nithyanandam Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Internship in satish soni and co'  
during the academic year 2021-22 under the guidance of Mr. Vijay  
Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of  
the curriculum of M. Com (advance accounting), University of  
Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Snehal Shriram Sahane Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'Impact of use of accounting software in accounting  
system' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Swarupa mahesh kuperkar Of M. Com (advance accounting) Semester VI has undertaken & completed the **PROJECT WORK** titled 'Tax payer perception towards gst' during the academic year 2021-22 under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Manisha Yadav Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT  
WORK** titled 'INTERNSHIP AS A CENTRAL ADVISOR  
AT MOTILAL OSWAL FINANCE SERVICES  
LIMITED' during the academic year 2021-22 under the guidance  
of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



PROJECT GUIDE



COURSE CO-  
ORDINATOR



EXTERNAL  
EXAMINER



PRINCIPAL



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Shivani Sharad Patil Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A study of investors awareness about commodity  
trading.' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Mamta Jaiswal Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'A Study on Investment Awareness of Financial asset among  
Youngster' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Amruta Sanjay Mayekar Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'Analysis of banking statement using  
ratio' during the academic year 2021-22 under the guidance of Mr.  
Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Shweta Ghanshyam Yadav Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'A study of saving habits among  
income earning women.' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ashifa Mohammad Mozzammil Ansari Of M. Com  
(advance accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled 'INCOME TAX PLANNING  
IN INDIA WITH RESPECT TO INDIVIDUAL*

*ASSEESSEE' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Manish Mistry Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'Accounting practices of Individual Entrepreneurs In the context of  
E- Accounting' during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. RITIK RAJESH PASI Of M. Com (advance  
accounting) Semester VI has undertaken & completed the  
**PROJECT WORK** titled '*

*" A STUDY ON CONSUMER BEHAVIOUR TOWARDS  
ZOMATO AND FINANCIAL PERFORMANCE IN  
PANDEMIC " during the academic year 2021-22 under the  
guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**

**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Vidya Ankush Kamble Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A study of mutual fund investments pattern of  
investors youths in India' during the academic year 2021-22 under  
the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Siddhesh Sushil Lalaye Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A Reference Report to Pre & Post merger of Idea  
cellular with Vodafone with respect to Finance reports' during the  
academic year 2021-22 under the guidance of Mr. Vijay Gawade  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Minal Rakesh tripathi Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT**  
**WORK** titled 'A STUDY ON FINANCIAL  
PERFORMANCE RATIO ANALYSIS OF HINDUSTAN  
UNILIVER LIMITED' during the academic year 2021-22  
under the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com  
(advance accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. khushboo shukla Of M. Com (advance accounting) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'study of awareness of Mutual fund investments among youths of  
Mumbai.*

*' during the academic year 2021-22 under the guidance of Mr. Vijay  
Gawade submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of  
the curriculum of M. Com (advance accounting), University of  
Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Sneha Erabathini Of M. Com (advance accounting)  
Semester VI has undertaken & completed the **PROJECT  
WORK** titled 'A study of investor awareness towards online  
trading' during the academic year 2021-22 under the guidance of  
Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (advance accounting),  
University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Radha saw Of M. Com (advance accounting) Semester IV  
has undertaken & completed the **PROJECT WORK** titled 'A  
STUDY ON SAVING AND INVESTMENT PATTERN  
AMONG WORKING WOMEN'S RESIDING IN THE  
CITY OF MUMBAI' during the academic year 2021-22 under  
the guidance of Mr. Vijay Gawade submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (advance  
accounting), University of Mumbai.*

*This is a Bonafede project work & the information  
presented is True & original to the best of our knowledge and belief.*



**PROJECT GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Pooja Chandrashekhhar Mahadik Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
**'A STUDY ON CONSUMER SATISFACTION LEVEL OF E-  
BANKING SERVICES***

***OFFERED BY SBI'** during the academic year 2021-22 under the  
guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (Banking and Finance), University of  
Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Kanksha Prabhu Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Challenges  
faced by long term investors' during the academic year 2021-22 under the  
guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (Banking and Finance), University of  
Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Prajit kumar mishra Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'A Study  
on Impact of CRM in Banking Sector' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Nazia khatun Mandal Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'A study on awareness of retirement planning amongst urban youth' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



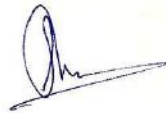
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Anjumbi Noorulamin Shaikh Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Investment strategy of Indian women investors' during the academic year  
2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com (Banking and  
Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Yash Sunil Walavalkar Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'A study on equity Analysis of automobile sector' during the academic year  
2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com (Banking and  
Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



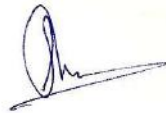
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Prafull santosh jadhav Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'EQUITY ANALYSIS ON POWER SECTOR STOCK' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Siddhant Mahesh Parab Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Comparative study on people's choice towards Mutual funds and etf' during  
the academic year 2021-22 under the guidance of Mr. **Santosh Gupta**  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of  
M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Dipti Satyawan Sakpal Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Study on Consumer Awareness of SBI Product and Services' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Malim Rida Samiuddin Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'A comparative study between State Bank of India and RBI special  
reference to Financial performance' during the academic year 2021-22 under  
the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Omika Surender Bida Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Insurance industry and risk management' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Jayshree jumare Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Credit  
scheme of State Bank of India and other banks in India' during the academic  
year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com (Banking  
and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



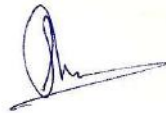
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. komal vijay kadam Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'A study  
of fundamental analysis of honda scooter.' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Soni Maharana Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Financial  
analysis of ICICI bank' during the academic year 2021-22 under the  
guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (Banking and Finance), University of  
Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. NADAR SATHISH KANHAN MAHAJ Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'STUDY ON MERGER AND ACQUISITIONS OF BANKING SECTOR IN INDIA' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Kanisha Shah Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'A  
Conceptual examination of the instruments of capital market and money  
market' during the academic year 2021-22 under the guidance of Mr.  
Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



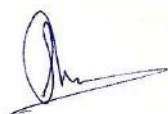
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Hitesh R Prajapati Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'A study  
on e banking for consumers satisfaction' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

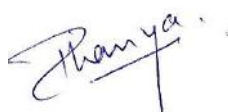
*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Vikas Dubey Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A study of mobile banking' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Mansi Dinesh Bendal Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'A study  
on factors affecting customer investment towards life insurance policies' during  
the academic year 2021-22 under the guidance of Mr. **Santosh Gupta**  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of  
M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Parag Surve Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'Study on Customer Awareness towards the Retail Banking' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Vaishnavi Salaskar Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'Study  
on the role of Banking Ombudsman Scheme in India' during the academic  
year 2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup>  
May 2022 to this college in fulfilment of the curriculum of M. Com (Banking  
and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Rupali harichandra waskar Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Investors investing in various securities' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Mrs. Khan Sohail Tayyab Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'The  
Impact of pandemic COVID -19*

*On The Indian Banking System.' during the academic year 2021-22 under  
the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ruksar Asmat Shaikh Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Role of Online Banking in Banks and Financial Institutes' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Krutika Suryakant Gurav Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Study on Perception of Senior Citizens towards the Impact of Internet  
Banking System' during the academic year 2021-22 under the guidance of  
Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment  
of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ankita Kishor Dandekar Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Study of consumer perception towards Cashless economy in India' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Sajal Sainath Tandel Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Study on Implications of Bank digitalization process in India' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Afreen tabrez khan Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Impact of  
E- Banking on Customer Satisfaction' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Purva Nikale Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A study on usage of E-payment for sustainable growth of online business' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



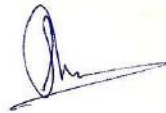
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Mohammed anas makwani Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Effects of demonetization on real estate' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Rizwan Siraj Shaikh Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'THE  
GROWTH OF CRYPTOCURRENCY IN INDIA  
AND ITS CHALLENGES POTENTIAL*

*IMPACT ON LEGISLATION.' during the academic year 2021-22  
under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafide project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Anita Kumari Malibram Chaudhari Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A Study On Financial Literacy' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Shweta Sabhanand Vishwakarma Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A Study on investors perception towards mutual funds' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ashwani Jaiswal Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Comparative  
study of ICICI bank and HDFC bank' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Zunaid Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'Filing of GST and income tax' during the academic year 2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



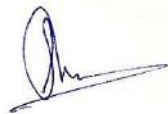
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Adhit Manoj Keny Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled 'A  
STUDY ON FINANCIAL CHALLENGES OF STARTUP  
COMPANIES IN MUMBAI' during the academic year 2021-22 under  
the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this  
college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Usha Dharamdas Dahiya Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
"Study on investments in financial markets" during the academic year 2021-  
22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Aditya Ghosale Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Home Loan  
offered by ICICI BANK' during the academic year 2021-22 under the  
guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (Banking and Finance), University of  
Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Neha Yogendra Gupta Of M. Com (Banking and Finance) Semester  
VI has undertaken & completed the **PROJECT WORK** titled  
'Internship report on XL Dynamics India Pvt Ltd' during the academic year  
2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com (Banking and  
Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. PRAVAT KUMAR Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'A study of consumer behaviour with respect to digital payments infrastructure  
in India' during the academic year 2021-22 under the guidance of Mr.  
Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the  
curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



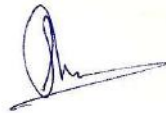
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Aditya Ramdas Rane Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'Internship Project on IPCA Laboratories Ltd.' during the academic year  
2021-22 under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May  
2022 to this college in fulfilment of the curriculum of M. Com (Banking and  
Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Rahul Chauhan Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'Impact of  
demonetisation on unorganised retail sector' during the academic year 2021-22  
under the guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to  
this college in fulfilment of the curriculum of M. Com (Banking and Finance),  
University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. ANUJA GAJENDRA PARSEKAR Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A Behaviour of Indian Retail Investors Towards Stock Market' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



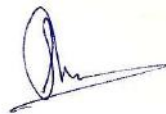
**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Apeksha Gajanan Datar Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'The study on consumer perception towards payment application/wallets  
amongst youth in Mumbai.' during the academic year 2021-22 under the  
guidance of Mr. **Santosh Gupta** submitted on 2<sup>nd</sup> May 2022 to this college in  
fulfilment of the curriculum of M. Com (Banking and Finance), University of  
Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*



**PROJECT  
GUIDE**



**COURSE CO-  
ORDINATOR**



**EXTERNAL  
EXAMINER**



**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Sweta Arige Of M. Com (Banking and Finance) Semester VI has undertaken & completed the **PROJECT WORK** titled 'A Comparative Study on Housing Loan of LIC & PNB' during the academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**





**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Ankita Mangesh Patole Of M. Com (Banking and Finance)  
Semester VI has undertaken & completed the **PROJECT WORK** titled  
'A study on perception of investors towards life insurance policy' during the  
academic year 2021-22 under the guidance of Mr. Santosh Gupta submitted  
on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of M. Com  
(Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**



**VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY**  
(Affiliated to Mumbai University)

# Certificate

*This is to certify that*

*Mr./Ms. Sanjali Jaiswar Of M. Com (Banking and Finance) Semester VI  
has undertaken & completed the **PROJECT WORK** titled 'A study on  
Comparative Analysis of Home Loan Issued by HDFC And SBI Bank'  
during the academic year 2021-22 under the guidance of Mr. Santosh Gupta  
submitted on 2<sup>nd</sup> May 2022 to this college in fulfilment of the curriculum of  
M. Com (Banking and Finance), University of Mumbai.*

*This is a Bonafede project work & the information presented is  
True & original to the best of our knowledge and belief.*

**PROJECT  
GUIDE**

**COURSE CO-  
ORDINATOR**

**EXTERNAL  
EXAMINER**

**PRINCIPAL**

