

VIDYALANKAR SCHOOL OF INFORMATION TECHNOLOGY
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Certificate

This is to certify that

*Mr./Ms. Vinayak Karbhajnar Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on trend analysis in insurance sector in India" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of,
B. Com Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Sahil Kondvilkar of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on Customer satisfaction towards E-Banking of ICICI
BANK" during the academic year 2021-22 under the guidance of Swapna
Kadam submitted on 20th April 2022 to this college in fulfilment of the
curriculum of, B. Com Banking and Insurance University of Mumbai.*

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*Mr./Ms. Rohit Mane of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A study
on E-banking practices and consumer satisfaction with respect to State
Bank Of India" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of B. Com Banking and Insurance University
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*Mr./Ms. Shruti Gawde of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
Study on Performance of Health Insurance Schemes in Mumbai" during
the academic year 2021-22 under the guidance of Swapna Kadam
submitted on 20th April 2022 to this college in fulfilment of the curriculum
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*Mr./Ms. Shalaka Nachare of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A STUDY ON KYC PROCEDURE OF ABHYUDAYA
BANK" during the academic year 2021-22 under the guidance of Swapna
Kadam submitted on 20th April 2022 to this college in fulfilment of the
curriculum of B. Com Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Kajal Jaiswal of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study of consumer performance towards IRFC standard life insurance
policies in Mumbai city" during the academic year 2021-22 under the
guidance of Swapna Kadam submitted on 20th April 2022 to this college
in fulfilment of the curriculum of, B. Com Banking and Insurance
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This is to certify that

*Mr./Ms. Tanishka Elegeti Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on banking services in financial sector" during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
April 2022 to this college in fulfilment of the curriculum of, B. Com
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*Mr./Ms. Nida Shaikh of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "To study
on awareness of health insurance in slums area" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Alhaida Hannure of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on Internet banking (E- Banking)" during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
April 2022 to this college in fulfilment of the curriculum of, B. Com
Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Mohammad Husain Gadkari Of B. Com Banking and Insurance Semester VI has undertaken & completed the **PROJECT WORK** titled "A study of frauds in insurance sector" during the academic year 2021-22 under the guidance of Swapna Kadam _submitted on 20th April 2022 to this college in fulfilment of the curriculum of B. Com Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Afrin Shaikh of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on better investment option: Shares Vs Mutual fund" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of,
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This is to certify that

*Mr./Ms. Khushal Babade of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on Aditya Birla Sun Life Insurance Policy" during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
April 2022 to this college in fulfilment of the curriculum of, B. Com
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This is to certify that

*Mr./Ms. Omkar Kalbe of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A
Comparative Analysis of Home Loan of Private Sector and Public
Sector Bank" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
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This is to certify that

*Mr./Ms. Drashti Gandhi Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON Commercial Lending By ICICI Bank" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
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*Mr./Ms. Nikesh Devendran Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "" during the academic year 2021-22 under the guidance of Swapna
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*Mr./Ms. Pooja Shinde of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
Study on privatization of banking sector in India" during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
April 2022 to this college in fulfilment of the curriculum of, B. Com
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*Mr./Ms. Sagar Kanojiya Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON ROLE OF IT IN BANK" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
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*Mr./Ms. Akash Manik of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on marketing in insurance" during the academic year 2021-22 under
the guidance of Swapna Kadam _submitted on 20th April 2022 to this
college in fulfilment of the curriculum of. B. Com Banking and Insurance
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This is to certify that

*Mr./Ms. Mohammed Moin Raza Ansari Of B. Com Banking and Insurance Semester VI has undertaken & completed the **PROJECT WORK** titled "A Comaparative Study Of Mobile Application Of YOYO (Mobile Pay App) & SBI (SBI YONO App)" during the academic year 2021-22 under the guidance of Swapna Kadam _submitted on 20th April 2022 to this college in fulfilment of the curriculum of B. Com Banking and Insurance University of Mumbai.*

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*Mr./Ms. Bharat Acharya of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON 7-MOBILE APP OF 7000 BANK WITH
RESPECT TO MUMBAI REGION." during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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*Mr./Ms. Darshan Duggad of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on ULIPS and Mutual funds" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Harsh Lad of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON INVESTERS PREFERENCE IN FIXED
INCOME" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of B. Com Banking and Insurance University
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*Mr./Ms. Pranit Dhone of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A
Study on Types of Risk in Banking Sector" during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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*Mr./Ms. Rohit Patil of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A study
on modernization in banking sector of india" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Priyanshu Singh of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A Study on the level of financial literacy in India according to the
different Economic classes." during the academic year 2021-22 under the
guidance of Swapna Kadam submitted on 20th April 2022 to this college
in fulfilment of the curriculum of, B. Com Banking and Insurance
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*Mr./Ms. Swapnil Lingayat of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on frauds in indian banks" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Archishma Temkar Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on level of satisfaction among public and private sector
banks" during the academic year 2021-22 under the guidance of Swapna
Kadam submitted on 20th April 2022 to this college in fulfilment of the
curriculum of, B. Com Banking and Insurance University of Mumbai.*

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*Mr./Ms. Tanaya Pote of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A study
on scope of continuity of traditional banking" during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Dhananjay Gupta Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A Study on effectiveness of plastic money and its impact on
consumer behaviour growth" during the academic year 2021-22 under the
guidance of Swapna Kadam _submitted on 20th April 2022 to this college
in fulfilment of the curriculum of, B. Com Banking and Insurance
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This is to certify that

*Mr./Ms. Rushikesh Sonawane Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A Study on Motor Insurance in India" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Janvi Divekar Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
Study on role of Technology in Banking Sector." during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Nishant Sharma Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "The
study on financial investor preference of reliance industry limited" during
the academic year 2021-22 under the guidance of Swapna Kadam
submitted on 20th April 2022 to this college in fulfilment of the curriculum
of, B. Com Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Vishlesha Chopdekar of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study about awareness of bank audit" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. K Devendar Reddy Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "Transport insurance in India" during the academic year 2021-22
under the guidance of Swapna Kadam submitted on 20th April 2022 to
this college in fulfilment of the curriculum of, B. Com Banking and
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This is to certify that

*Mr./Ms. Deepali Potdar Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON THE ROLE OF E-BANKING DURING THE
COVID-19 WITH RESPECT TO MUMBAI." during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
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This is to certify that

*Mr./Ms. Naresh Khutikar Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON PRIVATE SECTOR BANKS vs PUBLIC
SECTOR BANKS" during the academic year 2021-22 under the
guidance of Swapna Kadam _submitted on 20th April 2022 to this college
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This is to certify that

*Mr./Ms. Soman Jaiswal of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled
"Awareness of Mutual funds among Indian adults and its scope" during
the academic year 2021-22 under the guidance of Swapna Kadam
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*Mr./Ms. Heena Fakki of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A study
of customer relationship management in banking sector" during the academic
year 2021-22 under the guidance of Swapna Kadam submitted on 20th
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This is to certify that

*Mr./Ms. Shifa Siddiqui Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on role of information technology in banking" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Disha Singh of B. Com Banking and Insurance Semester IV
has undertaken & completed the **PROJECT WORK** titled "The role
of retail banking in Indian economy" during the academic year 2021-22
under the guidance of Swapna Kadam submitted on 20th April 2022 to
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This is to certify that

*Mr./Ms. Jatin Thakur Of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled "A study
on analysis of NPI in Mumbai region" during the academic year 2021-22
under the guidance of Swapna Kadam submitted on 20th April 2022 to
this college in fulfilment of the curriculum of, B. Com Banking and
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This is to certify that

*Mr./Ms. Jalendar Bommagoni Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "To study the role of general insurance among investors" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of,
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This is to certify that

*Mr./Ms. Archana Metre of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on use of technology in Retail banking" during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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*Mr./Ms. Mariappan Thevar Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "To Study on Growth of Discount Brokers In Last 5 Years" during
the academic year 2021-22 under the guidance of Swapna Kadam
submitted on 20th April 2022 to this college in fulfilment of the curriculum
of, B. Com Banking and Insurance University of Mumbai.*

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This is to certify that

*Mr./Ms. Indumathi Thevar Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on Commodity Market and Investor Awareness" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of.
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This is to certify that

*Mr./Ms. Monika Kamkar Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY REPORT ON PROSPECTS AND CHALLENGES
OF MOBILE BANKING IN WADALA" during the academic year
2021-22 under the guidance of Swapna Kadam submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Sudarshan - Of B. Com Banking and Insurance Semester VI
has undertaken & completed the **PROJECT WORK** titled
**"STUDY ON STANDARD LIFE INSURANCE OF
CUSTOMER BUYING BEHAVIOUR"** during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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*Mr./Ms. Mihir Patil of B. Com Banking and Insurance Semester IV
has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON INSURANCE AWARENESS AMONG RURAL
AND URBAN CUSTOMER IN MAHARASHTRA" during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of,
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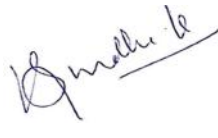
This is to certify that

*Mr./Ms. Anupam Adak Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON AGRICULTURAL INSURANCE &
GOVERNMENT SCHEMES IN INDIA" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Ashok Chaudhary Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A Study on the perception of people on Pradhan Mantri Jan Dhan
Yojana Scheme." during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of, B. Com Banking and Insurance University
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This is to certify that

*Mr./Ms. Euthorian Fernandes Of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A STUDY ON MORTGAGE LOAN" during the academic year
2021-22 under the guidance of Swapna Kadam _submitted on 20th April
2022 to this college in fulfilment of the curriculum of, B. Com Banking
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This is to certify that

*Mr./Ms. Sakshi Jagtap Of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on credit and loan facilities by banks and NBFCs." during the
academic year 2021-22 under the guidance of Swapna Kadam _submitted
on 20th April 2022 to this college in fulfilment of the curriculum of,
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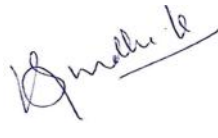
This is to certify that

*Mr./Ms. Muthupriya Nadar of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A study on Plastic money with reference to ICICI Bank
customer" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of B. Com Banking and Insurance University
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This is to certify that

*Mr./Ms. Siddhesh Surve of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
Study of Tax Planning Methods Available for Sole
Proprietorship" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
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This is to certify that

*Mr./Ms. Preeti Devendra of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON IMPACT OF ELECTRONIC BANKING AMONG
THE CUSTOMERS" during the academic year 2021-22 under the
guidance of Swapna Kadam submitted on 20th April 2022 to this college
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This is to certify that

*Mr./Ms. Lavanya Boda of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
STUDY ON EDUCATIONAL LOAN PROVIDED BY
NATIONALIZED BANK" during the academic year 2021-22 under
the guidance of Swapna Kadam submitted on 20th April 2022 to this
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This is to certify that

*Mr./Ms. Bilal Husen Ansari of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A STUDY ON KYC WITH RESPECT TO KOTAK
MAHINDRA BANK" during the academic year 2021-22 under the
guidance of Swapna Kadam submitted on 20th April 2022 to this college
in fulfilment of the curriculum of, B. Com Banking and Insurance
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This is to certify that

*Mr./Ms. Prajakta Ghadigaonkar of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "**A STUDY ON CUSTOMER SATISFACTION AT**
HDFC BANK" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of B. Com Banking and Insurance University
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This is to certify that

*Mr./Ms. Kartiki Kinjale of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on the problems faced by the taxpayers while E-filing ITR" during
the academic year 2021-22 under the guidance of Swapna Kadam
submitted on 20th April 2022 to this college in fulfilment of the curriculum
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This is to certify that

*Mr./Ms. Siddharth Ambre of B. Com Banking and Insurance
Semester VI has undertaken & completed the **PROJECT WORK**
titled "A Study On Role Of LIC In Indian Insurance Industry" during
the academic year 2021-22 under the guidance of Swapna Kadam
submitted on 20th April 2022 to this college in fulfilment of the curriculum
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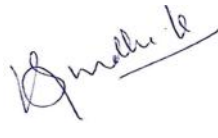
This is to certify that

*Mr./Ms. Sandhya Gupta of B. Com Banking and Insurance Semester
VI has undertaken & completed the **PROJECT WORK** titled "A
study on motivational practices in banking sector for banking
employees" during the academic year 2021-22 under the guidance of
Swapna Kadam submitted on 20th April 2022 to this college in
fulfilment of the curriculum of B. Com Banking and Insurance University
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