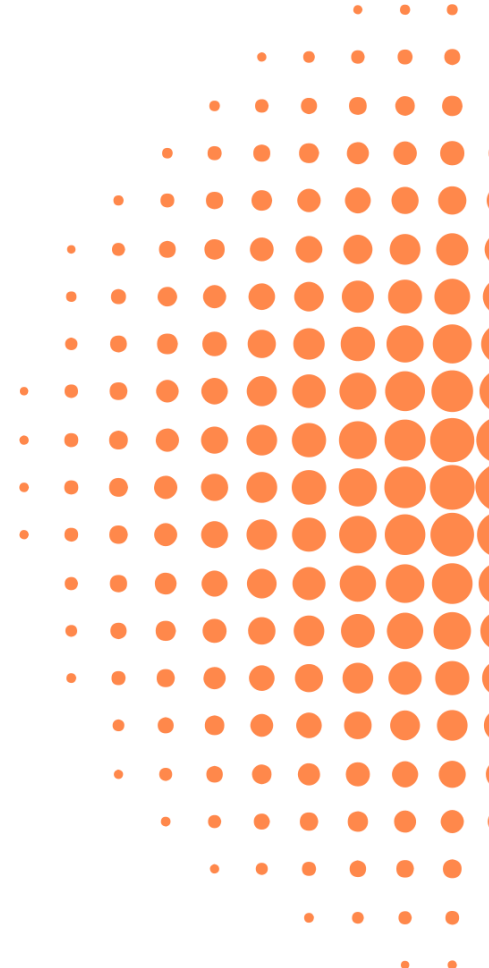


# V-IDEAS 2024-25



B.Com (Accounting & Finance)

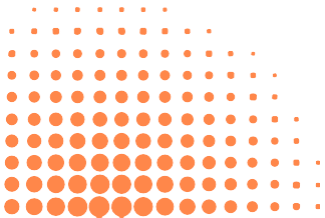
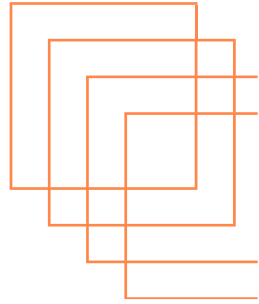


## Principal's Desk



*Dr. Rohini Kelkar*

Publications of V-Ideas in a novel activity of VSIT. It gives a summary of great efforts done by final year students, their projects guides and the mentors of the guiding teachers. V-Idea is a documents that depicts the variety of areas the students have been working on for the partial fulfilment of their final year evaluation. Working on a final year projects gives students an opportunity to apply their theoretical knowledge to problem solving. It also helps students to improve their performance at placement related activities. I am extremely happy to present this booklet for the academic year 2024-25. I also take this opportunity to acknowledge the efforts done by teachers, students and the mentors towards completion of students projects well within time.



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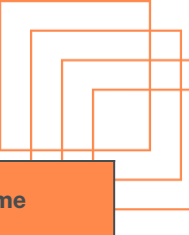
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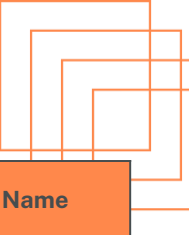
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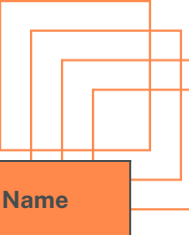
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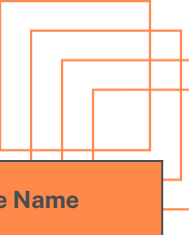
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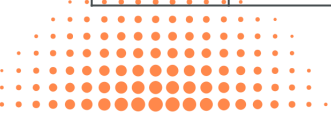
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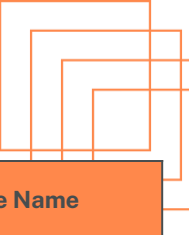
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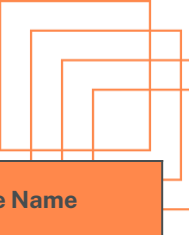
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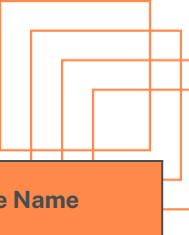
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# Study Auditor's role in Avoiding Financial Misreporting and guaranteeing Financial Statement Transparency



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Stalin Jesudasan ( stalinjesudasan27@gmail.com)

**Brief idea of project:** As a bank audit intern, my project is about understanding how auditors help keep financial statements accurate and transparent. Auditors check a bank's financial records to ensure they are correct and follow the required rules and regulations. They look for mistakes, fraud, or any mismatched figures that could lead to financial misreporting. By carefully examining risks, internal controls, and transactions, auditors help maintain trust in the banking system. Their independent reviews ensure that banks follow accounting rules, RBI guidelines, and disclosure requirements, which reduces errors and ensures financial information is clear and reliable.

**Learnings:** Through my project on the auditor's role in preventing financial misreporting and ensuring transparency in bank financial statements, I am learning how auditors verify financial records, assess regulatory compliance, and detect fraud or errors. I have gained insights into risk assessment, internal control evaluation, and the importance of independent audits in maintaining financial integrity. Understanding RBI guidelines, accounting principles, and disclosure norms has helped me see how auditors ensure banks present accurate and trustworthy financial information. This project has enhanced my knowledge of audit procedures, compliance requirements, and the role of auditors in strengthening public trust in the banking system.

**Screenshots of the Project / Photos of Working Model :**

## The Role of Auditors in Financial Reporting

- 1 Independent Verification
- 2 Compliance with Standards
- 3 Risk Assessment
- 4 Internal Control Evaluation
- 5 Reporting and Communication



## Role of Auditors in Financial Statement Analysis



# Analysis of benefits and challenges of both bank and customers to adopting digital platforms



**Name of Project Guide:** Prof. Agnus Meledath

**Name of Students:** Priyanshu Virendra( priyanshuyadav5384@gmail.com)

**Brief idea of project:** Adopting digital banking platforms provides convenience, speed, cost savings, and increased security for both consumers and banks. Challenges are the risk of cyberattacks, gaps in digital literacy, system downtime, and compliance with regulations. As banks increase efficiency, consumers have to transition to technology and protect data.

**Findings** Adopting digital platforms in banking offers significant benefits for both banks and customers but also presents challenges. For banks, digital platforms improve operational efficiency by automating processes, reducing costs, and enhancing data analytics for better decision-making. They can also expand their reach, offering services to a wider customer base, including those in remote areas. However, challenges include the high initial investment in technology, cybersecurity risks, and the need to train staff and update legacy systems.

**Screenshots of the Project / Photos of Working Model :**

## The Benefits of Digital Banking for Customers



# Investigate the Unique Financial Accounting Challenges Posed by Digital Businesses, such as those in e-commerce



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Amaan Sameer Sayyed ( sayyedamaan183@gmail.com)

**Brief idea of project:** Financial accounting is a branch of accounting concerned with the summary, analysis and reporting of financial transactions related to a business. This involves the preparation of financial available for public use. stakeholders, suppliers, banks, employees, government, business owner , and other stakeholders are examples of people interested in receiving such information for decision making purposes. Ecommerce business growth is accelerating at an unprecedented rate. Whether you're new to ecommerce or have been operating one for some time, you need to know how ecommerce accounting works to manage your finances effectively.

**Findings** Digital businesses are reshaping the landscape of financial accounting, presenting new challenges for both companies and accountants. These challenges arise from the unique nature of digital operations and the ever-evolving digital tools and platforms that businesses

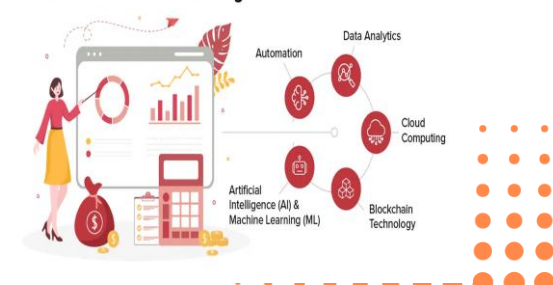
**Screenshots of the Project / Photos of Working Model :**



Beyond Tools: How  
Mindset Shapes the  
Digital  
Transformation of  
Accounting Firms



Critical Components of Digital  
Transformation in Accounting for CPAs



# Study the use of platforms like Facebook, Instagram, twitter to promote social causes, create connections and engage local communities.



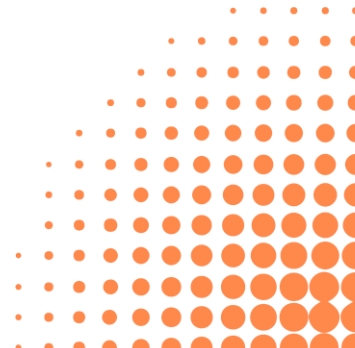
**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Shravani Suhas Wagh (shravani.wagh@vsit.edu.in)

**Brief idea of project :** Social networking sites such as Instagram, Facebook, and Twitter have become effective connectivity and communication mechanisms with various groups. They enable citizens, organizations, and companies to campaign for social issues, raise awareness, and mobilize the public. The websites facilitate reaching out to local communities through engaging platforms that facilitate discussion and collaboration. Targeted content, community-engagement features, and their ability to interact with users and encourage them to interact with one another enhance positive relationships among stakeholders. Social media welcomes interaction and thus it is an empowering vehicle for advocacy, communication, and community building.

**Findings :** Studies on social media sites such as Instagram, Facebook, and Twitter indicate that they promote community interaction by allowing people to connect with one another, share neighborhood activities, and post social causes. They are responsible for creating awareness about social issues and campaigns. Social media allows local businesses to receive exposure and promote community integration. Misinformation and polarization are major issues that are of great magnitude, however, and are major determinants of the success of these sites in promoting effective connections.

**Screenshots of the Project / Photos of Working Model :**



# Study the effectiveness of monetary policy tools in stabilizing the economy and managing inflation.



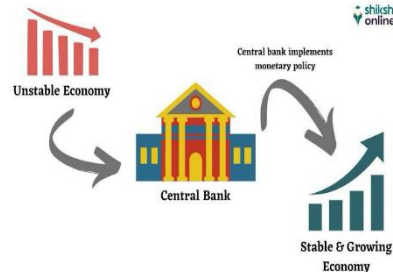
**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Darshana Patel (darshanapatel9041@gmail.com)

**Brief idea of project:** This project examines how monetary policy tools influence economic stability and inflation control. It explores key instruments like interest rates, open market operations, cash reserve requirements, and quantitative easing. The study evaluates their effectiveness in managing inflation, promoting GDP growth, and ensuring financial stability. It includes case studies of successful and unsuccessful monetary policies in different economies. The research also highlights challenges such as policy time lags and global economic influences. Statistical analysis and economic indicators will be used to assess policy impacts. The findings will provide insights for policymakers on optimizing monetary strategies for sustainable economic growth.

**Findings:** The study finds that monetary policy tools, especially interest rate adjustments and open market operations, play a crucial role in stabilizing the economy and controlling inflation. Contractionary policies effectively reduce inflation, while expansionary policies boost economic growth but may lead to inflationary risks. However, policy transmission delays and external global factors can limit their effectiveness. Case studies highlight both successes, like the U.S. Federal Reserve's response to crises, and failures, such as hyperinflation in Zimbabwe. The findings suggest that a balanced, flexible approach, combined with fiscal policies, is essential for sustainable economic stability.

**Screenshots of the Project / Photos of Working Model :**



# How multinational companies account for foreign currency transactions in their financial statements



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Nuh Khalique Mulla ( nuhkhaliquemulla@gmail.com)

**Brief idea of project:** Foreign exchange transactions are an inherent part of the financial activities of multinational corporations (MNCs) when they trade and invest overseas. Such transactions, including revenues, expenses, assets, and liabilities in foreign currencies, need precise accounting in order to maintain the accuracy of financial reporting. Exchange rate movements can have a major effect on financial statements, and therefore there is a need to follow the set international accounting standards like the International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP). To deal with such complexities, MNCs utilize different accounting practices like recording transactions at the spot exchange rate, exchange rate differences being recognized, and hedging instruments being used to offset risks. Enforcing adherence to these standards improves transparency and allows stakeholders to make informed decisions.

**Findings :** The study identifies the international accounting standards, such as IFRS and GAAP, and their implications for consistency and reliability of financial reporting. Besides, the research measures the effect of currency fluctuation on financial performance and examines some of the risk management methods used by MNCs to ensure financial stability.

## Screenshots of the Project / Photos of Working Model :

### Introduction to Foreign Currency Transactions

Understanding Foreign Currency Transactions



### How to Report Foreign Currency Transactions



### Best Practices for Reporting Currency in Financial Statements



# Study of Life Insurance Products for their suitability for different life stages and financial goals



Name of Project Guide : Prof. Agnus Meledath

Name of Students : Sherwin Goes (sherwingoes05@gmail.com)

## Brief idea of project:

This project investigates the suitability of life insurance products for different life stages and financial goals. Important policies that are classified and matched with life stages, such as young professionals, parents, and retirees, include term life, whole life, ULIPs, endowment plans, and pension plans. The study examines how insurance aids in retirement planning, asset accumulation, child security, and income protection in addition to accounting for premium costs, investment risks, and tax benefits. It concludes with recommendations, emphasizing how important it is to choose the right policy and evaluate it frequently to account for shifting financial needs

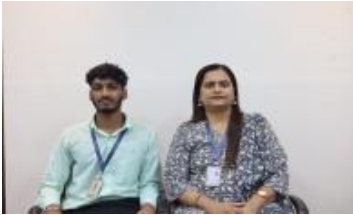
## Findings:

The study finds that Term Life Insurance suits young professionals for income protection, while Whole Life and Endowment Plans help in wealth accumulation. Child Plans secure education, and Pension Plans support retirement. ULIPs offer investment benefits, but risks vary. Selecting the right policy ensures financial stability across life stage

## Screenshots of the Project:



# The role of tax audit in improving tax compliance and reducing tax evasion.



Name of Project Guide : Prof .Agnus Meledath

Name of Students :Sehwag Mandal (sehwagmandal601@gmail.com)

**Brief idea of project:** Tax audits play a crucial role in enhancing tax compliance and minimizing tax evasion by ensuring transparency and accountability in financial reporting. They serve as an essential mechanism for governments to verify the accuracy of tax filings and detect discrepancies or fraudulent activities. By conducting systematic reviews of financial records, tax audits help in identifying underreporting, misstated income, and non-compliance with tax laws. This study explores the effectiveness of tax audits in improving tax compliance by discouraging tax evasion, promoting voluntary tax payments, and strengthening the overall tax administration system. It also examines the impact of audits on businesses and individuals, shedding light on how regulatory measures and enforcement mechanisms influence taxpayer behavior.

## Findings :

Tax audits enhance compliance by ensuring accurate financial reporting and discouraging tax evasion. They help boost government revenue by detecting discrepancies and improving tax collection. Additionally, audits promote transparency and trust in the taxation system. Strengthening audit mechanisms can further improve efficiency and compliance.

Screenshots of the Project / Photos of Working Model :



# Research the Importance of Parks, Gardens & Others Green Spaces in Urban Areas for Mitigating pollution & Public Health



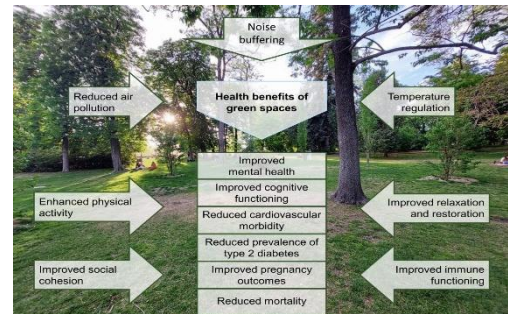
**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Sanjana Shivnath Prajapati(sanjanap7304@gmail.com)

**Brief idea of project:**As the global population continues to urbanize at an unprecedented rate, cities face escalating environmental challenges, particularly those associated with climate change. Urban areas, which are responsible for a significant portion of global greenhouse gas emissions, are increasingly vulnerable to climate-related impacts, such as rising temperatures, flooding, and air pollution. In this context, urban green spaces (UGS) including parks, gardens, green roofs, wetlands, and street trees have emerged as a critical element in urban planning and sustainability efforts. These spaces offer a wide range of ecological, social, and health benefits that can help mitigate the effects of climate change while enhancing the quality of life for urban residents.

**Findings :**Parks, gardens, and green spaces in urban areas significantly contribute to reducing pollution and improving public health. They enhance air quality by absorbing pollutants, mitigate the urban heat island effect, and encourage physical activities, leading to better cardiovascular health. Additionally, these green spaces offer mental health benefits by reducing stress, anxiety, and depression. They also promote social cohesion, community engagement, and support biodiversity. Overall, they are essential for healthier cities, reducing healthcare costs, and providing economic benefits through increased property values and tourism.

**Screenshots of the Project / Photos of Working Model :**



# The study of investing strategies used by mutual fund investors



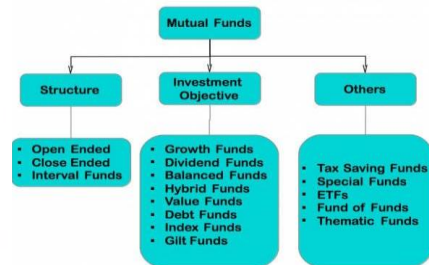
**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Hitesh Sharad Bhoite (hiteshbhoite77@gmail.com)

**Brief idea of project:** This study examines the various investment strategies adopted by mutual fund investors to optimize returns while managing risk. It explores key factors influencing investment decisions, such as risk tolerance, time horizon, and market conditions. The research categorizes strategies into growth-oriented, income-generating, and balanced approaches, analyzing how investors allocate assets across equity, debt, and hybrid funds. Additionally, it investigates the role of investor behavior, market trends, and economic factors in shaping strategy selection. By understanding these strategies, the study aims to provide insights into effective investment practices that enhance portfolio performance and financial security for mutual fund investors.

**Findings :** mutual fund investors adopt diverse investment strategies based on their risk appetite, financial goals, and market conditions. Growth-oriented investors prefer equity funds, while conservative investors favor debt or hybrid funds for stability. Systematic Investment Plans (SIPs) are widely used for disciplined, long-term wealth creation.

## Screenshots of the Project / Photos of Working Model :



# Impact of Auditing practices on the quality and reliability of financial statements in Banks



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Harsh Anant Jadhav ( jadhavharsh367@gmail.com)

**Brief idea of project:** Auditing practices play a crucial role in ensuring the quality and reliability of financial statements in banks. A well-conducted audit enhances transparency, detects financial irregularities, and ensures compliance with regulatory requirements. It helps in identifying risks such as fraud, misstatements, and operational inefficiencies, thereby increasing stakeholder confidence. Additionally, audits strengthen internal controls, improve financial reporting accuracy, and support decision-making by providing an independent assessment of a bank's financial health. By maintaining high auditing standards, banks can uphold credibility, attract investors, and comply with stringent regulatory frameworks.

**Findings :** Auditing practices enhance the accuracy, transparency, and reliability of banks' financial statements by ensuring compliance with regulations and detecting fraud. They strengthen internal controls, improve risk management, and boost investor confidence. Overall, audits play a vital role in maintaining the credibility and stability of the banking sector.

**Screenshots of the Project / Photos of Working Model :**



# Study The Role Of Auditors With Respect To Concurrent Audit (Internship As Accountant Assistant In Ms Gokhale And Company)



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Hussain Murtuza Motiwala (hussainmotiwala8@gmail.com)

**Brief idea of project:** Auditors play a crucial role in ensuring financial integrity, and their work becomes even more vital in concurrent audits, which are conducted in real-time rather than after the fact. This project explores how auditors help organizations, especially financial institutions, stay compliant, minimize risks, and detect irregularities before they become major issues. Unlike traditional audits that review past transactions, concurrent audits provide immediate insights, allowing businesses to take corrective action quickly. Auditors verify financial transactions, assess internal controls, and identify any signs of fraud or inefficiencies. Their work helps maintain transparency, builds trust, and ensures that financial operations run smoothly. However, concurrent auditing comes with its own challenges. Auditors must analyze large volumes of data under tight time constraints while keeping up with changing regulations and emerging financial risks. With the increasing use of digital banking and automated processes, they must also navigate cybersecurity concerns and technological advancements.

**Findings:** Despite these challenges, concurrent audits make a significant impact by strengthening financial discipline and improving decision-making. By adopting best practices and leveraging technology, auditors can enhance the efficiency and reliability of the audit process. This project aims to highlight the essential role auditors play in concurrent audits and their contribution to a more transparent and secure financial system.

**Screenshots of the Project / Photos of Working Model :**



# A Study On Assessment And Management Of Credit Risk In HDFC Bank



Name of Project Guide : Prof. Agnus Meledath

Name of Students : Nirzara Suresh Misal (nirzaramisal@gmail.com)

**Brief Idea Of Project :** The project "A Study on Assessment and Management of Credit Risk in HDFC Bank" focuses on understanding how the bank identifies, evaluates, and mitigates potential credit risks. Credit risk refers to the possibility that a borrower may default on their repayment obligations. This study explores the methodologies employed by HDFC Bank to assess the creditworthiness of individuals and businesses before lending, such as credit scoring models, financial ratios, and background checks. It also delves into the bank's strategies for managing these risks, including setting appropriate interest rates, collateral requirements, and employing risk diversification techniques. The project evaluates the effectiveness of these practices in ensuring financial stability, minimizing loan defaults, and maintaining profitability. A key objective is to assess how well HDFC Bank aligns its risk management practices with industry standards and regulatory guidelines. Overall, the study offers insights into the credit risk management process within a leading financial institution.

**Findings :** The study finds that HDFC Bank effectively assesses credit risk through scoring models, financial analysis, and customer profiling. The bank mitigates risk using diversified portfolios, collateral requirements, and advanced technology. These practices align with industry standards, ensuring accurate credit assessments, minimal defaults, and financial stability in the bank's operations.

Screenshots of the Project / Photos of Working Model :



# Study of the Importance of Credit Ratings in determining the Cost of Capital for Businesses & Governments



**Name of Project Guide:** Prof. Agnus Anthony

**Name of Students:** Kanziya Mimli (kanziyamimli@gmail.com)

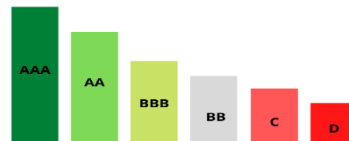
**Brief Idea of Project:** Credit ratings play a crucial role in determining the cost of capital for both businesses and governments, as they serve as an indicator of creditworthiness. These ratings, assigned by agencies like Moody's, Standard & Poor's, and Fitch, assess the ability of an entity to repay its debt obligations. A higher credit rating signifies lower risk, allowing businesses and governments to secure funding at lower interest rates. Conversely, lower ratings indicate higher risk, leading to increased borrowing costs due to higher interest rate demands from investors. Overall, credit ratings significantly impact financial decision-making by influencing interest rates, investor confidence, and capital accessibility. Understanding these ratings helps businesses and governments strategically manage their financial policies and optimize their capital structure to ensure sustainable growth and stability.

**Findings:** It highlights that credit ratings have a direct impact on borrowing costs, with higher-rated entities enjoying lower interest rates and easier access to capital. The study also finds that businesses and governments with strong credit ratings can attract more investors, reducing their reliance on costly financing options. Overall, the findings underscore the critical role of credit ratings in financial decision-making, risk management, & long-term sustainability for both businesses and governments.

**Screenshots of the Project / Photos of Working Model:**

	Credit Ratings		
	S&P	Moody's	Fitch
Investment Grade	AAA	Aaa	AAA
	AA	Aa	AA
	A	A	A
	BBB	Baa	BBB
Speculative Grade	BB	Ba	BB
	B	B	B
	CCC	Caa	CCC
	CC	Ca	CC
	C	C	C
	D	D	D

## Credit Ratings and Credit Scores



# Study the challenges faced by SMEs in preparing and presenting financial statements.



Name of Project Guide: Prof. Angus Meledath

Name of Students: Sanika Darshan Narvekar (sanika.narvekar66@gmail.com)

**Brief idea of project:** Small and medium enterprises (SMEs) often struggle with financial statement preparation due to limited resources, expertise, and infrastructure. Many SMEs don't have experienced accounting professionals on their team, which can lead to errors in financial reporting or misinterpretation of financial data. Without the right skills, even small mistakes can have big consequences. Budget constraints also make it difficult for SMEs to invest in advanced accounting software or hire external auditors. As a result, their financial statements may not be as accurate or reliable as they should be. This can create challenges when applying for loans, attracting investors, or making strategic business decisions.

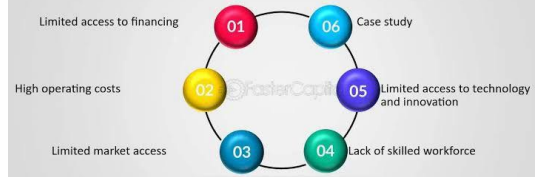
**Findings:** SMEs (Small and Medium Enterprises) often face several challenges in preparing and presenting financial statements due to their limited resources, expertise, and infrastructure. Some of these challenges include 1. **\*Lack of Accounting Expertise\*:** Many SMEs lack skilled accounting professionals, leading to poor or inaccurate financial reporting. This can result in errors or misinterpretation of financial data. 2. **\*Limited Financial Resources\*:** SMEs may not have the budget to invest in advanced accounting software or external auditors, which can affect the quality and accuracy of financial statements

**.Screenshots of the Project / Photos of Working Model :**

## BIGGEST CHALLENGES



## Challenges Faced by SMEs in the CSME



# The Role Of Accounting Information System In Modern Business



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Abhirami Thiyagarajan (thiyagarajanabhirami@gmail.com)

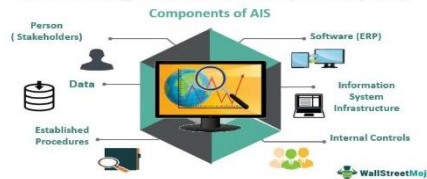
**Brief idea of project:** An Accounting Information System (AIS) is a digital framework used by modern businesses to collect, process, store, and manage financial data. It helps in automating accounting tasks, ensuring accuracy, and generating real-time financial reports. Businesses across industries use AIS for budgeting, auditing, tax compliance, and decision-making. By integrating with other business systems, AIS improves efficiency, reduces errors, and enhances financial transparency, making it an essential tool for modern enterprises.

**Findings:** An Accounting Information System (AIS) enhances financial accuracy by reducing human errors and automating accounting tasks, leading to improved efficiency. It provides real-time financial reporting, enabling better decision-making and strategic planning. AIS ensures compliance with tax laws and financial regulations while maintaining data security to protect sensitive financial information. Additionally, it integrates seamlessly with other business systems like ERP, CRM, and banking platforms, ensuring smooth operations. By reducing manual work and operational costs, AIS proves to be a cost-effective solution for modern businesses, streamlining financial processes and improving overall management.

**Screenshots of the Project / Photos of Working Model :**



## Accounting Information System (AIS)



# Study on the Role of Auditors in Preventing Financial Misreporting and Ensuring Transparency in Financial Statements



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students:** Oliveya Francis Fernandes (fernandesolivia739@gmail.com)

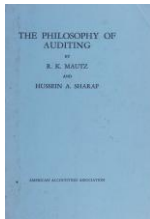
## Brief Idea of Project:

Auditors play a crucial role in maintaining the integrity of financial reporting by ensuring accuracy, transparency, and compliance with accounting standards. Their independent assessment helps detect and prevent financial misreporting, fraud, and discrepancies in financial statements. This study examines how auditors contribute to corporate governance, investor confidence, and regulatory compliance, ultimately promoting trust in financial markets.

## Findings:

- Auditors act as watchdogs, detecting financial irregularities and ensuring adherence to accounting principles.
- Independent audits enhance corporate accountability and reduce the risk of fraud or misrepresentation.
- Strong audit mechanisms improve investor confidence and safeguard stakeholders' interests.
- Regulatory frameworks and ethical auditing practices are essential in maintaining transparency in financial statements.

## Screenshots of the Project/Photos of Working Model:



# A Study how audit risk and Materiality are assessed during the audit process and their influence on audit procedures



**Name of Project Guide :** Prof. Agnus Meledath

**Name of Students :** Prathamesh Waghmare (prathamesh.waghmare@vsit.edu.in)

**Brief idea of project:** Audit risk refers to the likelihood that an auditor may render an incorrect opinion on financial statements due to inherent, control, and detection risks. Materiality, however, relates to the magnitude of misstatements in financial statements and whether they could have the potential to influence decision-making by users. Both concepts assist auditors in establishing the degree of scrutiny to be used during the audit process. Higher risk or higher levels of materiality are likely to lead to more comprehensive audit procedures. In combination, audit risk and materiality influence audit test design and application to make financial statements fairly presented.

**Findings :** Audit risk and materiality are crucial in the audit process, guiding auditors in planning and executing procedures effectively. Audit risk comprises inherent risk (due to business nature), control risk (due to weak internal controls), and detection risk (failure to detect misstatements). Materiality determines the significance of misstatements based on quantitative (e.g., revenue, net income) and qualitative factors (e.g., fraud, legal violations). Higher risk areas require more extensive testing, while materiality thresholds influence the scope of procedures. Proper assessment ensures that auditors focus on critical areas, minimizing errors and statements.

**Screenshots of the Project / Photos of Working Model :**



# Study the role of Internal Audits in Identifying, Assessing, and Mitigating Risks within Organizations.



Name of Project Guide : Prof. Angus Meledath

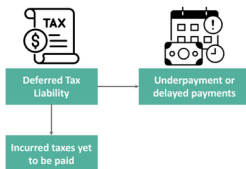
Name of Students : Siddhik Kumar Vasu(kumar.siddhik2024@gmail.com)

**Brief idea of project:** During my internship as an Accountant Assistant at CGCA & Associates, I gained practical experience in income tax accounting, particularly in handling deferred tax assets (DTA), deferred tax liabilities (DTL), and tax expenses. I learned how temporary differences—such as accelerated depreciation and tax loss carryforwards—impact financial statements, creating future tax obligations (DTL) or benefits (DTA). This experience deepened my understanding of how companies manage taxes strategically to optimize cash flow and compliance.

**Findings:** Beyond technical knowledge, I saw how tax planning and financial decision-making go hand in hand. Assisting in tax reconciliations and reporting, I realized that tax accounting is not just about calculations but about ensuring accuracy, transparency, and long-term financial stability. This internship enhanced my analytical skills and gave me valuable insights into how businesses navigate complex tax regulations while maintaining financial efficiency.

**Screenshots of the Project / Photos of Working Model :**

What Is A Deferred Tax Liability?



# The role of Accounting Ratios in Evaluating Companies Financial Health



Name of Project Guide : Prof. Agnus Meledath

Name of Students : Saurabh Pradeep Bagwe Namrata

**Brief idea of the project:** A company in order to continue its operations in the long term requires various resources available at various sources, such as capital from investors, goods from suppliers, loans from creditors and such other sources. However before making contract with the company the above persons need to invest their confidence in the company. For the same, the accounting ratios are a document of the company's health and its ability to contract.

**Findings:** Accounting ratio is the comparison of two or more financial data which are used for analysing the financial statements of companies. It is an effective tool used by the shareholders, creditors and all kinds of stakeholders to understand the profitability, strength and financial status of companies. This is also widely known as financial ratios based on which business performance can be monitored and important business decisions are made.

**Screenshots of the Project / Photos of Working Model :**



# Study the effect of capital gains tax rate changes on stock market performance and investor Sentiment



Name of Project Guide : Prof. Agnus Meledath

Name of Students : Sairaj Sanjay Chavan

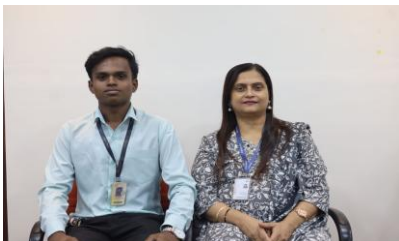
**Brief idea of the project:** The project aims to analyze how changes in capital gains tax rates impact stock market performance and investor sentiment. Capital gains tax affects how investors view the profitability of selling assets like stocks, which may influence their investment decisions and overall market behavior. Examine the effect of capital gains tax rate changes on stock returns, market volatility, and investor sentiment.

**Findings: Screenshots of the Project / Photos of Working Model :** Explore the potential link between these tax rate changes and stock market performance. The concept of investor sentiment, how market participants feel about market conditions or the economy, which can influence their investment decisions. Past studies may indicate a relationship between tax policy and stock market performance, but findings can vary depending on the tax rate changes, timing, and market conditions.

**Screenshots of the Project / Photos of Working Model :**



# Project Report To Explore The Accounting Treatment For Intangible Assets



Name of Project Guide : Prof. Agnus Meledath

Name of Students : Rohan Jagdish Mamidi ( rohanmamidi47@gmail.com)

**Brief idea of project :** A project on accounting for intangible assets focuses on how businesses recognize, measure, and report assets that don't have a physical presence but still hold value. These could include patents, trademarks, goodwill, copyrights, or brand value. Intangible assets have become a crucial component of modern businesses, contributing significantly to their overall value and competitive advantage. Unlike tangible assets, intangible assets—such as patents, trademarks, goodwill, copyrights, and software—lack physical presence but hold substantial economic value. Proper accounting for these assets is essential for financial transparency, compliance with accounting standards, and accurate valuation of a company's worth.

**Findings :** Accounting for intangible assets involves recognizing, valuing, and managing assets that don't have a physical form but provide future economic benefits. These assets, like patents, trademarks, and goodwill, are initially recorded at cost, which could be the purchase price for acquired assets or direct costs for those developed internally.

Screenshots of the Project / Photos of Working Model :



# Impact of ESG Investing on Corporate Valuation and Performance



**Name of Project Guide :** Prof. Ajaykumar Poojary

**Name of Students :** Bhakti Boricha ( bhaktiboricha68@gmail.com)

**Brief idea of project:** Environmental, Social, and Governance (ESG) investing has become a pivotal aspect of modern finance, significantly influencing corporate valuation and performance. This investment strategy incorporates non-financial elements, environmental care, social responsibility, and governance standards into financial decision-making, marking a shift towards sustainable and ethical business operations. Companies that actively manage environmental issues often see improved valuations. Efficient resource use, waste minimization, and emission controls can lead to cost reductions and lower regulatory risks. For example, firms investing in renewable energy may gain tax benefits and decreased operational expenses, positively affecting their valuation.

**Findings :** The belief that high-quality ESG performance is positively linked to improved financial performance is a pillar of contemporary corporate strategy. This research provides significant evidence, showing that firms with high-quality environmental, social, and governance performance are outperforming others in terms of stock performance, profitability, and market capitalization.

**Screenshots of the Project / Photos of Working Model :**



# Environmental, Social and Governance (ESG) Reporting and its Impact on Corporate Financial Performance



**Name of Project Guide :** Prof. Ajaykumar Poojary

**Name of Students :** Sanyami Badala ( badalasanyami@gmail.com)

**Brief idea of project:** Environmental, Social, and Governance (ESG) reporting refers to the process by which companies disclose information about their ESG-related activities, policies, and impacts. ESG reporting aims to enhance transparency for stakeholders, including investors, regulators, consumers, and employees, by providing insight into how businesses manage sustainability-related risks and opportunities. The concept of ESG has evolved over several decades. Although its roots can be traced back to the corporate social responsibility (CSR) movement and sustainability initiatives of the 1980s, ESG as a formalized framework gained recognition in 2005 with the introduction of the United Nations' Principles for Responsible Investment (PRI). Since then, ESG reporting has become a crucial tool for assessing corporate sustainability and ethical business practices.

**Findings :** ESG combined scores are positively and significantly associated with firm value and profitability. Governance and Social criteria have a stronger relationship with financial performance compared to Environmental criteria. ESG reporting enhances investor confidence, long-term financial sustainability, and risk management.

**Screenshots of the Project / Photos of Working Model :**



# The Role of Tax Incentives in promoting Small Business Growth and Innovation



Name of Project Guide : PROF. AJAYKUMAR POOJARY

Name of Students : ARZOO MUKADAM (arzoomukadam05@gmail.com)

**Brief Idea Of Project:** This study examines the role of tax incentives in promoting small business growth and innovation in India. It analyzes corporate tax reductions, GST exemptions, and R&D deductions, assessing their impact on business expansion, employment, and technological advancements. The research explores how tax policies influence financial sustainability, competitiveness, and long-term viability of MSMEs. It identifies key challenges, including accessibility barriers, policy gaps, and regulatory complexities, while providing strategic policy recommendations to enhance SME development, foster entrepreneurship, support economic growth, and encourage technology-driven innovation in emerging industries.

**Findings :** Tax incentives significantly boost MSME growth, employment, and innovation by reducing financial burdens and encouraging investments in research and development. However, challenges like bureaucratic hurdles, compliance complexity, policy instability, and regional disparities limit their full potential. Increased awareness, streamlined processes, sector-specific incentives, enhanced financial accessibility, and a stable regulatory framework can improve their effectiveness, ensuring long-term sustainability, economic expansion, and competitiveness in both domestic and global markets.

**Screenshots of the Project / Photos of Working Model :**



The Benefits of Tax Incentives for Individuals and Businesses



# The Impact of Digital Transformation on the Future of Auditing



**Name of Project Guide:** Prof. Ajay Kumar Poojary

**Name of Student:** Prerna Devdas Kadam (prernakadam266@gmail.com)

**Brief idea of Project:** Digital transformation is revolutionizing the future of auditing by integrating advanced technologies like artificial intelligence (AI), blockchain, data analytics, and automation into audit processes. These innovations significantly enhance the accuracy, efficiency, and scope of audits, fundamentally changing how audits are conducted.

Automation of repetitive tasks, such as data entry and sample testing, allows auditors to focus on more strategic and complex aspects of their work. This not only saves time but also reduces human error, ensuring more reliable results.

Data analytics is another critical area where digital transformation has a major impact. Auditors can now analyze vast amounts of data in real-time, uncovering trends, patterns, and anomalies that were difficult to detect using traditional methods. This leads to more in-depth insights and a higher level of assurance in the audit process.

## Findings:

1. Increased Efficiency and Accuracy
2. New Skills and Expertise Required

## Screenshots of the Project / Photos of Working Model:



# Accounting for Crypto currencies: Challenges in Valuation & Reporting



**Name of Project Guide :** Asst Prof . Ajaykumar Poojary

**Name of Student :** Sneha Panchal

**Brief idea of project:** This project explores the challenges of accounting for cryptocurrencies, focusing on valuation and reporting. It examines issues like the high volatility of cryptocurrencies, difficulties in determining their fair value, and the classification of crypto assets in financial statements. The project also looks into the lack of clear regulatory guidelines, tax implications, and how traditional accounting principles (like Historical Cost and Going Concern) apply to cryptocurrencies. The goal is to provide insights and recommendations for improved accounting practices in this evolving field.

**Findings:** Accounting for cryptocurrencies faces challenges due to their high volatility, unclear classification, and inconsistent pricing. Impairment recognition is difficult, tax treatment varies by jurisdiction, and auditing is complex due to the decentralized nature. Additionally, global regulatory uncertainty complicates standardized reporting.

**Screenshots of the Project / Photos of Working Model :**



# The Role of Digital Banking in Financial Inclusion: A case study of Emerging Markets



Name of Project Guide : Prof. Ajaykumar Poojary

Name of Students : **Pranav Mishra** ([pranav.mishra@vsit.edu.in](mailto:pranav.mishra@vsit.edu.in))

**Brief idea of project:** This project explores the role of digital banking in promoting financial inclusion, particularly in emerging markets. With the rapid adoption of mobile banking, fintech solutions, and digital payment platforms, financial services are becoming more accessible to previously unbanked populations. The study examines how digital banking reduces barriers such as high transaction costs, lack of physical banking infrastructure, and documentation challenges. Through a case study approach, it analyzes the impact of digital financial services in selected emerging economies, focusing on their effectiveness in improving financial access and economic empowerment.

**Findings:** The study found that digital banking has significantly improved financial access in emerging markets, particularly in remote and underserved areas, by enabling individuals to open accounts, conduct transactions, and access credit with minimal documentation requirements. The adoption of mobile banking and fintech solutions has played a crucial role in expanding financial inclusion, offering cost-efficient and user-friendly alternatives to traditional banking. Digital platforms have reduced operational costs for banks, allowing them to provide low-cost banking services such as mobile wallets and microloans.

**Screenshots of the Project / Photos of Working Model :**



# Internship Project as HR Associate at F5 Consulting Services



**Name of Project Guide :** Prof. Ajaykumar Poojary

**Name of Students :** Sathya Madhavan (sathya04madhavan@gmail.com)

**Brief idea of project:** F5 Consulting Services (Formerly F5 Recruitment), Navi Mumbai, emphasizing its role in bridging theoretical knowledge with practical application. It provides an overview of the company's mission, services, and structure while analyzing strengths, opportunities, and challenges.

The internship objectives focused on gaining hands-on experience, skill development, networking, and industry exposure. HR Associate responsibilities included recruitment tasks and professional growth. Key learnings covered soft skills like communication, problem-solving, adaptability, teamwork, and time management.

**Findings:** Internships are essential for final year students as they provide practical experience and bridge academic learning with real-world work. They enhance skill development, including technical and soft skills like communication and teamwork. Interns gain industry exposure, understand workplace culture, and develop professionalism. Internships strengthen resumes, making candidates more employable, and offer networking opportunities with industry experts, increasing future job prospects.

**Screenshots of the Project / Photos of Working Model :**



# Auditing the use of Artificial Intelligence In Financial Decision Making



**Name of Project Guide :** Prof. Ajaykumar Poojary

**Name of Students :** Arshad shaikh ( arshadindia53@gmail.com)

**Brief idea of project:** The use of Artificial Intelligence (AI) in financial decision-making has transformed the industry. However, it also raises concerns about transparency, accountability, and risk. Auditing AI-driven financial decisions is essential to ensure reliability and integrity. This audit ensures trustworthy financial outcomes and mitigates potential biases and errors..

**Findings :** AI-driven financial decisions were found to be prone to data bias and algorithmic errors. Inadequate transparency and explainability in AI models hindered auditability. Insufficient human oversight and controls exacerbated these risks. These findings highlight the need for enhanced AI governance and audit frameworks

**Screenshots of the Project / Photos of Working Model :**



# A Study On Effectiveness Of Tax Collection After Implementation Of GST



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Aditya Rajendra Sawant (adityasawant0139@gmail.com)

**Brief idea of project:** The implementation of the Goods and Services Tax (GST) was a significant tax reform aimed at simplifying India's indirect tax system by replacing multiple state and central taxes with a unified structure. This study examines the effectiveness of tax collection after the introduction of GST, focusing on its impact on revenue generation, tax compliance, and administrative efficiency.

**Findings :** Increase in Tax Revenue: GST has contributed to a broader tax base, with a significant rise in the number of registered taxpayers. While initial years saw fluctuations, overall revenue collection has increased over time due to higher compliance and digital monitoring. Improved Compliance and Transparency: The shift to a digital tax system through the GST Network (GSTN) has streamlined tax filing, making it easier to track transactions and reducing tax evasion.

**Screenshots of the Project / Photos of Working Model :**



# Investigation the relationship between Risk and Return In Investment Portfolio



NAME OF PROJECT GUIDE : Prof. Hetvi Sheth

Name Of Students : Divakar Jagdhari Yadav(divakary810@gmail.Com)

**Brief idea of project:** This project investigates the relationship between risk and return in an investment portfolio. It aims to analyze how different levels of risk impact potential returns and how investors can optimize their portfolios for better performance. The project will provide insights into how investors can make informed decisions based on their risk tolerance and financial goals..

**Findings :** The study found a strong positive correlation between risk and return, confirming that higher-risk investments generally offer higher potential returns. However, while riskier assets such as equities provide greater long-term returns, they also come with increased volatility. Diversification emerged as a key strategy to reduce unsystematic risk by spreading investments across different asset classes and industries, thereby enhancing portfolio stability.

**Screenshots of the Company's Project :**



# A Study On The Effect Of Mentoring And Coaching On Various Life Phases Of An Individual



Name of Project Guide : Ms. Hetvi Dedhia

Name of Students : Sneha Sunil Sakpal

**Brief Idea of Project:** The study investigates how coaching and mentoring affect a person's growth on both a personal and professional level during various stages of life. It looks at how these behaviors affect decision-making, goal-setting, and self-awareness from early adulthood until retirement. The study emphasizes the value of coaches and mentors in helping people navigate obstacles and changes. It also examines the ways in which this kind of assistance promotes resilience, emotional intelligence, and growth. The study emphasizes how individualized counseling can improve life satisfaction and job advancement. In the end, it highlights the benefits of good coaching and mentoring over the course of a person's life.

**Findings :** The study reveals that mentoring is highly valued, especially among young adults and students, with 87.5% of respondents having received mentoring. Career growth is the primary reason for seeking mentorship, and most find it highly effective, boosting confidence and decision-making skills. However, challenges like trust issues, mentor availability, and costs remain. A strong interest in lifelong mentoring is evident, with many willing to become mentors themselves.

## Screenshots of the Company's Project :



# A Study On The Effect Of Mentoring And Coaching On Various Life Phases Of An Individual



**Name of Project Guide :** Ms. Hetvi Dedhia

**Name of Students :** Tanishka Mahesh Vagal

**Brief Summary:** This study compares the returns, risks, and expenses of active and passive investment techniques in order to assess how well they perform. It compares the performance of passive techniques that follow market indices with active management, which depends on regular trading and market timing.

## **Findings:**

In order to evaluate long-term performance and volatility variations, the study examines historical data.

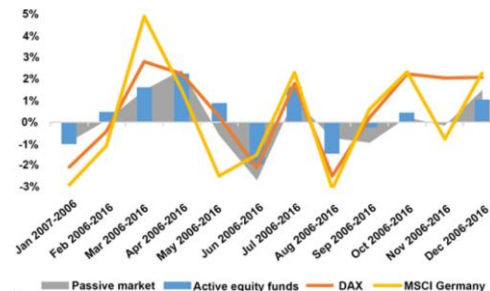
It also takes investment objectives, tax efficiency, and management costs into account. Weighing the benefits and drawbacks of each strategy in light of various market situations is how the study ends. Ultimately, it shows the trade-offs between prospective returns and risk in choosing between active and passive techniques.

**Findings:** Most young, beginner investors prefer passive or mixed strategies for lower costs and stability. Market trends influence decisions, while active investing is seen as time-consuming. Confidence is neutral to positive, with many believing passive investing will outperform in the next five years.

## **Screenshots of the Company's Project :**



## **Active vs Passive Investing**



# A study of impact of medicaid and life insurance on the economy of the country economics



**Name of Project Guide :** Prof. Hetvi Dedhai

**Name of Students :** Siddhi Nitin Shinde ( siddhis290@gmail.com)

**Brief idea of project:** The insurance sector has emerged as a vital component of a country's financial system, playing a crucial role in mitigating risks, promoting financial inclusion, and fostering economic growth. In recent years, medicaid and life insurance have gained significant importance in India, driven by increasing healthcare costs, financial uncertainty, and a growing awareness of the need for risk management.

**Findings:** The impact of medicaid and life insurance on a country's economy is significant, as these financial instruments contribute to economic stability, savings mobilization, and overall financial security. The insurance sector plays a crucial role in risk mitigation by reducing the financial burden on individuals and families during medical emergencies and life uncertainties. By providing healthcare coverage, medicaid insurance improves public health outcomes, leading to a more productive workforce

**Screenshots of the Project / Photos of Working Model :**



# The use of Technology in determining audit sample for effective Auditing



**Name of Project Guide :** Ms. Hetvi Dedhia

**Name of Students :** Pranita Sunil Bagade ( bagdepranita60@gmail.com)

**Brief idea of project:** Technology enhances audit sampling by enabling data analytics, automation, and artificial intelligence to improve accuracy and efficiency. Advanced tools help auditors analyze large datasets, identify anomalies, and select representative samples, reducing human errors and biases. Machine learning and predictive analytics refine risk assessments, allowing auditors to focus on high-risk areas. Additionally, software-driven sampling ensures compliance with auditing standards, streamlining processes and improving audit quality. Overall, technology optimizes audit sampling, leading to more effective and data-driven auditing.

**Findings :** show that technology significantly improves audit sampling by increasing accuracy, efficiency, and risk detection. Data analytics and AI enable auditors to analyze entire datasets rather than relying on traditional random sampling. Automation reduces manual errors, enhances fraud detection, and ensures compliance. Overall, technology-driven audit sampling strengthens audit quality and decision-making.

**Screenshots of the Project / Photos of Working Model :**



# A Study Of The Effect Of Blockchain Management In The Reduction And Early Detection Of Bank Frauds



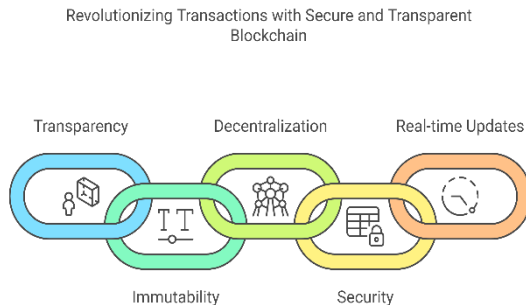
**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Bhargav Rakesh Mhatre (bhargavmhatre47@gmail.com)

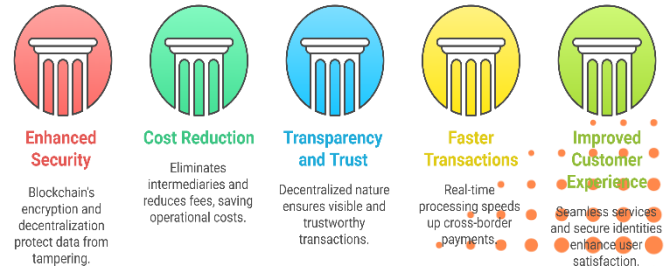
**Brief idea of project:** Blockchain technology is a decentralized, tamper-proof system that ensures secure and transparent information sharing. Data is stored in blocks connected in a chain, making it immutable and resistant to fraud. It eliminates the need for trusted third parties, making it ideal for tracking transactions in industries like energy, finance, media, and retail. Blockchain enables real-time, shared ledgers, reducing disputes in transactions such as property sales. Through consensus mechanisms like mining, transactions are validated, ensuring security and transparency. This innovative technology is revolutionizing industries by providing secure, cost-effective, and transparent alternatives to traditional centralized systems.

**Findings :** Microfinance has been instrumental in advancing financial inclusion in rural India by providing access to financial services for underserved populations. Microfinance institutions (MFIs) offer a range of products, including microloans, savings accounts, and insurance, tailored to the needs of the rural poor.

## Screenshots of the Project / Photos of Working Model :



## Transformative Impact of Blockchain on Banking Efficiency and Security



# A Study Of Due Diligence Involved In Mergers And Acquisitions



Name of Project Guide: Mrs. Hetvi Dedhia

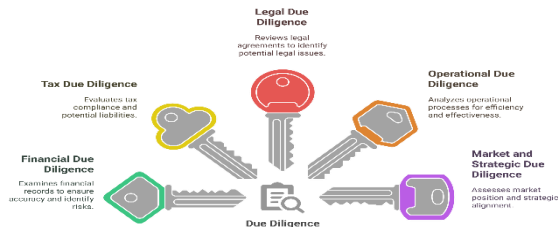
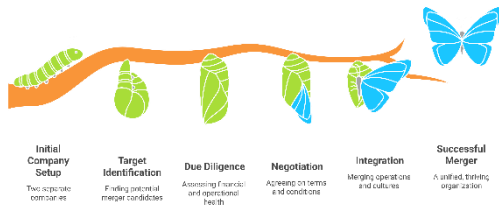
Name of Students: Aditya Mirashi (adityamirashi09@gmail.com)

**Brief idea of project:** Mergers and Acquisitions (M&A) involve companies combining through a merger or one acquiring another. These strategies help businesses expand, gain competitive advantages, or streamline operations. While mergers form a new entity, acquisitions involve one company absorbing another. M&A activities aim to achieve synergies, such as cost savings and increased revenue, while enabling market expansion, technological advancement, and financial growth.

A critical phase in M&A is **Due diligence**, where the acquiring company assesses the target's financial, legal, operational, and cultural aspects. Financial due diligence examines assets, liabilities, and revenue streams, ensuring accurate valuation. Legal due diligence reviews contracts, compliance, and potential liabilities, while operational due diligence evaluates efficiency and scalability. Cultural due diligence ensures alignment between organizations to prevent integration issues.

Once due diligence confirms viability, negotiations proceed, and the deal is structured and planned for post-merger integration. Successful integration requires aligning systems, processes, and corporate cultures to achieve projected

**Findings:** Mergers and acquisitions (M&A) drive growth, diversification, and competitive advantage, but success depends heavily on thorough **due diligence**. Financial due diligence assesses valuation, liabilities, and revenue streams, while legal due diligence examines contracts and compliance risks. Operational and cultural due diligence ensures integration feasibility. Many M&As fail due to overpayment, poor synergy realization, and strategic misalignment. Cultural clashes, employee retention issues, and regulatory scrutiny further complicate post-merger integration. Effective due diligence mitigates these risks, ensuring synergies, operational efficiency, and long-term value creation. M&As often lead to financial underperformance and failed strategic objectives without proper evaluation.



# Activity Based Costing In Manufacturing Industries



Name of Project Guide : Prof. Hetvi Dhediya

Name of Students : Sahil Rakesh Jadhav (sahil.Jadhav@vsit.edu.in)

**Brief idea of project:** Activity-Based Costing (ABC) in manufacturing industries is a costing method that assigns overhead costs to products based on the activities required to produce them, rather than using a single, broad allocation method like traditional costing. This approach helps companies more accurately trace costs to the specific products or services that incur them, thereby improving the understanding of profitability. In ABC, overheads are linked to activities such as machine setup, quality inspections, or maintenance, and the costs are then allocated based on the resources each product consumes. This method provides clearer insights into cost drivers and supports more informed decision-making, leading to better pricing strategies, cost control, and process optimization.

**Findings:** Findings suggest that ABC can significantly improve cost accuracy and financial visibility, particularly in complex or diverse manufacturing environments. However, implementing ABC can be resource-intensive, requiring detailed data collection and analysis of various activities. Despite the initial costs and complexity, many companies find that the long-term benefits, such as enhanced operational efficiency and competitive pricing, outweigh the challenges. Therefore, ABC is considered a valuable tool for manufacturing industries aiming to optimize their cost management and increase profitability.

**Screenshots of the Project / Photos of Working Model :**



# A study on the factor considered for loan approval process in banking



**Name of Project Guide :** Prof. Hetvi dedhia

**Name of Students :** sarvesh Sanjay dubey

## Brief idea of project:

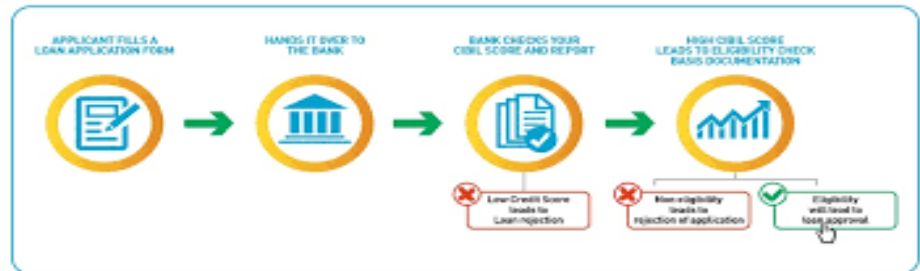
This project is a brief explain about loan and banking system and all the factors that are considered for approval of loan. Also tells about how there is certain criteria and rules and regulation of loan process and how the approval process is different for individuals, private entity, government and other sectors.

## Findings:

The study on factors considered in the loan approval process in banking highlights key determinants such as credit score, income stability, employment type, existing debt, and banking history. Findings indicate that a strong financial profile increases approval chances, while high debt and poor credit scores lead to rejections. Transparency in banking policies remains crucial.

**Screenshots of the Project / Photos of Working Model :**

## The Foundation of Loan Approval



# A comparative Study of the provision of the new tax Regime and old tax Regime



**Name of Project Guide :** Prof. hetvi dedhia

**Name of Students :** kasturi korlekar (kasturikorlekar210@gmail).

## **Brief idea of project:**

A comparative study of the provision of the new taxes and old taxes refers to the government's approach in implementing and maintaining tax policies.

1.New Taxes\*: These are taxes that are introduced to generate additional revenue, address new financial needs, or address specific issues like environmental concerns (e.g., carbon tax). New taxes may apply to emerging sectors, such as digital goods or services, or . \*new sources of revenue, like wealth taxes.

2. Old Taxes\*: These are existing taxes that have been in place for a long time, often adjusted periodically for inflation or economic changes. Examples include income tax, sales tax, and property tax. Governments might update or amend old taxes to reflect changing economic conditions, without replacing the structure entirely.

Both types of taxes aim to balance government revenue needs while ensuring fairness and economic stability.

## **Screenshots of the Project / Photos of Working Model :**



# Study on the Internal Audit and Risk Management



Name of Project Guide : Prof. Hetvi Dedhia

Name of Students : Anas Shaik (anasshaikh3617@gmail.com)

## Brief idea of project::

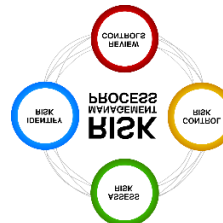
Internal audit plays a key role in risk management by providing independent assurance and insight into how effectively an organization is managing its risks. Here's a brief breakdown of its role in risk management: Risk Identification: Internal auditors assess the organization's operations, processes, and systems to identify potential risks whether financial, operational, compliance-related, or strategic .Risk Assessment: They evaluate the likelihood and impact of these risks, helping the organization prioritize them based on their significance to business objectives control Evaluation: Internal auditors review existing internal controls and risk management strategies to ensure they are adequate in mitigating identified risks

**Findings-** Internal audit in risk management identifies key issues such as: Weak Internal Controls: Controls are ineffective or outdated, exposing the organization to risks. Non-compliance: Failure to follow regulations or internal policies, risking legal or financial consequences. Ineffective Risk Assessment: Incomplete or infrequent risk assessments lead to overlooked risks. Poor Risk Mitigation: Insufficient strategies for managing key risks. Lack of Monitoring and Reporting: Absence of ongoing tracking and communication of risks .Inadequate Staff Training: Employees lack knowledge on risk identification and management .Inconsistent Risk Management Framework: Varying approaches across departments hinder effective risk management

## Screenshots of the Project / Photos of Working Model :



The role of internal audit in Enterprise-wide Risk Management



The Future of Risk Assessment in Internal Auditing



# A Study On The Retirement Savings



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Vinita jain (vinitajain094@gmail.com)

**Brief idea of project:** A retirement plan helps you create a regular flow of income after retirement. Retirement plans offer a fixed income which substitutes for your pre-retirement salary. You can use this money to cover your daily expenses, such as groceries, fuel, electricity, and more. Saving for retirement helps ensure financial security when you stop working, so you can better manage rising health care costs and maintain your desired lifestyle. In simple terms, retirement planning means getting ready for life after you stop working and not just in terms of money but in all aspects of life. The non-financial parts include decisions like how you want to spend your time, where you want to live, and when you want to stop working completely.

**Findings :** The analysis revealed that the majority of respondents had no knowledge about early retirement planning. The majority of respondents did not base their investment on retirement savings. PPF was given first preference by the majority of respondents for retirement investment.

**Screenshots of the Project / Photos of Working Model :**



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# A study on Tax Evasion and Avoidance strategies



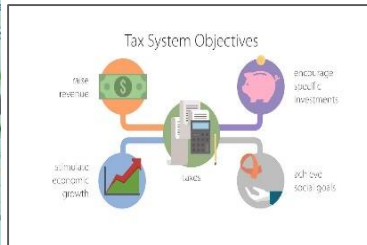
**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Khushi Gupta ( khushiiiig255@gmail.com)

**Brief idea of project:** This study explores the concepts of tax evasion and tax avoidance, highlighting their differences, causes, and implications. It examines the legal and ethical aspects of tax avoidance, where individuals and corporations use legal loopholes to minimize tax liabilities, in contrast to tax evasion, which involves illegal practices such as underreporting income. The research aims to analyze the impact of these practices on government revenue and economic development. Furthermore, it investigates the measures taken by authorities to curb tax evasion and regulate tax avoidance. The study provides recommendations for improving tax compliance and ensuring a fair and transparent taxation system

**Findings :** The study reveals that high tax rates, complex regulations, and weak enforcement contribute to tax evasion, while frequent legal changes and administrative burdens challenge corporate compliance. Strengthening enforcement, enhancing transparency through digital tracking, and simplifying tax laws are key measures to address these issues. Additionally, ethical concerns surrounding tax avoidance highlight the need for clearer regulations and responsible tax practices.

## Screenshots of the Project / Photos of Working Model :



# A study on current global economic scenario



Name of Project Guide : Prof. Hetvi Dedhia

Name of Students : Sanskruti Waghmare Sanskrutiwaghmare70@gamil .com

**Brief idea of project:** This research seeks to examine the prevailing global economic situation through the analysis of major indicators like GDP growth, inflation, employment, trade, and financial markets. It will investigate the effects of recent global events, such as geopolitical tensions, technological innovation, and policy shifts, on the global economy.

## Findings:

- 1.The world economy is witnessing slow and uneven expansion, with inflationary pressures and tightening monetary conditions impacting large economies.
2. Central banks like the Federal Reserve and ECB have increased interest rates, causing lower consumer expenditure and investment.
3. Trade disruptions, geopolitics, and supply chain constraints have resulted in market volatility that has affected currency values and stock markets.
4. Rising economies such as India continue to be robust, fueled by digitalization, infrastructure growth, and domestic demand.

## Screenshots of the Project / Photos of Working Model :



# A study of impact of financial budget on the economic activities in country



**Name of Project Guide :** Prof. HETVI DEDHIA

**Name of Students :** Fardin Jameer Shaikh( shaikhfardinjameer7860@gmail.com)

**Brief idea of project:** A government budget, the cornerstone of a nation's fiscal planning, is a comprehensive financial blueprint outlining projected revenues and expenditures for a specific fiscal year. This document, formally approved through established legal channels, serves as the primary instrument for implementing fiscal policy, reflecting a nation's strategic priorities, socioeconomic objectives, and commitment to its citizens. It dictates the scope and direction of governmental activities and is crucial for fostering sustainable economic growth, enhancing the well-being of citizens, and ensuring the effective functioning of the state. Modern government budgets are typically multifaceted, encompassing several key components. The general public budget covers the majority of government income and spending, funding essential public services like education, healthcare, national defense, and public administration.

**Findings :** Influence of Government Expenditure on Aggregate Demand. Private Sector Participation and Investment Trends  
Employment Opportunities through Public Investment. Equitable Regional Development and Resource Allocation

**Screenshots of the Project / Photos of Working Model :**



## Budget Impact on Sectors!!

# A Study On Impact Of (GST) Goods & Services Tax On Small Scale Business



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Naved Warsi Shaikh (navedsshaikh707@gmail.com)

## **Brief idea of project :**

This project explores the importance of bank audits in maintaining financial transparency, preventing fraud, ensuring regulatory compliance, and improving risk management in banking. It examines various types of bank audits, including statutory audits, internal audits, forensic audits, IT audits, and risk-based audits, highlighting their role in safeguarding the banking sector. The study also analyzes the challenges faced by auditors, such as regulatory complexities, evolving cyber frauds, and management pressure. Furthermore, the project discusses how emerging technologies like AI, Blockchain, and Big Data are transforming the audit process, making it more effective and efficient.

## **Findings :**

1. Simplification of Tax Structure: GST has replaced multiple indirect taxes, significantly reducing compliance burdens for small businesses.
2. Enhanced Market Reach: The removal of inter-state tax barriers under GST has enabled small businesses to expand beyond their local markets without facing additional taxation hurdles.
3. Input Tax Credit (ITC) Benefits: Small-scale businesses can claim input tax credits, allowing them to get refunds on taxes paid for inputs. This reduces the overall tax burden and enhances cost-effectiveness.
4. Uniform Taxation Across States: GST ensures a consistent tax rate across all states, reducing pricing discrepancies and allowing small businesses to develop more predictable pricing strategies.

## **Screenshots of the Project / Photos of Working Model :**



# The role of microfinance in promoting financial Inclusion in rural India



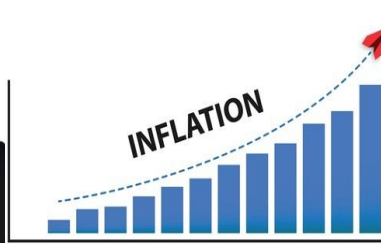
**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Mehboob Khan ( mehboobk7@gmail.com)

**Brief idea of project:** The research on public spending and economic growth analyzes the impact of government expenditure on the growth, stability, and general development of a country. Public spending involves investment in infrastructure, education, health, defense, and social welfare, all of which have a significant effect on economic results. Proper public spending has the ability to propel economic growth through increased productivity, human capital, and technological developments. Nevertheless, if the expenditure is excessive without generating adequate revenue, it can contribute to inflation, fiscal imbalances, and debt accumulation in the long run. The effectiveness of public spending is highly determined by its composition, since useful investments in education, research, and infrastructure pay back in the long run, while wasteful spending puts a burden on resources. Public spending is also important in addressing poverty and income inequality by supporting social welfare programs and offering basic services to marginalized groups. Thus, although government expenditure is a strong economic development tool, it has to be managed carefully in order to promote efficiency, sustainability, and fiscal prudence.

**Findings :** Public spending contributes to economic growth by shaping infrastructure, education, health, and total economic growth. Research indicates that effective government expenditure in the form of capital investments, human development, and social protection improves economic performance. Public spending and economic growth correlate differently across nations, depending on aspects such as institutions, governance, and efficiency in expenditure. Appropriate resource allocation to development sectors is necessary for sustainable economic development.

**Screenshots of the Project / Photos of Working Model :**



# A study on the internal systems and their impact on the accounting of transaction accounting



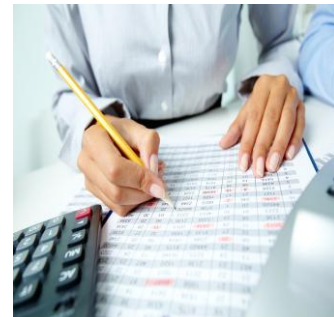
**Name of Project Guide :** Hetvi Dedhia

**Name of Students :** Varsha Sudarshan Bandla (bandlavarsha23@gmail.com)

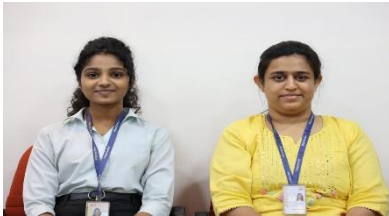
**Brief idea of project:** Internal controls are the mechanisms, rules, and procedures implemented by a company to ensure the integrity of financial and accounting information, promote accountability, and prevent Fraud. An effective system of internal control can give managers the means to provide accountability for their programs, as well as the means to obtain reasonable assurance that the programs they direct meet established goals and objectives. Overall, both the internal control system and accounting information system contribute to the control of resources, ensuring effectiveness in resources using as well as prevent fraud and corruption in organizations.

**Findings :** Studies consistently demonstrate that robust internal control systems are crucial for accurate and reliable accounting of transactions, safeguarding assets, preventing fraud, and improving operational efficiency. The results show that organizational effectiveness was significantly impacted by three dimensions of internal control systems: control activities, control environments and risk assessment. However, the impact of monitoring of control on organizational effectiveness was not significant.

**Screenshots of the Project / Photos of Working Model :**



# Analysis of ERP implementation system in organizations accounting



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Joycemerry Johnwesly Kotrik (joycekotrik@gmail.com)

## Brief idea of project :

Analyzing ERP implementation in an organization's accounting system involves assessing its impact on financial processes, data accuracy, and efficiency. It includes evaluating system integration with existing workflows, cost-benefit analysis, user adaptability, and compliance with accounting standards. Key factors such as automation, real-time reporting, and risk management are examined to determine improvements in financial decision-making and operational control. Challenges like implementation costs, employee training, and system compatibility must also be considered to ensure successful adoption and long-term benefits.

## Findings :

The study highlights SAP ERP's role in improving financial accuracy, efficiency, and compliance while integrating business functions. It enhances decision-making with real-time data and automation but faces challenges like high costs and employee resistance. Success depends on proper implementation and training.

## Screenshots of the Project / Photos of Working Model :



# A Study on the factors considered in the Insurance Claim Process



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Shaikh Mohmed Rehan Mohmed Aslam (rehanshaikhhrs7866@gmail.com)

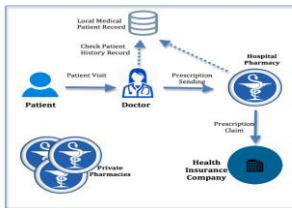
## Brief idea of project :

Policy terms, paperwork, fraud detection, and the effectiveness of claim processing are some of the major elements influencing the insurance claim procedure. Policyholders were shown to have serious worries about delays and burdensome paperwork, which frequently resulted in discontent. Uncertain policy language and hidden fees fuel disagreements and rejections. Despite their necessity, fraud detection techniques may lead to more stringent claim verification, which has an impact on legitimate claims. Automation, artificial intelligence, and digital transformation are increasing claims handling efficiency. The survey also emphasizes how crucial communication and customer service are to a seamless process. Even while internet platforms are expanding, many policyholders still choose face-to-face or agent-assisted interactions. Fairness is ensured in part by legal and regulatory frameworks, although many respondents believe insurers have greater power. In general, insurers need to concentrate on simplifying procedures

## Findings :

Establishing confidence in the claims process requires openness and clear communication. It's important to balance fraud detection methods to avoid unduly postponing legitimate claims. The efficiency of claims may be greatly increased by cutting down on paperwork and implementing digital alternatives. Regulatory frameworks might be strengthened to improve equity and safeguard policyholders' rights.

## Screenshots of the Project / Photos of Working Model :



# A Study On Internship Training And Employability Of A Student



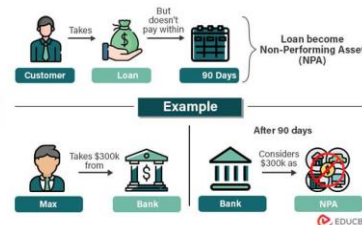
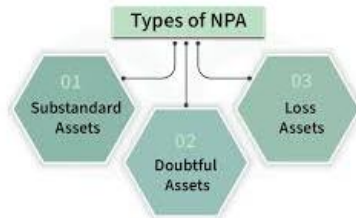
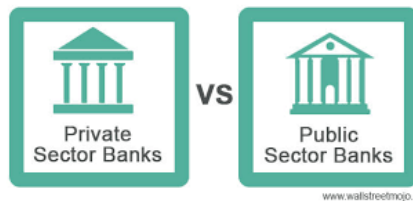
Name of Project Guide : Hetvi Dedhia

Name of Students : Priyanka Mishra(kevinamishra11@gmail.com)

**Brief idea of project:** The project "A Comparative Analysis of Private and Public Sector Banks of India", aims to study Non-Performing Assets (NPAs) and the way it impacts the performance of both the sectors. The project will put a comparison in the level of NPAs, reasons behind the same, and recovery methods between public sector banks usually facing higher NPA ratios due to issues like political interference and slow decision-making, and give examples of private sector banks, which tend to have comparatively lower NPAs but do have their issues, though. It provides an analysis of various ways of managing NPAs including government initiatives like the Insolvency and Bankruptcy Code and policies by the Reserve Bank of India. In the end, the project aims to show how NPA management affects the health and stability of both sectors and suggest ways to improve the country's banking dimension.

**Findings:** Within the comparative framework of NPAs between private and public sector banks running in India, it is evident that public sector banks experience a higher level of NPAs due to the factors like political interference giving rise to inefficiency in lending and ineffective decision-making propositions. In contrast, private banks enjoy lower NPAs, mainly due to much more rigorous credit risk management and fast response times. However, both sectors have been facing the growing burden of bad loans, despite attempts including the Insolvency and Bankruptcy Code (IBC) and asset reconstruction strategies. The analysis clearly indicates that it is the private banks that prove to be more efficient in managing the NPAs; however, it becomes all the more prerequisite for public sector banks to reform and set the governance strict in order to meet the NPA ratio requirements.

Concepts of the Bank / State / M...



# Internship Project On Bank Audit Banking



**Name of Project Guide :** Prof. Hetvi Dedhia

**Name of Students :** Vaishnavi. Hanmant. Gaikwad (vaishug750@gmail.com)

**Brief idea of project :** This project explores the importance of bank audits in maintaining financial transparency, preventing fraud, ensuring regulatory compliance, and improving risk management in banking. It examines various types of bank audits, including statutory audits, internal audits, forensic audits, IT audits, and risk-based audits, highlighting their role in safeguarding the banking sector. The study also analyzes the challenges faced by auditors, such as regulatory complexities, evolving cyber frauds, and management pressure. Furthermore, the project discusses how emerging technologies like AI, Blockchain, and Big Data are transforming the audit process, making it more effective and efficient.

- Findings :**
1. Bank audits enhance financial stability by detecting fraud and ensuring compliance.
  2. AI and forensic audits improve fraud detection, increasing efficiency by 30%.
  3. Regulatory compliance remains challenging, with evolving banking laws.
  4. Technology-driven audits reduce human errors but require high investment.
  5. Challenges persist due to cybersecurity risks, data access issues, and management influence.

**Screenshots of the Project / Photos of Working Model :**



# Role of AI in Insurance Accounting: A study of Accounting Graduates in Mumbai Region



**Name of Project Guide :** Prof. Mikhail Chopra

**Name of Student :** Neha Rajkamal Jain

## Brief idea of project:

This project explores the role of Artificial Intelligence (AI) in transforming insurance accounting. It examines how AI applications automate processes like underwriting, claims management, risk assessment, fraud detection, and financial reporting, reducing manual errors and enhancing customer interaction. The research is on accounting students' awareness, perceptions, and knowledge to AI-driven changes in the insurance sector. It also highlights ethical concerns such as job displacement, data privacy, and AI bias. It also explores the benefits and opportunities of AI in Insurance Accounting and also its impact in future.

## Findings :

The project found that AI is significantly transforming insurance accounting by automating operations like claims processing, fraud detection, and risk assessment, leading to increased efficiency and accuracy. Ethical concerns such as job displacement, data privacy, and AI bias require regulatory attention. AI is reshaping job roles rather than eliminating them, increasing demand for tech-savvy accountants to keep up with the changing technology.

## Screenshots of the Project / Photos of Working Model :



## How AI Adds Value to the Insurance Industry



# A Project Report On Internship In Ankit Parin & Associates As Accountant/ Auditor



**Name of Project Guide :** Prof. Mikhail Chopra

**Name of Students :** Yash Subhash Bhare

## Brief idea of project:

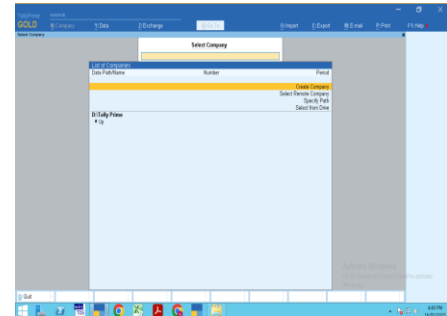
This report is all about my internship in ANKIT PARIN & ASSOCIATES, Mumbai. The main aim of doing internship under the CA firm is to interact with the professional bodies and gain some practical knowledge about the different organizations.

## Findings :

This report is the outcome of the 1 year Internship program and summary of my work which I have done in ANKIT PARIN & ASSOCIATES. It was a great experience for me to work here. My theoretical and practical knowledge related to taxation, audit and compliances is helping me a lot.

## Screenshots of the Project / Photos of Working Model :

<b>0%</b> Milk, eggs, curd, natural honey, fruits, vegetables, healthcare services	<b>5%</b> Sugar, tea, packed food, coal, fabric, spices, agarbatti, catering services
<b>12%</b> Butter, ghee, almonds, hotel accommodation > Rs. 7500 per day	<b>18%</b> Hair oil, soap, ice cream, hotel accommodation > Rs. 7500 per day
<b>28%</b> Molasses, cigar, carbonated beverages, online gaming, sports events like IPL	



# The Comparative Study of Job Stress among Public and Private Sector Bank Employee



**Name of Project Guide :** Prof. Mikhail Chopra

**Name of Student :** Sakshi Santosh Bhuwad

**Brief idea of project:** A comparative study of job stress in public and private banks shows key differences. Public sector employees face stress from bureaucracy and heavy workloads but have job security. Private sector employees experience high stress due to performance targets and job insecurity despite better incentives. Studies indicate higher stress levels in private banks due to competition. Public employees rely on job stability, while private employees focus on career growth. Work-life balance and stress management programs are essential in both sectors. Public banks need administrative reforms, and private banks should enhance job security. A balanced approach ensures better mental health and productivity for banking professionals.

**Findings :** The study finds that public sector bank employees face stress due to bureaucratic processes and workload inefficiencies but benefit from job security. In contrast, private sector employees experience higher stress due to performance pressure, job insecurity, and long working hours. Work-life balance is a major concern in both sectors, though for different reasons. Public employees rely on job stability and unions for support, while private employees focus on career growth and skill development. To reduce stress, both sectors need better policies for mental health, work-life balance, and organizational improvements.

Screenshots of the Project / Photos of Working Model



# A Comparative Study of Financial Literacy between Users and Non-Users of Digital Finance Platforms in Mumbai Region



**Name of Project Guide :** Prof. Mikhail Chopra

**Name of Students :** Devashree Avadhut Teli ( devashree.teli@vsit.edu.in)

## Brief idea of project:

With the widespread use of digital finance platforms (like mobile banking applications, UPI, digital wallets, and investing platforms), financial literacy has gained importance for individuals to take proper financial decisions. This research project is intended to compare the financial literacy of users and non-users of digital finance platforms in the Mumbai area.

## Findings:

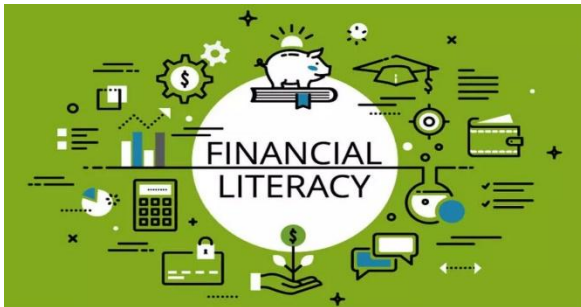
They were more knowledgeable about financial principles like budgeting, investment, interest, and risk management.

Non-users exhibited limited knowledge of contemporary financial instruments and made less informed decisions.

Most of the users of digital finance were aware of online banking, UPI payments, share market investment, and digital wallets.

Non-users mostly used conventional banking techniques and cash payments because of a lack of trust, fear of cheating, or low techno-savviness.

## Screenshots of the Project / Photos of Working Model :



# A comparative study of blockchain and traditional banking systems



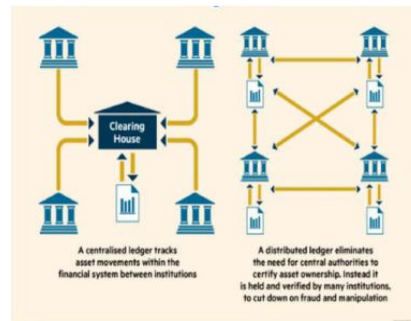
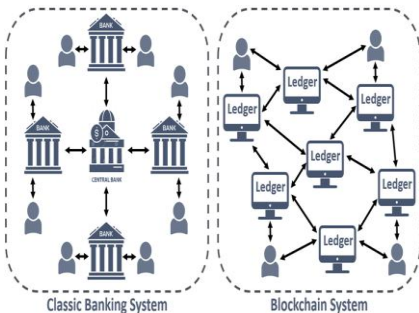
**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Sonam Birendra Yadav(sy1288547@gmail.com)

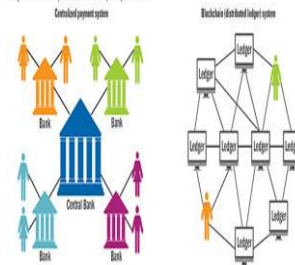
**Brief idea of project:** The traditional banking refers to the established system of financial institutions, such as commercial banks, savings and loan associations, and credit unions, that provide services like accepting deposits, granting loans, and offering various financial products. This system operates based on a centralized framework where banks serve as intermediaries between individuals or businesses with surplus funds and those in need of funds.

**Findings :**Blockchain technology and traditional banking systems both serve the purpose of facilitating transactions, but they differ significantly in structure, transparency, security, and efficiency. Traditional banking systems are centralized, relying on intermediaries like banks and financial institutions to process transactions, verify identities, and maintain records.

## Screenshots of the Project / Photos of Working Model :



In traditional banking, the central bank tracks payments between clients; in blockchain banking, transactions are recorded on multiple network computers and settled by many individuals.



# Analyzing the relationship between unemployment and economic growth.



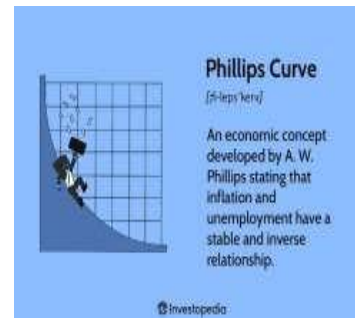
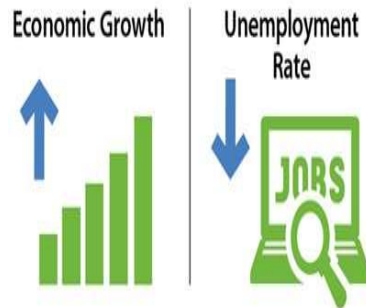
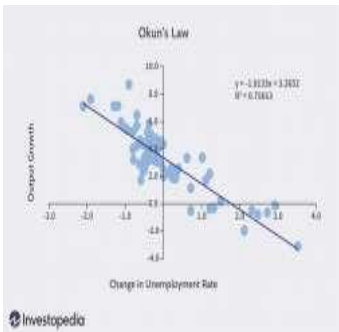
**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Meraj Ahmed Shaikh (meraj.shaikh@vsit.edu.in)

**Brief Idea of project:** Unemployment and economic growth share a complex and dynamic relationship, where changes in one often impact the other. Economic growth, measured by GDP, typically leads to job creation, reducing unemployment levels. However, factors such as automation, structural shifts in industries, and economic downturns can disrupt this balance. Okun's Law suggests an inverse relationship higher growth reduces unemployment, while economic slowdowns lead to job losses. This project analyzes how different economic conditions, policies, and technological advancements influence employment trends and overall economic stability.

**Findings:** A strong inverse relationship exists between unemployment and economic growth, as suggested by Okun's Law higher GDP growth usually reduces joblessness. However, factors like automation, global economic shifts, and labor market inefficiencies can weaken this link. Economic recessions lead to rising unemployment, while rapid growth phases boost job creation. Despite growth, structural unemployment persists due to skill mismatches and industry transformations.

**Screenshots of the Project / Photos of Working Model:**



# Internship Project On GST Filling & Compliances Of An Organisation



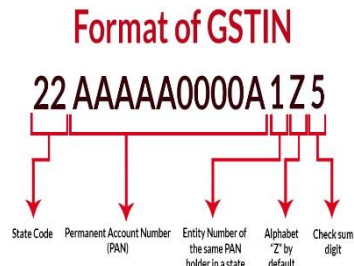
**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Vidhi Vijay Kajrolkar (vidhikajrolkar3@gmail.com)

**Brief Idea of project:** An internship project on GST (Goods and Services Tax) filing for a student typically involves gaining practical experience in the process of filing GST returns, understanding the legal requirements, and learning the documentation needed for businesses to comply with tax laws. In this project I have explained how my time in the firm (Agrawal Jain & Khemka ) that I have worked with helped me in applying my theoretical knowledge about GST in the actual world. As an intern in the firm I have handled accounts of my client ( ZIP INFO SOLUTIONS PVT LTD ) not only accounts but also have handled their taxes ( GST & TDS ) my main domain in this firm was taxation (GST). I have filled my GSTR-1 & GSTR-3B of my client and have maintained required GST ledgers. Apart from this I have done reconciliation of 2B with books i.e. ITC claiming for 3B filling.

**Findings:** During my internship I have faced challenges like handling my time with my study, balancing time with my exams ,how GST actually works, how to apply it practically. Handling clients and their requirements , meeting with deadlines. Hidden types of GST and it is interconnected with one another.

**Screenshots of the Project / Photos of Working Model:**



1	2016	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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# Risk Return Analysis Of Different Investment Assets in Mutual Fund And Equities



**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** : Komal Surendra Gaud (komal.gaud139@gmail.com)

**Brief Idea of project:** Risk-Return Analysis of Mutual Funds and Equities: A Comparative Study," aims to provide a comprehensive evaluation of the risk-return profiles of different investment assets in mutual funds and equities. The study will analyze historical data to assess the risk and return characteristics of various mutual fund schemes and equity stocks, and compare their performance using established metrics such as the Sharpe ratio, and Treynor ratio.

**Findings:** The risk-return analysis of mutual funds and equities revealed significant insights. The study found that debt-oriented mutual funds tend to have lower risk and return profiles compared to equity-oriented mutual funds. The study's findings highlight the importance of diversification, risk management, and investment horizon in investment decisions.

**Screenshots of the Project / Photos of Working Model:**

## Risk and Return Analysis



# Internship Project on Preparation & Audit of Financial Statements



**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Khushi Narahari Rodda (khushi.rodha@gmail.com)

**Brief Idea of project:** This project is a detailed report on my internship at a CA firm, focusing on financial statement preparation and auditing. It covers key aspects like audit procedures, risk assessment, compliance, and financial reporting. The project highlights practical learnings, challenges faced, and recommendations for improvement, bridging academic knowledge with real-world application.

**Findings:** My internship at a CA firm provided hands-on experience in financial statement preparation and auditing. I gained insights into risk-based auditing, compliance, and financial analysis, enhancing my problem-solving and time management skills. This experience strengthened my foundation in finance and auditing, preparing me for a professional career.

**Screenshots of the Project / Photos of Working Model:**

## Statutory Audit for the year ended 31 March 2023

### P Lead - Other Current Liabilities

Particulars	W/P Ref.	For y.e. 31-Mar-23
Outstanding expenses		
Outstanding expenses	P.1	-
TDS On Professional Fees	P.2	-
TDS On Interest Paid	P.3	-
TDS On Salaries and Remuneration	P.4	-
Profession Tax	W.1	-
Bank Book Overdraft	C.1	-
Interest on TDS	P.3	-
Other Payables		
Debtors having credit balance	P.5	65,485
<b>Total</b>		<b>65,485</b>
TB Reference		

For Work done, Observation and Conclusion refer ensuing worksheets

## NOTE 15 - Employee benefit Expenses

Particulars	Current Year Ended 31.3.2024	Current Year Ended 31.03.2023
Salaries & Wages	1,01,82,649	36,93,000
<b>Total</b>	<b>1,01,82,649</b>	<b>36,93,000</b>

## 36. Other Statutory Information

- (i) The Company do not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property.
- (ii) The Company do not have any transactions with companies struck off.
- (iii) The Company have not traded or invested in Crypto currency or Virtual Currency during the period.
- (iv) The Company have not advanced or loaned or invested funds to any other person or entity, including foreign entities (intermediaries) with the understanding that the intermediaries shall:
- (a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever to or on behalf of the Company (Ultimate beneficiaries); or
- (b) provide any guarantee, security or the like to or on behalf of the ultimate beneficiaries
- (v) The Company have not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall:
- (a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever to or on behalf of the Funding Party (Ultimate beneficiaries); or
- (b) provide any guarantee, security or the like on behalf of the ultimate beneficiaries.
- (vi) The Company have not entered into any transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax returns under the Income Tax Act, 1961.
- (vii) No loans or advances have been granted to promoters, KMP, Directors and related party during the year ended 2024.

# The role of financial literacy in personal Investment decisions



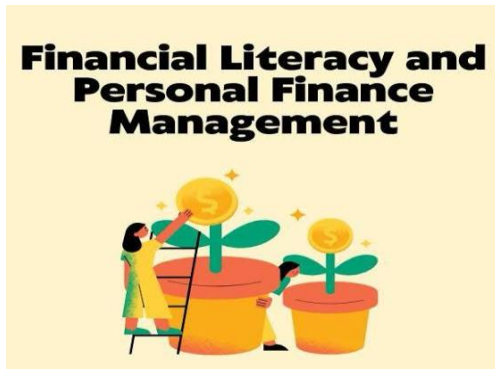
**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** varsha Ajay Kumar giri (varshagiri1050@gmail.com)

**Brief idea of project:** financial literacy plays a crucial role in personal investment decisions as it enhances understanding of financial concepts and instruments, improves risk assessment and management, informs asset allocation and diversification strategies, and promotes long-term wealth creation and financial stability. By possessing financial literacy, individuals can make informed investment decisions, achieve financial goals.

**Findings :** financially literate individual demonstrate better investment knowledge, risk management, and asset allocation skills, leading to improved long-term wealth creation and financial stability. They are more likely to engage in retirement savings, diversify their portfolios, and avoid high-risk financial behaviors.

**Screenshots of the Project / Photos of Working Model :**



# Assessing The Impact Of Tata's Acquisition On Air India's Financial Performance



**Name of Project Guide :** Prof. Pooja Jogu

**Name of Students :** Sanika santosh chalke ( Sanikachalke09@gmail.com)

## Brief idea of project:

This project helps to evaluate the impact of tatas acquisition on air indias financial performance and also helps to analyze the effects on key financial metrics. Tatas acquisition of air india has had a significant impact on the airlines financial performance.

## Findings :

the acquisition lead to significant improvement in ROS, indicating better operational efficiency. ROE increased substantially, suggesting enhanced shareholder value. EPS is reflecting the improved profitability. NPM increased, indicating better cost management and profitability.

## Screenshots of the Project / Photos of Working Model :



# Risk Return analysis of different investment assets Bonds and Commodities



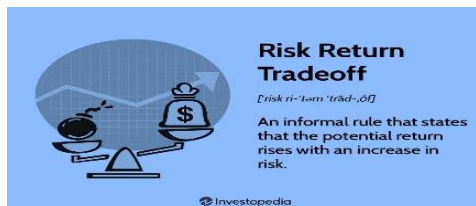
**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Sahil Sanjay Bharawade (bharawadesahil@gmail.com )

**Brief idea of project:** Bonds are fixed-income securities issued by governments or corporations that pay periodic interest and return the principal at maturity. Commodities are raw materials or primary goods, such as gold, oil, and agricultural products, traded in markets based on supply and demand. The project “Risk-Return Analysis of Different Investment Assets: Bonds and Commodities” aims to evaluate the performance of these two asset classes by analysing their risk and return characteristics. Bonds, known for their stability and fixed-income nature, are compared with commodities, which are more volatile but can serve as an inflation hedge. The study will use historical data to assess returns, volatility, and risk-adjusted performance (e.g., Sharpe ratio). Additionally, it will explore how these assets behave in different market conditions, helping investors understand their role in portfolio diversification and decision-making.

**Findings :** Bonds exhibit lower volatility and provide stable returns, while commodities are more volatile due to market fluctuations, geopolitical events, and supply-demand dynamics. Commodities can generate higher returns during inflationary periods, whereas bonds offer consistent income through interest payments. Bonds generally have better risk-adjusted returns (e.g., higher Sharpe ratios) in stable economic conditions, while commodities perform well as a hedge against inflation and market downturns.

**Screenshots of the Project / Photos of Working Model :**



# ● Using financial ratio to evaluate company performance across different industries of Yes bank and Bajaj finance



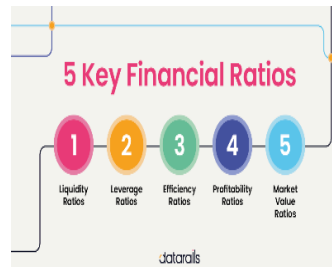
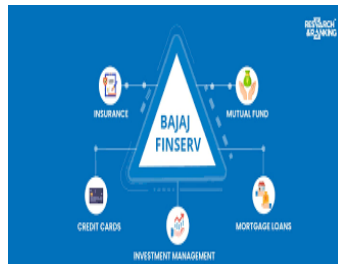
**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Kunal Santosh Bhagwade ( kunalbhagwade@gmail.com)

**Brief idea of project:** Then evaluating the financial performance of companies like Yes Bank and Bajaj Finance, financial ratios are key tools to compare performance across industries. Since Yes Bank is a public sector bank and Bajaj Finance is a non-banking financial company (NBFC), they belong to different industries, making it essential to focus on different sets of ratios. Here's a brief idea of how financial ratios can be applied to both.

**Findings :** Using financial ratios to evaluate company performance across different industries, such as Yes Bank and Bajaj Finance, provides valuable insights into their financial health. For Yes Bank, liquidity ratios (e.g., current ratio) and asset quality ratios (e.g., NPA ratio) are critical in the banking sector to assess risk and stability. Bajaj Finance, in contrast, is evaluated using profitability ratios (e.g., ROE) and asset turnover, which reflect its efficient credit distribution and growth in the non-banking financial sector. These ratios help compare companies' financial resilience and profitability within their respective industries.

**Screenshots of the Project / Photos of Working Model :**



# The Effect of Mergers and Acquisitions of Vodafone and idea on Financial Performance



**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Bishnuprasad Sabat (bishnusabat974@gmail.com )

**Brief idea of project:** This project looks at the effects of the 2018 Vodafone India-Idea Cellular merger to create Vodafone Idea Limited (Vi), India's biggest telecom operator. It looks at how the merger influenced financials such as revenue, profitability, debt, market share, and efficiency. The merger was a response to the competitive telecom environment in India with the aim of cutting costs and increasing competitiveness. The research makes use of financial information and analytical devices in evaluating liquidity, profitability, and solvency prior to and following the merger, taking into consideration external influences. Results will provide insights into the success of telecom mergers and recommend future mergers

**Findings :** The financial performance was greatly influenced by the merger of Vodafone India and Idea Cellular into Vodafone Idea Limited. The merged company struggled initially with high debt, integration expenses, and stiff competition, recording negative earnings in the short-run. In the long run, however, mergers' benefits like cost savings and an increased number of customers enhanced efficiency in operations. The consolidated entity reflected an expansion in market share and service reach. Against these strengths, the financial performance was still fluctuating, with the company having a tough time staying profitable amidst regulatory issues and stiff price competition in the Indian telecom sector..

**Screenshots of the Project / Photos of Working Model :**



Service Provider's Market Share (Wireless), June 2020



# The role of microfinance in promoting financial Inclusion in rural India



**Name of Project Guide :** Prof. Pooja Jogu

**Name of Students :** Devendra Kirit Patel( devendrapatel13202@gmail.com)

**Brief idea of project:** Income tax reduces workers' take-home pay by deducting a portion of their earnings. Higher tax rates mean less disposable income for spending and saving. Progressive taxation impacts higher earners more, while flat taxes apply equally. Tax deductions and credits can help reduce the burden. High taxes may discourage extra work or overtime. Lower taxes can boost spending and economic activity. Overall, income tax directly affects financial well-being and work incentives.

**Findings :** Income tax directly reduces workers' take-home pay, lowering the amount they receive after deductions. The progressive tax system means higher earners face greater deductions, significantly impacting their net income. Reduced take-home pay affects disposable income, limiting workers' ability to save, invest, and spend on necessities. High tax rates may also discourage extra work or overtime due to diminishing financial returns. Additionally, payroll deductions, including social security and benefits, further decrease net earnings. Tax policies vary by region, leading to different impacts on workers based on their location and income brackets.

**Screenshots of the Project / Photos of Working Model :**



# The Impact of Artificial Intelligence on Financial Auditing Practices.



**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Shivam Ramakant Gupta  
(shivamgupta03704@gmail.com)

**Brief Idea of Project:** Artificial Intelligence (AI) is changing financial auditing by making it faster, more accurate, and better at detecting fraud. Traditional audits relied on manual work and random sampling, but AI can analyze large amounts of financial data quickly, finding errors and unusual transactions more effectively. AI also helps ensure companies follow financial rules by checking records for mistakes or fraud risks. However, AI in auditing has some challenges. It can be expensive to implement, requires high-quality data, and raises concerns about data security and transparency. AI cannot completely replace human auditors because professional judgment and decision-making are still important. Overall, AI is improving financial audits, making them more **efficient and reliable**. In the future, auditors will work alongside AI to enhance financial accuracy and prevent fraud.

**Findings :** AI speeds up auditing by automating data analysis and reducing manual work. AI minimizes human errors and enhances financial data verification. AI identifies unusual transactions and financial anomalies more effectively. AI ensures adherence to financial regulations and auditing standards. High costs, data security risks, and lack of transparency in AI decisions. AI supports auditors but cannot replace professional judgment and expertise.

**Screenshots of the Project / Photos of Working Model :**



# The Role Of Taxation In Economic Development: A Comparative Study Of Developed Vs. Developing Countries



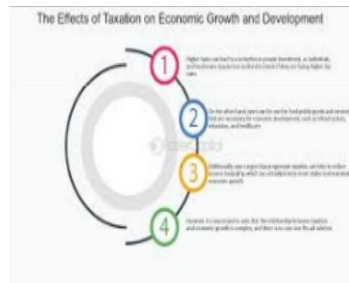
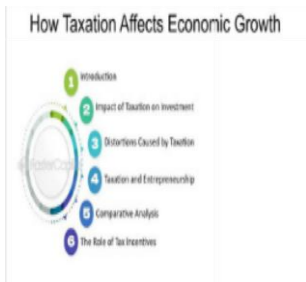
**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Archita Ganesh Nakti(architanakti@gmail.com)

**Brief Idea of Project:** In developed countries, taxes are often higher and more efficient, supporting robust infrastructure, social welfare, and innovation. In contrast, developing countries face challenges like tax evasion, weak administrative systems, and informal economies, which limit their capacity to invest in critical sectors. Effective tax policies in developing nations can drive growth by improving public services and attracting foreign investments. Thus, while taxation is vital for both, its efficiency and impact vary significantly between developed and developing countries

**Findings :** Findings reveal that developed countries benefit from well-established tax systems, fostering economic stability and growth. In contrast, developing countries struggle with tax collection due to factors like corruption, low compliance, and informal sectors. Strengthening tax administration and policies in developing nations can significantly enhance their economic development potential.

**Screenshots of the Project / Photos of Working Model :**



The Importance of Balancing Progressive Taxation and Economic Growth



# Retirement Planning: Changes in Behavior of People of Different Demographics



Name of Project Guide : Dr. Pooja Jogu

Name of Students : Shaun Fernandes( shaunfernandes0007@gmail.com)

**Brief idea of project:** Acting mostly on Indian millennials, the study looks at the impact of changed work patterns, earning insecurity, and cultural imperatives on saving behavior. A broad cross-section of young professionals are colored as being inadequately equipped in investment literacy to deal with sophisticated investment products and new retirement investing vehicles, resulting in delayed or badly timed retirement saving.

**Findings :** The survey reveals that 80% of respondents are millennials (26–35), with a balanced gender distribution (55% male, 45% female). Most (73%) are full-time employees, benefiting from employer-sponsored retirement plans, while self-employed (11%), part-time workers (9% and unemployed individuals (7% face unique savings challenges. Mutual funds are the preferred investment choice, followed by traditional options like PPF, reflecting a balanced risk approach. These findings highlight the need for tailored financial planning and educational initiatives to address diverse employment and saving behaviors among millennials.

## Screenshots of the Project / Photos of Working Model :



## Chapter 6: Conclusion

This research followed a trail of retirement planning as it developed from traditional employer-sponsored plans to today's individual plans that are mind-boggling in the complexity of an increasingly complex system. By combining history, cross-cultural variations, behavior facts, and policy trends of their respective eras, this study emphasizes the point that retirement planning is about more than money—it's a very complex endeavor in which the duration of a person's existence is determined.

Embedded in the midpoint of this research were a few inconspicuous goals: to examine millennial's savings habits compared to prior cohorts; to review the impacts of earnings levels and types of jobs on retirement saving behavior, emphasizing structural and systematic barriers; to measure the impact of financial education on retirement plan decisions; and to suggest guidelines for relevant interventions to encourage retirement savings across many demographic segments. These objectives guided research into the intersection of economic pressures, individual decisions, and social norms with financial planning and ultimately retirement wealth sufficiency.

The review isolates a number of general themes. First, saving often and early remains the key to wise retirement planning. The strength and excitement of compounding and the discipline of saving one's own hard-earned cash extend to one more time than small numbers do add up through steady starts across innumerable accounts over later years. Secondly, a diversified portfolio is investments. With highly volatile financial market conditions the more today's investments segmented into different classes of assets such as equities, bonds, property, and alternative instruments diversify risk and hold long-term prospects for healthy returns.

Also, studies show that the scheme of good retirement should account for inflation and rising spending on health. As life is becoming longer, there should be care to other purchasing power as well as sudden health spending and this can be done by introducing risk management concepts and incorporating provisions with health insurance and special crisis

# Impact of mobile banking on consumer behavior and bank operations



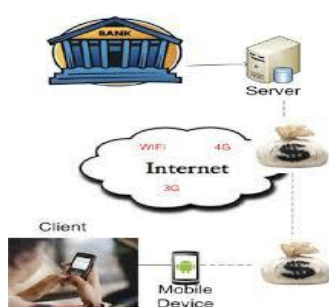
**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Reena Vasant Chavan (reenachavan2312@gmail.com)

**Brief idea of project:** his project explores the profound impact of mobile banking on both consumer behavior and bank operations, highlighting the digital transformation in the financial sector. The widespread adoption of mobile banking apps has reshaped how consumers interact with financial institutions, fostering greater convenience, financial literacy, and real-time transaction management. Consumers now expect seamless, secure, and personalized experiences, leading to shifts in spending habits, savings behaviors, and customer loyalty. Meanwhile, banks have had to adapt by integrating advanced technologies such as AI-driven chatbots, biometric authentication, and data analytics to enhance security, efficiency, and customer engagement. Mobile banking has also reduced operational costs by decreasing the need for physical branches while increasing digital service offerings.

**Findings :** The findings reveal that mobile banking has significantly transformed consumer behavior and bank operations. Consumers now enjoy greater convenience, faster transactions, and personalized financial management tools, leading to changes in spending and saving habits. However, concerns over cybersecurity and data privacy remain key challenges. On the banking side, institutions have reduced operational costs by shifting to digital platforms, investing in AI-driven services, and leveraging data analytics for personalized offerings.

**Screenshots of the Project / Photos of Working Model :**



# A Project Report On Internship In Concurrent Audit Of Suryoday Small Finance Bank



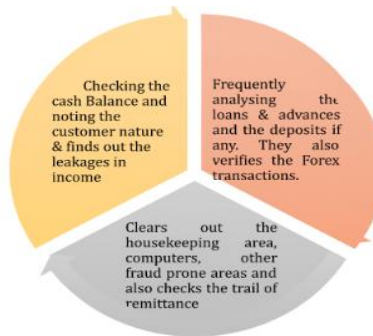
**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Harsh Rajesh Shinde (harshinde1712@gmail.com)

**Brief idea of project:** This is an Internship based project on enhancing internal controls through concurrent audit of Suryoday Small Finance Bank at N.S Gokhale and Co. The main objective of this internship based project is to examine the scope and responsibilities of an internal audit assistant in concurrent audits in a banking environment. This project gives a brief idea knowledge about the key challenges and best practices encountered during the concurrent audit process.

**Learnings:** An Internship in N.S Gokhale and Co. as a concurrent audit team member gave me understanding about banking regulations and compliance focusing on RBI guidelines, Basel norms, and other regulatory framework. It gave me hands on experience with Core Banking Solutions. Helped me in learning loan Appraisal, sanctioning and disbursement process, gaining knowledge of statutory and concurrent audit requirements. This internship not only allowed me to engage with Suryoday Small Finance Bank and understand its operational functions but also enabled me to recognize my strengths and capabilities as part of my personal development.

**Screenshots of the Project :**



# The History of Accounting and its evolution through different eras



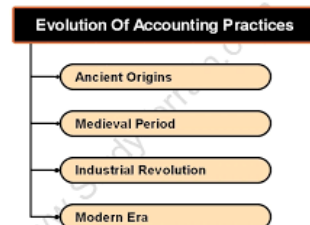
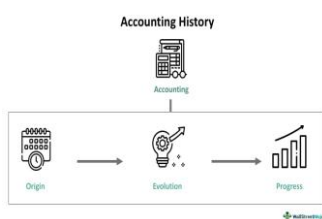
**Name of Project Guide :** Dr. Pooja Jogu

**Name of Students :** Abhay Bharam (abhaybharam87@gmail.com)

**Brief idea of project:** Accounting has evolved from ancient record-keeping systems used by civilizations like the Babylonians, Egyptians, Chinese, and Greeks to track trade, taxation, and resources. The introduction of double-entry bookkeeping by Luca Pacioli in the 15th century revolutionized financial management, laying the foundation for modern accounting principles. The Industrial Revolution further transformed accounting with cost management, financial regulations, and the professionalization of the field. In recent decades, technology, automation, and global financial standards have reshaped accounting, making it more efficient, transparent, and essential for corporate governance and economic stability.

**Findings:** Accounting has evolved from basic record-keeping in ancient civilizations, where early societies like the Babylonians and Egyptians used primitive methods to track trade and taxation. The introduction of double-entry bookkeeping by Luca Pacioli in the 15th century marked a turning point, establishing a structured financial system still in use today. The Industrial Revolution led to the professionalization of accounting, the rise of cost management, and the need for standardized financial reporting. In modern times, technological advancements such as automation, AI, and blockchain have transformed accounting practices, enhancing accuracy, efficiency, and global financial transparency.

**Screenshots of the Project / Photos of Working Model :**



# The future of the accounting profession in the digital age



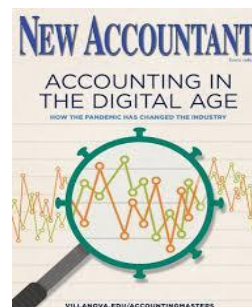
**Name of Project Guide :** Prof. Pooja Jogu

**Name of Students :** Siddhi Waim (siddhi03waim@gmail.com)

**Brief idea of project:** The future of accounting in the digital age is driven by advancements in technology such as AI, automation, and data analytics. These innovations are automating routine tasks like bookkeeping, allowing accountants to focus on higher-value roles like financial analysis and strategic advisory. Cloud-based systems are improving accessibility, enabling remote work and global client service. As cybersecurity becomes crucial, accountants will play a key role in protecting financial data. The profession will increasingly require digital skills and continuous learning. Accountants will evolve from traditional roles to trusted business advisors, blending technical expertise with strategic insight.

**Findings :** The future of the accounting profession in the digital age is heavily influenced by technological advancements. Automation and AI are reducing manual tasks, allowing accountants to focus on strategic decision-making. Cloud-based accounting platforms enable remote work and real-time collaboration, making financial management more efficient.

**Screenshots of the Project / Photos of Working Model :**



# The impact of accounting standards on small and medium sized enterprises



**Name of Project Guide :** Dr.. Pooja Jogu

**Name of Students :** Harsh Ramesh Dulera (harshdulera21@gmail.com)

**Brief idea of project:** The impact of accounting standards on SMEs is crucial for financial transparency, decision-making, and sustainability. However, SMEs often struggle with complex regulations due to limited resources and expertise. This study explores how frameworks like IFRS for SMEs influence financial management, investor confidence, and business growth. It highlights the benefits of standardized reporting, such as improved funding access and risk management, while addressing compliance challenges. Additionally, the research assesses whether existing standards should be modified to be more practical and supportive of SME growth rather than serving as barriers to financial stability.

**Findings :** Accounting standards enhance financial transparency, decision-making, and credibility, helping SMEs secure funding and compete globally. However, high compliance costs and complexity make adoption challenging, especially in developing economies like India. Despite these hurdles, adopting accounting standards boosts SME growth, stability, and investor confidence, requiring tailored support for effective compliance.

**Screenshots of the Project / Photos of Working Model :**



# A study on impact of GST on real estate sector in India



**Name of Project Guide :** Dr.. Pooja Jogu

**Name of Students :** Shravani Pramod Jagtap

**Brief idea of project:** This project explores the impact of the Goods and Services Tax (GST) on the Indian real estate sector, analyzing its effects on taxation, property prices, and market dynamics. GST replaced multiple indirect taxes, simplifying compliance and reducing tax inefficiencies. However, stamp duty remains a separate charge, adding to buyer costs. The removal of Input Tax Credit (ITC) in 2019 led to increased construction costs for developers, affecting housing affordability. Additionally, the shift in GST rates - from an initial 12% on under-construction properties to 5% (residential) and 1% (affordable housing) without ITC - has influenced buyer preferences, making ready-to-move-in properties more attractive due to their GST exemption.

**Findings :** GST streamlined taxation but retained stamp duty, adding to costs. ITC removal in 2019 increased construction expenses, making projects costlier. Under-construction properties, initially taxed at 12%, later saw rates reduced to 5% (residential) and 1% (affordable housing), but without ITC, raising developer costs. Meanwhile, ready-to-move-in properties remain GST-exempt, shifting buyer demand toward them. Though GST improved transparency, challenges like ITC removal and additional stamp duty still affect the sector.

**Screenshots of the Project / Photos of Working Model :**



# A Mobile Banking Solutions For Rural And Underserved Communities



**Name of Project Guide :** Dr.Pooja Jogu

**Name of Students :** Vaishnavi Sarjerao Phanase

**Brief idea of project:** Mobile banking solutions in rural and underserved communities provide accessible financial services through smartphones, helping people without traditional banking infrastructure. They allow users to perform transactions, save money, and access credit, improving financial inclusion. These platforms often offer low-cost, secure methods for sending remittances, paying bills, and managing finances. Additionally, mobile banking supports local economies by connecting people to formal financial systems, fostering economic development and empowerment.

**Findings :** Globally, mobile banking technologies have greatly improved financial inclusion for underserved and rural regions. Among the important conclusions drawn from several studies and reports are Greater Economic Growth and Financial Access, Poverty Reduction and Empowerment, Adoption and Usage Difficulties, Integration with Financial Systems Already in Place.

**Screenshots of the Project / Photos of Working Model :**



# Financial inclusion and its effect on economic growth



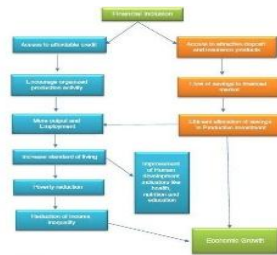
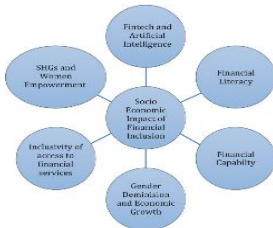
Name of Project Guide: Dr.Pooja Jogu

Name of Student: Nishrin Dahodwala

**Brief idea of project:** Financial inclusion is vital for economic growth, poverty reduction, and stability, despite existing challenges like costs and literacy gaps. Digital finance, through mobile banking, is revolutionizing access, particularly for marginalized groups, enabling savings, investment, and business growth. Strong government policies, promoting inclusive financial products and digital infrastructure, are crucial. Addressing remaining barriers will unlock the full potential of financial inclusion, fostering a more prosperous and equitable society.

**Findings :** Financial inclusion is essential for economic development, yet obstacles like high costs and limited financial literacy remain, disproportionately affecting vulnerable groups. Digital finance, particularly mobile banking, is transforming access by breaking down geographical barriers and reducing costs. Government policies promoting inclusive products and digital infrastructure are critical for overcoming these challenges. Ultimately, addressing these barriers will unlock the full potential of financial inclusion, fostering a more prosperous and equitable society.

**Screenshots of the Project / Photos of Working Model :**



# A Study On The Impact Of Social Media On Small Businesses In Dharavi



**Name of Project Guide:** Dr. Sandip Khandekar

**Name of Student:** Sharanya Muthukumar (sharanyakumar898@gmail.com)

**Brief idea of project:** Dharavi, Asia's largest slum, houses numerous small businesses. Social media has transformed the way these businesses operate. This study explores the impact of social media on Dharavi's small businesses. It examines how social media affects sales, marketing, and customer engagement. The study reveals that social media increases brand visibility and reach. It enables businesses to target specific audiences and create online presence. Social media platforms provide cost-effective marketing solutions. Businesses in Dharavi leverage social media for customer service and feedback. However, the study also highlights challenges faced by businesses. These include limited digital literacy and online competition. Despite these challenges, social media has transformed Dharavi's business landscape. It offers opportunities for growth, innovation, and entrepreneurship. The study recommends social media training and support for Dharavi's businesses. By embracing social media, Dharavi's small businesses can thrive and complete.

## **Findings:**

- The study found that having a social media presence significantly increases brand visibility for small businesses in Dharavi, with 75% of respondents reporting an increase in customer inquiries.
- The research revealed that social media enables businesses to engage with customers more effectively, leading to increased customer loyalty and retention, as reported by 60% of the respondents.

## **Screenshots of the Project / Photos of Working Model:**



# Study The Impact Of Credit Risk On Loan Approval In HDFC Bank



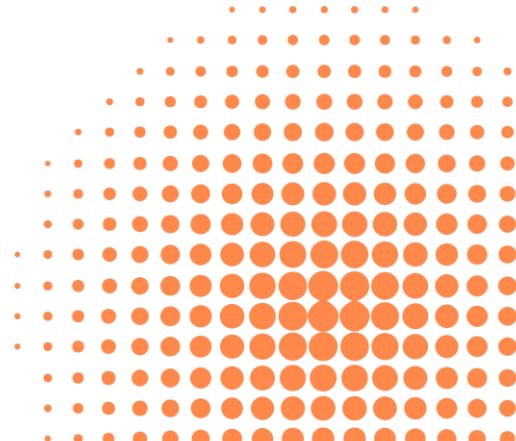
Name of Project Guide : DR. Sandip Khandekar

Name of Students : Bhoomi Harishchandra Verma  
(vermabhoomi9892@gmail.com)

**Brief idea of project:** The project on "Study of the Impact of Credit Risk on Loan Approval in HDFC Bank" seek to examine how credit risk affects the decision-making process when approving loans. Credit risk refers to the potential for a borrower to default on their obligations, and this can significantly affect the financial health of a lending institution. The project will explore the criteria used by HDFC Bank to assess credit risk, including the evaluation of the borrower's credit history, income, debt-to-income ratio, and other factors.

**Findings :** It is projected that HDFC Bank will improve its capacity to analyse credit risk in the future as it innovates in risk assessment, guaranteeing that the bank and its clients enjoy a stable, secure lending environment. HDFC Bank is in a strong position to satisfy the rising demand for loans while reducing the negative effects of credit risk on its financial stability through sustained investment in technology and risk management procedures.

**Screenshots of the Project / Photos of Working Model :**



# Study the Impact of Financial Inclusion Programs on Banking habits of Rural populations in Alibag-Revas. Maharashtra



Name of Project Guide : DR. SANDIP KHANDEKAR

Name of Students : RUTUJA RAJESH PATIL.(rutu.996998@gmail.com)

**Brief idea of project:** This project examines how financial inclusion programs, particularly PMJDY, have influenced banking habits in rural Alibar-Revas, Maharashtra. While access has improved, many accounts remain dormant due to low financial literacy, trust issues, and reliance on informal finance. The study explores digital banking adoption, identifying barriers like poor connectivity, smartphone access, and fraud concerns. Challenges such as limited bank branches, complex documentation, and gender-based restrictions are also analyzed. The findings aim to bridge gaps in policy and practice, enhancing financial literacy, digital banking infrastructure, and accessibility to ensure meaningful financial inclusion in rural communities.

**Findings :** Financial inclusion programs like PMJDY have increased banking access in Alibar-Revas, but many accounts remain inactive due to low financial literacy, trust issues, and digital barriers. Poor awareness, connectivity, and fraud concerns hinder digital banking adoption, while infrastructure gaps, documentation hurdles, and gender disparities limit usage. Many still rely on cash and informal lenders. Strengthening financial literacy, trust, and digital infrastructure is essential to ensure rural households actively use banking services for savings, credit, and economic growth.

**Screenshots of the Project / Photos of Working Model :**



# A Study Of Financial Reporting Practices In Smes - Sion



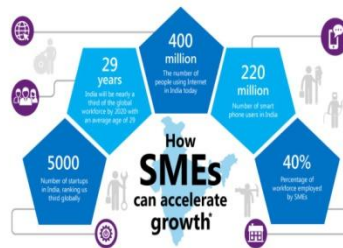
**Name of Project Guide:** Dr. Sandip Khandekar

**Name of Students :-** Vamshi Vadalkonda (vamshivadlakonda2004@gmail.com)

**Brief of the project :** The project "Study of Financial Reporting Practices in SMEs - Sion" examines how small and medium-sized enterprises (SMEs) in Sion manage financial reporting. It focuses on the types of financial statements they prepare, their adherence to accounting standards, challenges faced in reporting, and the impact on business decisions. The study aims to provide recommendations to improve financial reporting practices, making them more effective and compliant with regulations.

**Findings:** The study found that SMEs in Sion often struggle with inconsistent financial reporting due to limited resources and expertise. There is a need for better support, training, and simplified reporting frameworks to improve compliance and decision making.

**Screenshots of the Project/ Photos of Working Model:**



# The Role Of Artificial Intelligence In Credit Risk Management In Kotak Bank



NAME OF PROJECT GUIDE : DR. SANDIP KHANDEKAR

NAME OF STUDENTS : SIDDHESH M. KHANDEKAR

**Brief idea of project:** The project "The Role of Artificial Intelligence in Credit Risk Management in Kotak Bank" explores how AI technologies, such as machine learning and predictive analytics, are revolutionizing credit risk assessment. It examines how AI models analyze vast amounts of data to improve accuracy in determining creditworthiness, identifying high-risk customers, and automating the underwriting process. The project highlights the benefits of AI in enhancing decision-making, reducing non-performing assets, and improving efficiency at Kotak Bank. It also discusses the challenges, such as data privacy and algorithmic bias, while forecasting the future potential of AI in transforming credit risk management practices..

**Findings :** AI significantly enhances the accuracy and efficiency of credit risk assessment at Kotak Bank by automating processes, improving credit scoring, and identifying potential risks early. However, challenges like data privacy, algorithmic bias, and system integration remain key hurdles in full-scale implementation. AI's future potential in risk management appears promising, offering more refined and predictive models.

## Screenshots of the Company's Project :

AI-Powered Credit Risk Assessment:  
Enhancing Decision-Making and Access With



## Mosaic | HighRadius Impact of using AI in credit risk management at Mosaic



# Internship Based Project On Accounts Payable And Receivable Management At Agrwal Jain And Khemka



**Name of Project Guide :** Sandip Khandekar

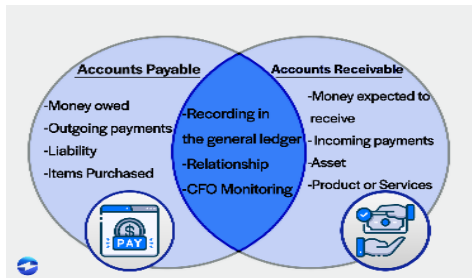
**Name of Students :** Soumya Pendem (soumya.pendem01@gmail.com)

**Brief idea of project:** Accounts Receivable (AR) and Accounts Payable (AP) management are crucial financial processes in an organization. AR refers to the money owed to the company by customers for goods or services provided on credit, while AP represents the money the company owes to suppliers for purchases made on credit.

An effective AR and AP management system ensures smooth cash flow, reduces financial risks, and enhances overall operational efficiency. AR management focuses on timely invoicing, payment tracking, and collection strategies to minimize outstanding dues. AP management ensures timely vendor payments, avoiding late fees and maintaining good supplier relationships.

**Findings:** The study aims to examine the Account payable and receivable management in an organization. In the AR and AP Management project, we are finding out how effectively an organization manages its cash flow, receivables, and payables to maintain financial stability and efficiency. Whether proper management leads to smooth cash inflows and outflows.

**Screenshots of the Project / Photos of Working Model :**



# The role of community outreach in enhancing environmental awareness and sustainability practices by GNRF (Gareeb Nawaz relief foundation) NGO.



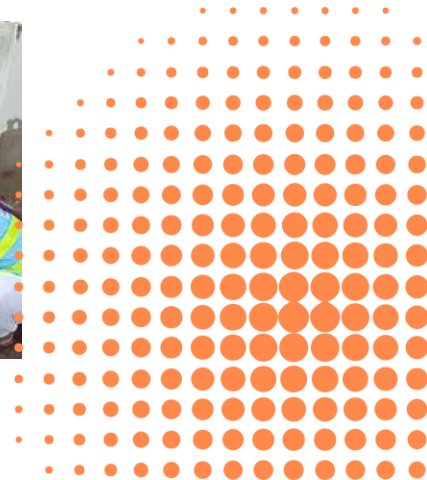
**Name of Project Guide:** Dr. Sandip Khandekar

**Name of Student:** ALTAMASH SHAIKH

**Brief Idea of project:** The Gareeb Nawaz Relief Foundation (GNRF) plays a crucial role in promoting environmental awareness and sustainability through its community outreach programs. These initiatives focus on educating and engaging local communities to adopt eco-friendly practices, conserve natural resources, and combat environmental challenges.

**Finding :** the role of GNRF's community outreach in enhancing environmental awareness and sustainability practices, here are some key insights based on general NGO impact assessments

## Screenshots of the Company's Project :



# Preparation of Financial Statements in an organization



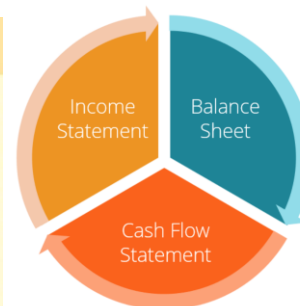
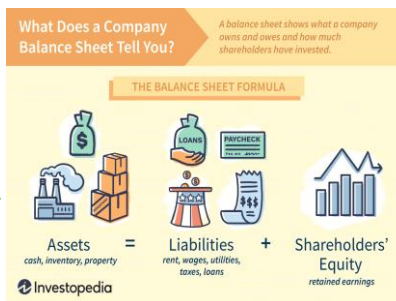
**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Students :** Aditi Sunil Shinde (aditishinde590@gmail.com)

**Brief idea of project :** This project is based on my internship experience in financial statement preparation at a CA firm, where I applied my theoretical knowledge to real-world financial reporting. Throughout the internship, I worked on preparing balance sheets, income statements, and cash flow statements, ensuring compliance with accounting standards and regulatory requirements. I gained hands-on experience with Tally software and assisted in revenue statement preparation, financial analysis, and reconciliation of accounts. This experience gave me practical exposure to how financial statements are structured and the role they play in a company's decision making process.

**Findings :** During my internship, I have faced challenges like handling my time with my study, balancing time with my exams, how financial statements are prepared after gathering and updating financial data in accounting software accurately. The experience also helped me develop a problem solving skill and attention to detail

**Screenshots of the Project / Photos of Working Model :**



# Study The Impact Of Digital Transformation On Customer Satisfaction In Bank Of India



**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Students :** Ruchita Vijay Shinde (ruchitashinde286@gmail.com)

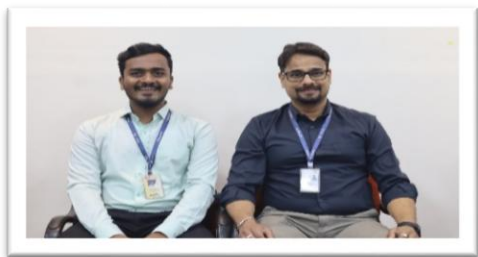
**Brief idea of project:** Digital transformation in the Bank of India has improved customer satisfaction through faster transactions, enhanced security, and better service accessibility. However, challenges like technical issues and security concerns remain, requiring continuous improvements.

**Findings :** The study found that digital transformation in the Bank of India has significantly improved customer satisfaction by enhancing convenience, transaction speed, and accessibility through mobile banking, UPI, and online services. Overall, while digital banking has increased efficiency and trust, continuous improvements in security, user experience, and customer support are essential for sustaining satisfaction.

**Screenshots of the Project / Photos of Working Model :**



# Study On Internship As A 'Portfolio Manager Intern' At 'Upside Stock Market Training Institute'



NAME OF PROJECT GUIDE : DR. SANDIP KHANDEKAR

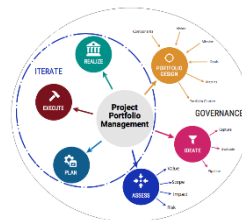
NAME OF STUDENT : TEJAS DEEPAK KADWADKAR

**Brief idea of project:** This project focuses on the role and responsibilities of a Portfolio Manager Intern during an internship at Upside Stock Market Training Institute. It highlights how the intern learns to analyze stocks, manage client portfolios, track market trends, and apply investment strategies in real time. The study also covers practical exposure to risk management, asset allocation, and client communication. Through this internship, the intern gains hands-on experience in the dynamic world of stock markets while understanding the importance of disciplined and research-based investment decisions.

**Findings:** During the internship as a Portfolio Manager Intern at Upside Stock Market Training Institute, it was found that practical exposure to portfolio management enhances analytical and decision-making skills. The intern learned to evaluate risk, track market performance, and recommend investment strategies based on client goals. Real-time market analysis and research-based decision-making play a crucial role in effective portfolio management. The internship also highlighted the importance of understanding client psychology and aligning portfolios with risk tolerance. Overall, hands-on experience in managing portfolios helped bridge the gap between theoretical

**Screenshots of the Project / Photos of Working Model :**

## Strategic Portfolio Management process



Description	Qty	Unit	Cost	Price
Cash	1	100.00	100.00	100.00
Debt	1	100.00	100.00	100.00
Equity	1	100.00	100.00	100.00
Other	1	100.00	100.00	100.00
Total	4		400.00	400.00

# Awareness of Digital payment system in Bhandup region



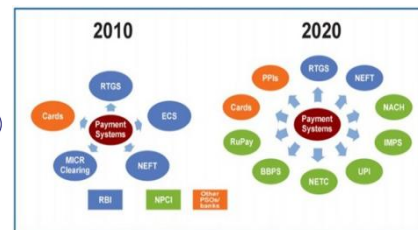
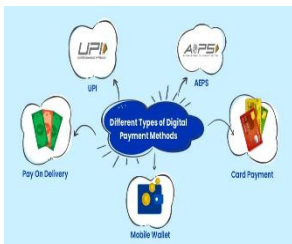
**Name of Project Guide :** Prof. Dr. Sandip Khandekar

**Name of Students :** Ankita Radheshyam Mishra ( ankku6656@gmail.com)

**Brief idea of project :** The electronic payment system has transformed financial transactions, offering convenience, security, and efficiency. Technologies like UPI, AI, and blockchain have accelerated adoption, especially in India, supported by government initiatives. The COVID-19 pandemic further boosted the shift toward cashless transactions. Despite advantages like transparency and financial inclusion, challenges such as cybersecurity risks and digital literacy gaps remain. Addressing these requires collaboration among policymakers, financial institutions, and tech firms. Future advancements will enhance fraud prevention, biometric verification, and real-time payments. With continuous innovation, digital payments will shape the future of finance, ensuring secure and seamless transactions worldwide.

**Findings :** Electronic payment systems have revolutionized financial transactions by offering convenience, security, and efficiency. Technologies like UPI, AI, and blockchain have driven growth, supported by government initiatives and changing consumer behaviours. Challenges like cybersecurity risks, digital literacy gaps, and privacy concerns remain. The future of digital payments will be shaped by AI-driven security, real-time transactions, and increased global adoption.

## Screenshots of the Project / Photos of Working Model :



# ● A Study Of Economic Effects Of Inflation On Household Spending In Parel Region



Name of Project Guide : - Dr. Sandip Khandekar

Name of Students : Srushti Vivek Dhumal (srushtidhumal04@gmail.com)

**Brief idea of project:** Household spending habits are greatly impacted by inflation, which also affects savings, purchasing power, and overall financial stability. Rising inflation has an impact on households' everyday expenses, discretionary spending, and investment choices in the Parel district, a major business and residential hub. Families frequently modify their budgets to prioritize essentials over luxuries as the cost of essential products and services rises. The study intends to provide insights on the economic difficulties that locals experience and provide policy ideas for reducing inflationary pressures on households by examining spending changes and coping strategies

**Findings:** Households of the Parel region spent their income on fulfilling basic needs while they decreased savings and discretionary expenditure. Many households experience stagnating salaries, struggle with growing housing expenses.. Residents use cost-cutting measures to get by, but inflation often erodes long-term economic planning and financial stability

Screenshots of the Project / Photos of Working Model :



# An internship based project on ITR filing at J B Lodha & Co



Name of the guide : Dr. Sandip Khandekar

Name of the student :Sanika Yashavant Nikam

**Brief idea of project:** The internship at JB Lodha & Co. focused on Income Tax Return (ITR) filing, providing hands-on experience in tax compliance, documentation, and financial reporting. The project involved understanding different ITR forms, computing taxable income, applying deductions, and ensuring compliance with tax regulations. Interns gained practical exposure to e-filing procedures, tax software, and government portals, along with interacting with clients to collect financial documents. This experience enhanced knowledge of income tax laws, financial planning, and professional tax practices, preparing interns for real-world tax consulting and compliance roles.

**Findings:** During the internship at J B Lodha & Co., key findings highlighted the importance of accuracy in tax documentation to avoid discrepancies and IT notices. TDS mismatches with Form 26AS were common, requiring careful reconciliation. Many taxpayers lacked awareness of deductions under Sections 80C, 80D, and 80G, leading to higher tax liabilities. The need for thorough checks before filing was evident, especially in handling revised returns and IT notices. Businesses had to maintain proper GST and income tax records due to their interconnection. While the Income Tax e-Filing portal simplified processes, many taxpayers still needed guidance. Overall, the experience underscored the significance of financial literacy, tax planning, and compliance.

Screenshots of the Project / Photos of Working Model :



**e-Filing**  
Income Tax Return

## BENEFITS OF FILING INCOME TAX RETURN



# A study of implementation and assessment of GST compliances process in SMEs in Dadar



**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Student :** Ms. Kesar Chavan

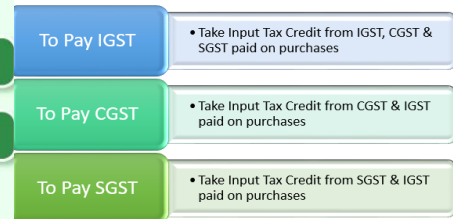
**Brief idea of project:** The project examines the Small and Medium Enterprises) focuses on understanding how SMEs are managing and adapting to the GST framework. This research would typically explore the challenges faced by SMEs in meeting GST requirements, including registration, filing returns, maintaining records, and adhering to tax rates.

**Findings :** The study reveals that SMEs often presents challenges due to limited resources, awareness, and technical expertise.Lack of Awareness,Technology Adoption,Compliance Burden,Penalties for Non-Compliance,Government Support are frameworks.

**Screenshots of the Project / Photos of Working Model :**



## How to Avail INPUT CREDIT



# The A STUDY ON INVESTMENT STRATEGIES AND PORTFOLIO DIVERSIFICATION FOR RETAIL INVESTORS IN MANKHURD.



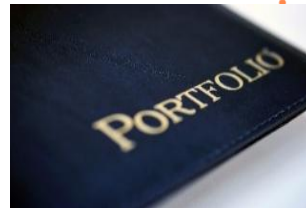
**Name of Project Guide :** Dr. Sandeep Khandekar

**Name of Students :** Payal Anand Bambaras

**Brief idea of project:** The project investigates investment and portfolio diversification plans for retail investors in Mankhurd that maximize returns and minimize risks. It discusses multiple investment avenues such as stocks, bonds, mutual funds, and real estate with a special emphasis on diversification to minimize risk. The study explains how financial literacy, risk tolerance, and market trends influence investment choices. It also includes actionable suggestions for retail investors on how to create and sustain a strong, diversified portfolio in consonance with their financial objectives and market situations.

**Findings :** The research found that retail investors in Mankhurd possess an even gender ratio and most have limited investment experience. Mutual funds and stocks are the most favored investment vehicles, with investors exhibiting a moderate risk tolerance. Diversification is prevalent approach, yet numerous investors remain uninformed about alternative investment channels. Overall, the results point to the importance of improved financial literacy to improve investment choices and risk management.

**Screenshots of the Project / Photos of Working Model :**



# Study The Role Of Forensic Auditing In Fraud Detection And Prevention In Yes Bank.



NAME OF PROJECT GUIDE : DR. SANDIP KHANDEKAR

NAME OF STUDENT : YASH VIJAY CHIVILKAR

**Brief idea of project:** This study explores the role of forensic auditing in detecting and preventing fraud in Yes Bank. It highlights how forensic auditing helps uncover financial misconduct, ensure regulatory compliance, and strengthen corporate governance. The research examines various forensic techniques, such as financial statement analysis, digital forensics, and investigative procedures, used to detect fraud in Yes Bank. It also discusses the impact of artificial intelligence and data analytics in improving fraud detection. The study identifies key challenges, including data manipulation, lack of transparency, and evolving fraud schemes. Overall, the study emphasizes the importance of forensic auditing in preventing financial fraud and maintaining trust in the banking sector. It provides insights into how forensic practices can help improve financial transparency and accountability in institutions like Yes Bank.

**Findings:** The primary aim of this study is to evaluate how forensic auditing techniques help in identifying, Investing, and mitigating fraud risks with in Yes Bank. It also aims to understand the impact of forensic audits on corporate governance and financial transparency. Also, this study ais to assess the effectiveness of forensic accounting methods in detecting fraud, with a particular focus on the tools, techniques, and challenges faced by professionals in the field.

**Screenshots of the Project / Photos of Working Model :**



# A Project Based On Internship In TDS Management For Businesses At N.S Gokhale And Co.



**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Students :** Mrunali Ramdas Shendkar  
(mrunalishendkar9@gmail.com)

**Brief idea of project:** This is an Internship based project in TDS Management for businesses at N.S Gokhale and Co. This report facilitates to apply our understanding of theoretical knowledge in the practical field. A brief study on how the quarterly TDS returns were filled at N.S Gokhale and Co. To gain hands on experience in the process of calculating, deducting, and filing TDS returns for various clients, ensuring compliance with the Income Tax Act.

**Learnings:** An Internship in TDS Management at N,S Gokhale and Co. has provided me valuable learning experiences in my 1.5 years of Internship Period. The opportunity to learn how to file TDS returns on government portals such as TRACES and E-Filing portals. My understanding of the useful features of the online filing system, which would otherwise seem overwhelming in theoretical knowledge. Discovered the various TDS related sections of the IT Act (i.e. Section 192 for salaries Section 194J for Professional Fees), the rates that apply to various types of payments, and the proper way to apply the rates and file the form. I gained important time management skills by balancing the internship with my studies. This capacity to balance work and study was essential to my academic achievement and personal growth.

**Screenshots of the Project :**



FORM	DESCRIPTION
FORM 24Q	TDS on Salary
FORM 26Q	TDS in any other case
FORM 27Q	TDS on income received from interest, dividends or any other sum payable to NRI's
FORM 27EQ	TDS on income received from collection of tax at source



# The Role of Fintech in Improving Financial Inclusion in Low Income Households in Mumbai.



Name of Project Guide : Dr. Sandip Khandekar

Name of Students : Priyanshu Waghela (priyanshuwaghela19@gmail)

**Brief idea of project:** The study assesses the impact of community-based health initiatives on healthcare awareness in Parel, focusing on their effectiveness in preventing health issues through education and outreach. By analyzing various programs, such as vaccination drives, sanitation campaigns, and awareness workshops, the study evaluates their role in improving public health literacy and preventive care practices. It also examines the engagement of local communities, accessibility of healthcare resources, and challenges faced in implementation. The findings aim to highlight the significance of community participation in health promotion and suggest strategies for enhancing the reach and efficiency of such initiatives in urban settings like Parel.

**Findings:** The study's findings reveal that community-based health initiatives in Parel have significantly contributed to increasing healthcare awareness and preventive practices among residents. Programs focusing on sanitation, vaccination, and health education have led to improved hygiene, early disease detection, and a higher participation rate in preventive healthcare measures. However, challenges such as limited resources, lack of sustained engagement, and disparities in access to healthcare services remain. The study highlights the need for stronger collaborations between healthcare providers, local authorities, and the community to ensure long-term impact. Overall, these initiatives have played a crucial role in promoting health awareness but require continuous support and expansion to maximize their effectiveness.

Screenshots of the Project / Photos of Working Model :



# The Impact Of Government Subsidies On Agricultural Productivity Of Sangli District



Name of Project Guide : Dr. Sandip Khandekar

Name of Students : Aditi Pradeep waghmode  
(aditiwaghmode02@gmail.com)

**Brief Idea Of Project :** Government subsidies play a crucial role in enhancing agricultural productivity in Sangli district, a region known for its sugarcane, grapes, and turmeric cultivation. These subsidies, including financial assistance for fertilizers, seeds, irrigation, and farm mechanization, help reduce production costs and encourage farmers to adopt modern agricultural techniques. As a result, crop yields and overall farm efficiency improve, contributing to economic growth in the region. However, challenges such as delays in subsidy distribution, misallocation of funds, and over-reliance on government support can impact long-term sustainability. Additionally, excessive use of subsidized fertilizers and water resources may lead to environmental concerns. A well-structured subsidy policy, ensuring transparency and promoting sustainable farming practices, can maximize the benefits while minimizing drawbacks. Analyzing the impact of subsidies through case studies and farmer surveys can provide valuable insights into their effectiveness in boosting agricultural productivity in Sangli district.

**Findings :** The Government subsidies have boosted agricultural productivity in Sangli district by improving crop yields, reducing costs, and encouraging modern farming techniques. Small farmers benefit financially, but challenges like delays in distribution, unequal access, and over-reliance on subsidies persist. Environmental concerns, such as soil degradation and water scarcity, highlight the need for sustainable practices. To enhance long-term impact, policy improvements should focus on transparency, timely assistance, and eco-friendly farming methods.

**Screenshots of the Project / Photos of Working Model :**



# Internship Based Project As Concurrent Audit Intern In Chetan T. Shah & Company.



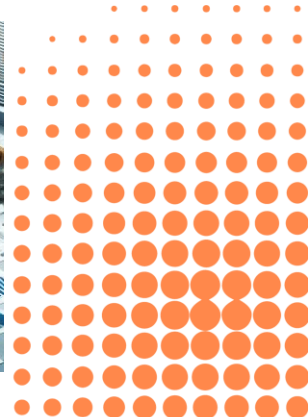
**Name of Project Guide :** Dr. Sandeep Khandekar

**Name of Students :** Raj Santosh Haravde (raj.haravde@vsit.edu.in)

**Brief idea of project:** This project captures the author's internship experience in banking audits at Chetan T. Shah & Co. The report captures auditing procedures and a simultaneous audit at Punjab National Bank (PNB). The audit was conducted to ensure compliance with regulations, identify fraud, and improve operational efficiency. It captures learning experiences from actual audit processes.

**Findings :** Concurrent audits enhance fraud detection and compliance. Challenges in accessing data hampered fraud detection. Sophisticated audit tools such as Finacle and E-Thics are vital to ensure accuracy. The internship also improved office skills such as time management, ethics, and teamwork.

**Screenshots of the Project / Photos of Working Model :**



# A Project On Analysis Of Working Capital Management In Small And Medium Finance In Lower Parel



**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Students :** Kaivalya Chavan ( [kaivalyachavan34@gmail.com](mailto:kaivalyachavan34@gmail.com) )

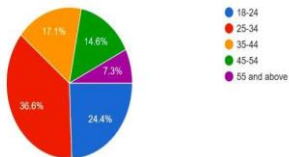
**Brief idea of project:** An analysis of working capital management in small and medium enterprises (SME's) in lower parel can be valuable project. To access the working capital management uses by SME's in lower parel. To identify common challenges faced by the SME's in managing cash flow , inventory , receivables and payables. To evaluate the impact of working capital management on profitability and financial stability.

**Findings :**Working capital management (WCM) is crucial for the financial health of Small and Medium Enterprises (SMEs), particularly in areas like Lower Parel, Mumbai—a hub for commercial and industrial activity. Effective WCM ensures liquidity, smooth operations, and profitability, while poor management can lead to financial distress.

**Screenshots of the Project / Photos of Working Model :**

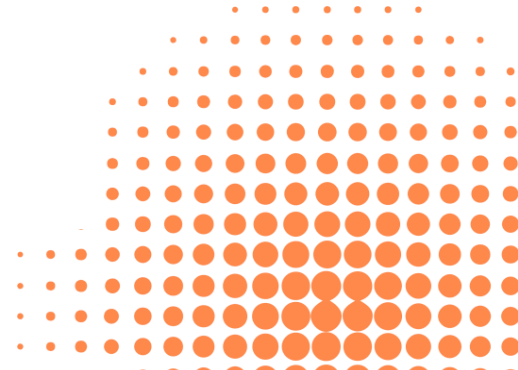
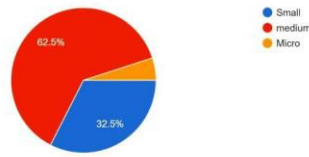
Age group of respondents.

41 responses



Type of the enterprise.

40 responses



# A Study On Impact Of Credit Ratings On Bank Loan Approval And Borrower Behavior In Associated With Canara Bank



Name of Project Guide Dr. Sandip Khandekar

Name of Students : Malini Raja Devendra(malinidevendra01@gmail.com)

## Brief idea of project:

This study examines the influence of credit ratings on loan approvals and borrower behavior at Canara Bank. It explores how credit scores affect loan eligibility, interest rates, and terms, while also investigating how borrowers' awareness of their credit ratings influences their borrowing patterns and financial decision-making.

## Findings

According to the report, Canara Bank's loan approval process heavily relies on credit ratings, with higher scores resulting in simpler approval, better terms, and cheaper interest rates. Low-credit borrowers are frequently subject to higher interest rates and more stringent requirements, which encourages them to raise their credit scores in order to obtain better loan access.

## Screenshots of the Project / Photos of Working Model :



# ● Assessing the social impact of education support programmes for under privileged children in urban slums



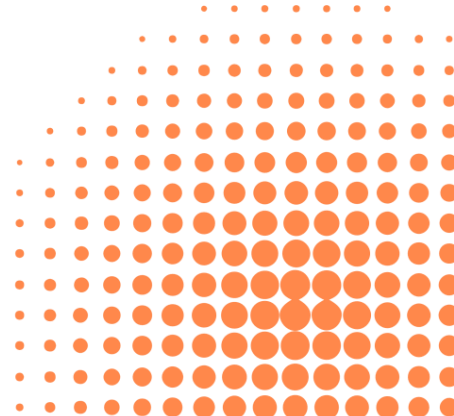
**Name of Project Guide :** Dr. Sandeep Khandekar

**Name of Students :** Aryan Pilankar (aryanpilankar8@gmail.com)

**Brief idea of project:** A Evaluation of the social impact of education assistance programs for disadvantaged kids in urban slums gauges how well they work to enhance learning, individual growth, and communal results. Attendance at school, academic achievement, self-worth, and social inclusion are important areas. Techniques including surveys, interviews, and longitudinal studies aid in assessing both immediate and long-term impacts. The objective is to comprehend how these initiatives promote social cohesion, enhance opportunities, and lessen poverty. Programs that meet their goals and promote positive change in underserved communities are guaranteed by effective assessment.

**Findings:** The study aims to examine the Academic performance, particularly in literacy and numeracy, has significantly increased. Participants report higher self-esteem and greater aspirations for their future. The programs foster stronger community engagement and parent involvement in education. Long-term impacts include better employment opportunities and reduced social issues, contributing to overall social stability.

**Screenshots of the Project / Photos of Working Model :**



# An Internship on Filing of GSTR and Practices of Custom Duties in Darshan Bheda & Associates LLP .Pvt. Ltd.



Name of Project Guide : Dr. Sandip Khandekar

Name of Students :Swayam Suresh Mhatre (swayammhatre2004@gmail.com )

## Brief idea of project:

An internship on Filing of GSTR and Practices of Custom Duties shows how the GSTR FILINGS getting easily through GST portal. Whereas, the Custom Practices shows how the tax is levied on imported and export of goods mostly in case of import of Goods. The working in C.A firm of DARSHAN BHEDA &ASSOCIATES shows the how clients are co ordinate with each other.

## Findings:

Using of GST portal and Practices of Custom duty are important key factor. The GSTR FILINGS plays a crucial role In Payment of tax liability of GST. It also shows how the portal system works and how to file GSTR of clients. An internship aslo tells about practical knowledge applicable in real world scenario. Custom Duty are most important factory in case of most probably in importing the Goods rather than export. In Export how Shipping bill is prepared . How the way of charging the duties in case of imports.



# Internship Project On Accounting In Catering Industry In Ajinkya Caterers

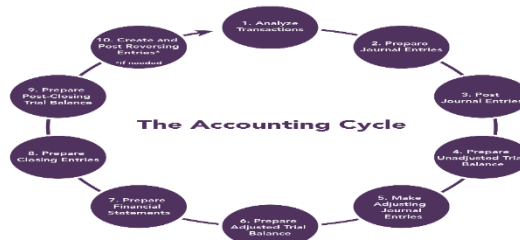
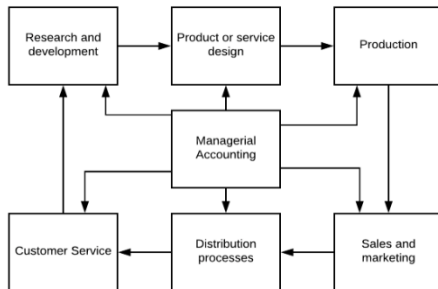


Name of the guide: Dr. Sandeep Khandekar

Student's Name: Tanishq Hishobkar ([hishobkar.tanishq@gmail.com](mailto:hishobkar.tanishq@gmail.com))

**Brief Idea Of Project:** As being an accounting and finance student, for me it is necessary to understand each and every field in which accounting is required. As Caterers services being one of the majorly provided services in India it also has a simple but quite complicated and interesting accounting system and purpose. We will try to make it simple and explore this industry in this project. This will help us understand Accounting aspects of catering industry and also know its taxation system.

**Findings:** In accounting in catering industry is not much different from other industries and also see the process of accounting and taxation slabs in this industry. At the end this project has given us the knowledge about accounting in one of the major service providing industry of India. An idea of accounting and management of cost in catering industry.



# The study of Blockchain technology & its impact on audit trail of Pricewaterhouse Coopers Ltd.



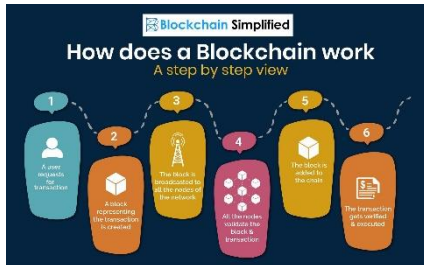
Name of Project Guide : Dr. Sandip Khandekar

Name of Students : Deep Jitendra More (deepjmore97@gmail.com)

**Brief idea of project:** The project explores the impact of blockchain technology on audit trails at PricewaterhouseCoopers (PwC), highlighting its potential to enhance transparency, security, and efficiency in auditing. Blockchain's immutable and decentralized nature reduces fraud, automates processes, and enables real-time auditing. However, challenges like scalability, regulatory uncertainty, and high implementation costs remain. The study suggests PwC adopt blockchain-specific tools, enhance auditor training, and collaborate with regulators to fully leverage blockchain's benefits in auditing.

**Findings :** The Blockchain enhances audit transparency, efficiency, and security by providing an immutable, decentralized ledger for real-time transaction tracking, reducing fraud and manual errors. It automates tasks like reconciliations and compliance checks, lowering costs. However, challenges include scalability, high implementation costs, regulatory uncertainty, and the need for extensive auditor training. Addressing these barriers is key to fully leveraging blockchain's potential in transforming auditing practices.

Screenshots of the Project / Photos of Working Model :



# Internship As An Accountant In A Rodium Realty Limited



**NAME OF PROJECT GUIDE :** DR. SANDIP KHANDEKAR

**NAME OF STUDENTS :** Alok Vivek Kadam (kadamalok14@outlook.com)

**Brief idea of project:** During my Internship, my research was focused on how accounting is done in Public Limited Company, Particularly in Tally Prime how it is done there are different process which are Done like Bookkeeping process, Bank Reconciliation, Account receivable and Payable, Accounting Software. The Payroll Process is Explained in Detail through Tally Prime. This Experience Helped me develop Practical skills in Accounting and Financial Analysis.

**Findings :** During the Internship, I find how process are followed in the Company, Bookkeeping Is done first which is then foilowed by Account receivable and Payable Process and then the Bank Reconciliation Process. There are Different finding in this Project. They have successfully Build different Projects from start. During my internship the projects have completed with Xline and Xenus were I saw how the Handover Process is Done in the Company.

**Screenshots of the Company's Project :**



# INTERNSHIP AT SHAHJAHAN ENTERPRISES

## ACCOUNTS INTERN



**Name of Project Guide :** Dr. Sandip Khandekar

**Name of Students :** Rahul Singh (singhrahull3311@gmail.com)

**Brief Idea of Project:** My internship as an accountant provided valuable hands-on experience in financial management, bookkeeping, and taxation. During the internship at [SHAHJAHAN ENTERPRISES], I was responsible for recording financial transactions, preparing invoices, managing accounts payable and receivable, and assisting in bank reconciliations and audits. I also gained proficiency in accounting software like Tally and QuickBooks. This experience helped me develop essential skills such as financial statement preparation, time management, and teamwork. While handling real-world financial data and meeting strict deadlines was challenging, it improved my problem-solving abilities and efficiency. Overall, the internship was a great learning opportunity, bridging the gap between theoretical knowledge and practical application, and preparing me for a future career in accounting..

**Findings :** During my internship as an accountant, I gained practical insights into financial management and accounting processes. I learned how to record and analyze financial transactions, prepare invoices, and assist in reconciliations and audits. My proficiency in accounting software like Tally and QuickBooks improved significantly, allowing me to manage accounts efficiently. I also observed the importance of accuracy, compliance with tax regulations, and timely reporting in financial operations. Challenges such as handling large volumes of data and meeting deadlines enhanced my problem-solving and time management skills.

**Screenshots of the Project / Photos of Working Model :**



# Taxation Of Digital Goods And Services: An Analysis Of The Taxation Policy In E-commerce



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Student :** Ms. Phalguni Sanghavi

## Brief idea of project:

The project examines the taxation of digital goods and services in e-commerce, focusing on policy frameworks, challenges like compliance burdens and tax evasion, and international best practices, particularly in India.

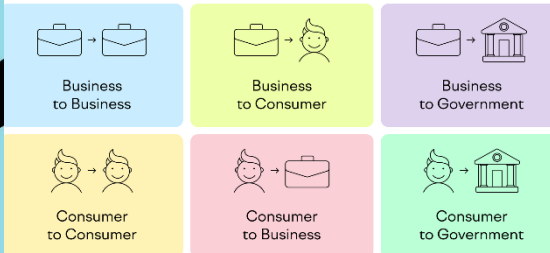
## Findings:

he study reveals that while GST and the Equalization Levy improved tax compliance, challenges such as double taxation, high compliance costs for SMEs and inconsistencies in international tax policies persist, impacting e-commerce growth and pricing strategies.

## Screenshots of the Project / Photos of Working Model :



## Types of Ecommerce



# Tax implications for freelancers and self-employed individual



Name of Project Guide : **Asst. Prof Shreyas Bondre**

Name of Students: **Aarti Jaywant Dhumal**

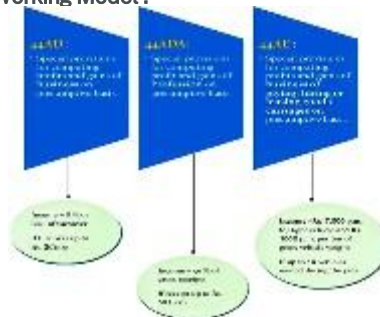
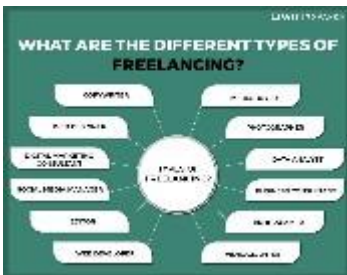
## Beirief Idea of Iroproject :

This project explores the tax implications for freelancers and self-employed individuals, focusing on income tax, deductions, and compliance requirements. It examines how different tax systems classify self-employment income, applicable tax rates, and allowable deductions for business expenses. The study also highlights tax-saving strategies, such as opting for presumptive taxation, claiming deductions for home offices, and managing GST/VAT obligations. By analyzing tax policies across various countries, the project aims to provide insights into optimizing tax planning for freelancers while ensuring legal compliance.

## findings :

Freelancers and self-employed individuals face higher tax liabilities as they must pay income and self-employment taxes without employer benefits. They can reduce taxable income through deductions like home office expenses and travel costs. Unlike salaried employees, they must manage their own tax filings and estimated payments.

## Screenshots of the Project / Photos of Working Model :



# Concurrent audit of kotak mahindra bank



**Name of Project Guide :** Mr Sheryas Bondre

**Name of Students :** Ajit Anil Pridankar (ajitpridankar@gmail.com)

## **Brief idea of project :**

A Concurrent Audit of Kotak Mahindra Bank is a real-time or near real-time examination of financial transactions, processes, and internal controls to ensure compliance, accuracy, and risk management. It is an ongoing audit conducted parallel to the bank's daily operations, usually on a monthly or quarterly basis.

## **Findings :**

In April 2024, the Reserve Bank of India (RBI) conducted an IT examination of Kotak Mahindra Bank for the years 2022 and 2023, uncovering significant deficiencies in the bank's IT infrastructure. These deficiencies included issues in IT inventory management, patch and change management, user access management, vendor risk management, data security, data leak prevention strategies, business continuity, and disaster recovery protocols. The bank's Core Banking System and digital channels experienced frequent outages over the past two years, notably a service disruption on April 15, 2024, leading to considerable customer inconvenience..

## **Screenshots of the Project / Photos of Working Model :**



# The Role Of Fintech In Future Of Personal Finance And Investment



Name of Project Guide : Shreyas Bondre

Name of Students : Amit Jaiswal (aj3116464@gmail.com )

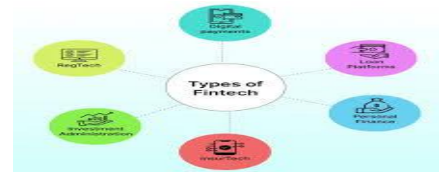
## Brief idea of Project:

Fintech is transforming individual finance and investment through increased accessibility, efficiency, and personalization. AI-powered robo-advisors provide data-driven, automated investment solutions, while blockchain facilitates secure, transparent transactions. Mobile banking, digital wallets, and peer-to-peer lending facilitate ease in money management. Decentralized finance (DeFi) is transforming traditional financial services by minimizing the need for intermediaries. Open banking allows effortless sharing of financial data, enabling bespoke financial solutions. Furthermore, AI and big data give people predictive analytics for informed financial decision-making. Over time, fintech will democratize wealth management, reduce costs, and make financial services more inclusive, changing how people save, invest, and plan for the future.

## Findings

-Fintech is revolutionizing investment and personal finance by increasing access, efficiency, and data-driven financial services. AI-powered platforms and robo-advisors offer customized investment advice, while blockchain and decentralized finance (DeFi) increase security and transparency. Open banking promotes seamless integration of financial data, facilitating better decision-making. Digital payment systems, peer-to-peer lending, and automated wealth management reduce costs and democratize financial services. Besides, predictive algorithms and big data analytics enhance risk management and portfolio management. Fintech continues to revolutionize how people save, invest, and manage wealth as it continues to drive financial inclusion and improve the user experience.

## Screenshots of the Project / Photos of Working Model :



# Behavioral Finance : How Investor Psychology affect Financial market outcome



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Deepak Kantilal Chandane (chandaned735@gmail.com)

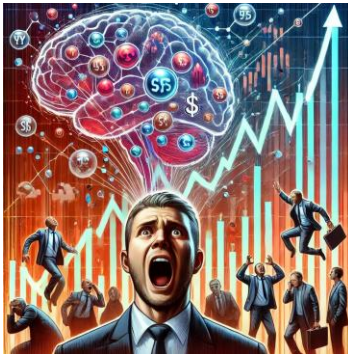
## **Brief idea of project:**

how psychological biases like fear, greed, and herd mentality influence investor decisions and market outcomes. It highlights how emotions drive market inefficiencies, leading to bubbles, crashes, and volatility. A survey and case study, including the 2020 market crash, illustrate these behavioral patterns. The study emphasizes financial literacy, disciplined investing, and diversification to mitigate biases. It concludes with strategies to promote rational investment decisions and market stability.

## **Findings :**

Investor psychology significantly impacts financial decisions, leading to market inefficiencies like bubbles, crashes, and volatility. Awareness, financial literacy, and disciplined investing can help mitigate these biases for better market stability.

## **Screenshots of the Project / Photos of Working Model :**



# Taxation of capital gain: A Comparative Analysis of Tax Rates and Their Impact on Investment Behavior



**Name of Project Guide :** Harshala Vilas Rewale

**Name of Students :** Assistant professor Shreyas Bondre

## **Brief Idea of Project :**

This project analyzes the impact of capital gains tax rates on investment behavior by comparing taxation policies across different countries. It examines how varying tax rates influence investor decisions, asset holding periods, and market participation. The study explores whether higher taxes discourage investments or lead to tax-saving strategies, while lower rates encourage capital inflows. Through a comparative analysis of tax structures in different economies, the project aims to provide insights into optimizing tax policies for economic growth and investor confidence.

## **Findings :**

The taxation of capital gains varies across countries, impacting investor behavior and market dynamics. Higher capital gains tax rates often discourage short-term trading and encourage long-term investments, while lower rates can boost market participation and capital inflows. Investors may adopt tax-saving strategies such as tax-loss harvesting or shifting investments to tax-exempt assets. Progressive tax systems influence portfolio diversification, with some investors preferring tax-efficient funds. Tax reforms and exemptions play a crucial role in shaping investment decisions, as favorable tax policies can attract more domestic and foreign investments, promoting economic growth.



# Cryptocurrency and its Potential Role in Diversifying Investment Portfolio



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Hurunnisa Hasanmiya Dongarkar (hurunnisa280@gmail.com)

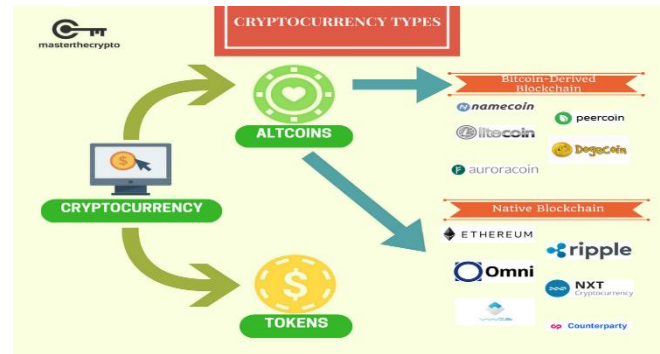
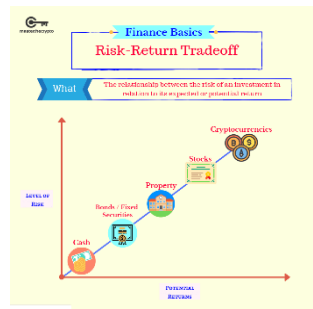
## Brief idea of project :

This research examines the challenges and opportunities associated with incorporating cryptocurrencies into modern investment strategies. It analyses the diverse aspects of market dynamics, regulatory environments, and investor knowledge, to determine the conditions under which cryptocurrencies can contribute to portfolio diversification.

## Findings:

The study reveals that both price volatility and widespread investor unfamiliarity with cryptocurrency technology and market dynamics present significant barriers to its adoption for portfolio diversification. The lack of understanding intensifies the perceived risk associated with volatility, hindering informed decision-making.

## Screenshots of the Project / Photos of Working Model :



# ● The effect of digital economy on taxation: challenges and opportunities in taxation online business



Name of Project Guide : Mr. Shreyas Bondre

Name of Students : Jatin Jaywant Salunkhe

## Brief idea of project:

The digital economy has transformed business operations, creating new taxation challenges and opportunities for governments worldwide. This project explores the impact of digitalization on taxation policies, focusing on taxation policies, focusing on online businesses, e-commerce, and digital services

## Findings:

Investigations have revealed cases where sellers on site such as register as local businesses in order to cheat on Value Added tax ( VAT). Not only does this practice lead to loss of larger amount of tax revenue, but is also undermines fair competition

## Screenshots of the Project / Photos of Working Model :



What is a  
**Digital Economy?**

CLOUDCONE



An economy based on digital technologies



The backbone of a digital economy is Hyperconnectivity



These technologies include e-commerce, virtual conferencing, big data, AR, VR, IoT etc.



Hyperconnectivity consists of machines, devices, people, and companies working seamlessly over a network like the internet.



# An Analysis of the Tax Treatment of Small and Medium-Sized Enterprises (SMEs) and Its Effect on Business Growth



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Kartik Sushil Sunki (kartiksunki@gmail.com)

**Brief idea of project:** The project examines the relationship between tax treatment and the growth of a Small and Medium Enterprises (SME). It looks at the influence of varying policies; exemptions; deductions; incentives on the financial status; investment decisions; and scaling up of these enterprises. The assessment also finds how stringent tax laws posed challenges to the SMEs and how these hurdles pose limitations to their growth. Establishing a comparison between tax systems in different regions would provide the best practices and suggestions in the form of policy recommendations to provide an enabling environment concerning the SMEs. Finally, it details how taxation affects and regulates, rather than hampering, growth within the SME domain.

**Findings :** The results indicate that preferential tax treatment, in the form of tax exemptions and incentives, could greatly help enhance SMEs' financial sustainability and growth potential. However, the thicket of complex tax legislation they face and, particularly, the burdensome levels of taxation are a major deterrent and impediment to their growth. Thus, establishing simple tax policies and targeted incentives become important in ushering an enabling environment for the growth of SMEs.

**Screenshots of the Project / Photos of Working Model :**



Tax Implications for Small Businesses in Specific Industries



# The basics of tax compliances: challenges faced by individuals and small businesses



Name of the guide : professor Shreyas Bondre

Name of the student : Mansi Rajput

**Brief idea of project:** Tax compliance is crucial for individuals and small businesses, but they often face significant challenges. Complex and frequently changing tax laws make it difficult to understand obligations, while poor record keeping and limited financial literacy increase the risk of errors. Many small businesses struggle with high compliance costs as hiring professionals can be expensive. Additionally, failure to comply can lead to penalties and legal issues . By tackling these issues, policymakers and business owners can collaborate to create a more effective and fair tax system , which will ultimately benefit the economy and society at large

**Findings :** The findings reveal that individuals and small businesses struggle with tax compliance due to complex regulations, poor record keeping and limited financial knowledge. Many face high costs in hiring professionals, while non compliance often leads to penalties. Digital tax filling and simplified regulations can ease the process, while financial education and government support can improve awareness and adherence. Overall, better guidance and accessible resources can help individuals and small businesses meet tax obligations more effectively.



# Corporate Social Responsibility (CSR) and Taxation: Are CSR Investments Tax Deductible?



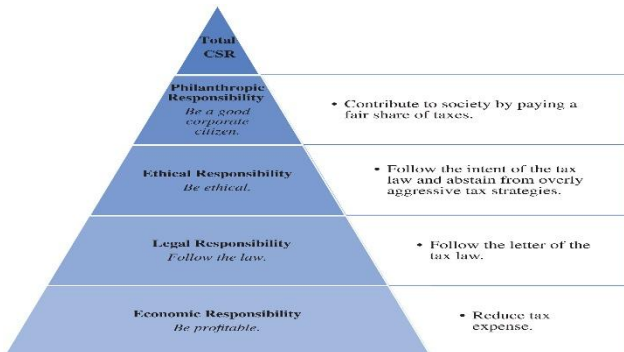
**Name of Project Guide :** Prof.Shreyas Bondre

**Name of Students :** Sakshi Anil Jawale ([sakshijawale04@gmail.com](mailto:sakshijawale04@gmail.com))

**Brief idea of:-** This is the study discussing the relationship between CSR and TAXATION in India. there is also a considerable discussion on the question of the tax treatment of CSR costs, that is whether they should be treated as tax-deductible expenses for the enterprise or not. It delves into the interaction of CSR vis-à-vis taxation debating the legal, financial, and policy aspects of tax claimed on CSR investments in India.

**Findings :** In India, the non-deductibility of CSR expenses continues to be a point of contention, imposing an extra financial cost to the disclosure of CSR activities. Although certain CSR activities are eligible for indirect tax benefits, there is a need for a more structured, transparent policy to incentivise businesses to engage in impactful CSR spending. Having clear policies, partial tax deduction, incentive-based long term CSR, India can align the CSR ecosystem in a way, where businesses grow and society also grows.

**Screenshots of the Project / Photos of Working Model :**



# ● Taxation of capital gains a comparative analysis of tax rate and their impact on investment behaviour



Name of Project Guide : Shreyas Bondre

Name of Students : Shaktiarjun Pillai (pillaishaktiarjun@gmail.com)

**Brief idea of project:** The project focuses on the taxation of capital gains and how different tax rates affect investment behavior across various countries. It highlights how tax policies influence decisions like asset holding periods, reinvestment, and market participation. The study explores the impact of tax incentives, exemptions, and deferrals on long-term and short-term investments, comparing different nations' tax structures. It also analyzes investor behavior, including the "lock-in effect," where higher taxes discourage the sale of assets.

**Findings :** The study finds that capital gains taxation significantly influences investment behavior and market dynamics. High tax rates often lead to the "lock-in effect," where investors delay selling assets to avoid taxes, reducing market liquidity. Lower tax rates encourage more active trading and reinvestment. Tax incentives like exemptions and deferrals promote long-term investment and economic growth, while complex tax policies can deter both domestic and foreign investors. The study also highlights a lack of awareness about capital gains tax calculation, emphasizing the need for better financial literacy. Balancing tax revenue with investment-friendly policies is crucial for market efficiency.

**Screenshots of the Project / Photos of Working Model :**



# The Economic impact of tourism on local economies.



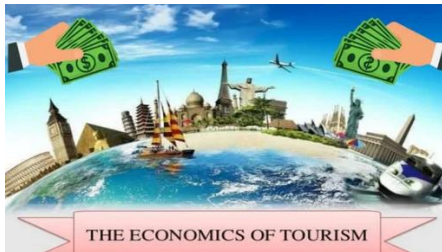
**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Sohail Nasir Shaikh

**Brief idea of project:** The economic impact of tourism on local economies has many faces, ranging from tourism being a growth driver and a source for jobs and revenue, to certain less pleasant aspects pertaining to economic leakage, environmental degradation, and considerable regional differences. Tourism builds links not only among big business but also with hat of small business, artisans, and service providers; normalization too promotes infrastructural developments and cultural preservation. Dependence on tourism then becomes a bane when income patterns fluctuate seasonally, over-tourism takes its toll, and benefits are inequitably shared.

**Findings :** Tourism fuels the economy through job creation and infrastructure all while facing problems of economic leakage and over-tourism. The aim to utilize tourism to benefit rural communities while minimizing adverse impacts should tap into sustainable practices, engage community involvement, and devise effective policies, as in the cases of Kerala and Sikkim. The kind of growth that does not come at the cost of sustainability should and can ensure equitable development.

**Screenshots of the Project / Photos of Working Model :**



# A Project Report On Income Tax Return And Filling Compliance Of An Organisation



Name of Project Guide : Mr Shreyas Bondre

Name of Students : Soumya Chandrakant Vemula (soumyavemula2@gmail.com)

- **Brief idea of project :** This project is based on my internship experience in financial statement preparation at a CA firm, where I applied my theoretical knowledge to real-world financial reporting. Develop a system to help users file their income tax returns easily, calculate tax liabilities, and generate reports. Income & Expense Data Entry – Users can input salary, business income, deductions, and exemptions.
- Tax Computation – Auto-calculates tax liability based on the latest tax slabs and deductions.
- Document Upload – Allows users to upload necessary documents like Form 16, investment proofs, et

## Findings ::

During my internship, I have faced challenges like handling my time with my study, Time management at due date, double entry in tally software of bank statement. The experience also helped me develop a problem solving skill and attention to detail..

## Screenshots of the Project / Photos of Working Model :



# The role of financial literacy in making personal investment decisions



Name of Project Guide : Prof. Shreyas Bondre

Name of Students : Suyash Brijkishor Pandey (supa3516@gmail.com)/

**Brief idea of project:** Financial literacy plays a crucial role in helping individuals make smart investment decisions. It involves understanding basic financial concepts such as budgeting, saving, risk management, and the impact of inflation. With financial literacy, people can assess different investment options, evaluate risks, and make informed choices that align with their financial goals. It also helps in avoiding common pitfalls like falling for scams or making impulsive decisions. A well-informed investor can plan for the future, build wealth, and achieve financial stability, making financial literacy an essential skill for everyone.

**Findings :** Financial literacy significantly impacts personal investment decisions. People with higher financial knowledge are more likely to invest wisely, diversify their portfolios, and manage risks effectively. They understand the importance of long-term planning and make informed choices based on market trends and personal financial goals. Lack of financial literacy often leads to poor investment decisions, such as relying on high-risk options or falling for financial scams. The findings highlight the need for better financial education to help individuals build wealth and secure their financial future..

Screenshots of the Project / Photos of Working Model :



# Personal Income Tax in A Country: A Comparative Study of Tax Brackets and their Impact on Citizen



Name of Project Guide : Mr.Shreyas Bondre

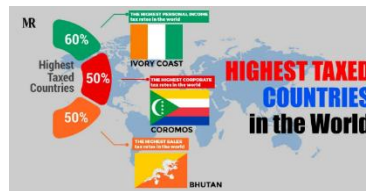
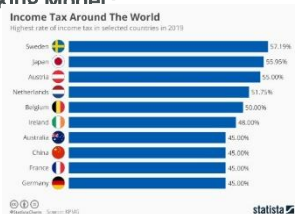
Name of Student : Shivam Shivakant Gupta shivam2803gupta@gmail.com)

**Brief Idea Of Project :** "Personal Income Tax in (Country): A Comparative Study of Tax Brackets and Their Impact on Citizens," aims to analyze the structure of personal income tax in India and compare it with tax systems in other countries such as the USA, UK, China, UAE, Australia, and New Zealand. It will examine the tax slabs, exemptions, and deductions available to Indian taxpayers while evaluating how these impact their financial decisions. A key focus will be on understanding how income tax affects citizens' spending capacity and investment behavior in India. Additionally, the project will explore various government schemes designed to help individuals save on taxes and compare them with similar schemes in other countries. By conducting this comparative analysis, the study aims to provide insights into how different taxation policies influence economic behavior, financial planning, and overall economic growth.

**Findings :** The study finds that India's progressive tax system, with both old and new regimes, offers flexibility but adds complexity for taxpayers. Compared to countries like the USA, UK, and Australia, India's tax rates are moderate, while nations like the UAE impose no personal income tax. Higher tax rates in India reduce disposable income, affecting spending capacity, while tax-saving schemes encourage investments in options like PPF and NPS. Unlike developed nations with stronger social security benefits, India relies more on individual tax-saving incentives. Simplifying the tax system and enhancing taxpayer benefits could improve financial planning and economic growth.

## Screenshots of the Project / Photos of Working Model •

New Tax Regime					
Tax Slab for FY 2020-21	Tax Rate	Tax Slab for FY 2022-23	Tax Rate	Tax Slab for FY 2024-25	Tax Rate
Up to ₹2.5 lakh	NIL	Up to ₹3 lakh	NIL	Up to ₹3 lakh	NIL
₹2.5 lakh - ₹5 lakh	5%	₹3 lakh - ₹6 lakh	5%	₹3 lakh - ₹7 lakh	5%
₹5 lakh - ₹7.5 lakh	10%	₹6 lakh - ₹9 lakh	10%	₹7 lakh - ₹10 lakh	10%
₹7.5 lakh - ₹10 lakh	15%	₹9 lakh - ₹12 lakh	15%	₹10 lakh - ₹12 lakh	15%
₹10 lakh - ₹12.5 lakh	20%	₹12 lakh - ₹15 lakh	20%	₹12 lakh - ₹15 lakh	20%
₹12.5 lakh - ₹15 lakh	25%	More than ₹15 lakh	30%	More than ₹15 lakh	30%
More than ₹15 lakhs	35%	NA	NIL	NA	NIL



# The Role of Auditors in Ensuring Compliance with Taxation laws



**Name of Project Guide:** Shreyas Bondre

**Name of Students:** Leena Kadam

**Brief idea of project:** This project explores how auditors ensure tax compliance by examining financial records, verifying tax liabilities, and preventing fraud. It highlights their role in regulatory compliance, risk identification, and tax planning. Auditors help businesses stay updated on evolving tax laws, reducing legal risks and ensuring ethical financial practices. Additionally, they act as intermediaries between organizations and tax authorities, maintaining transparency and assisting in tax-related matters. Their contribution to corporate governance strengthens stakeholder trust and protects businesses from penalties. As tax regulations evolve, auditors remain essential in safeguarding financial integrity and ensuring adherence to legal frameworks.

**Findings :** Auditors play a crucial role in ensuring tax compliance by verifying adherence to tax laws, detecting fraud, and maintaining ethical standards. Survey results indicate that 40% believe an auditor's main task is ensuring compliance, while 30% see it as tax return preparation. Frequent amendments in tax laws, tax evasion tactics, and digitalization present significant challenges for auditors. The rise of AI-driven audits and faceless assessments requires continuous skill upgrades. Large data volumes and non-compliance in the unorganized sector complicate audits. Ethical pressures from clients further challenge auditors in upholding regulatory standards and ensuring financial transparency.

**Screenshots of the Project / Photos of Working Model :**



# How Government Policy Influence Market Equilibrium



Name of Project Guide : Prof. Shreyas bondre

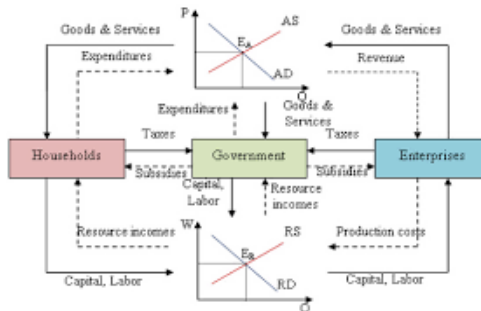
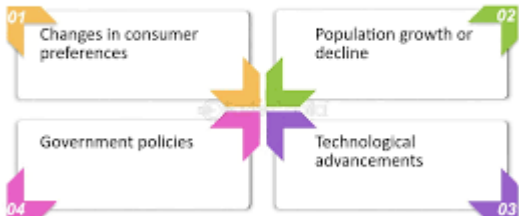
Name of Students : Ayushi Sandesh Agawane{ ayushiagawane7@gmail.com}

**Brief idea of project:** Government policy towards market equilibrium affects demand, supply, or both. Price controls such as price ceilings (e.g., rent controls) and price floors (e.g., minimum wage) can lead to surpluses or shortages by altering the level of price. Taxes increase the prices of commodities, decreasing supply or demand, while subsidies decrease prices or increase demand/supply, shifting equilibrium. Regulations raise the cost of production, reducing supply, while deregulation can do the reverse, raising supply. Essentially, government intervention can move market equilibrium, affecting prices and quantities in the market.

**Findings :**Government policies, such as price controls, taxes, subsidies, and regulations, influence market equilibrium by affecting supply, demand, and prices. These interventions can create shortages, surpluses, or shift prices, disrupting the natural balance of the market. The impact depends on the policy type and market conditions, often requiring careful management to avoid inefficiencies.

Screenshots of the Project / Photos of Working Model :

## Factors Affecting Market Equilibrium



## 5 Factors affecting Market Equilibrium

- Excess Demand**  
Occurs whenever the price is set below the equilibrium price. When there is excess demand, the quantity demanded is greater than the quantity supplied.
- Excess Supply**  
Occurs whenever the price is set above the equilibrium price. When there is excess supply, the quantity supplied is greater than the quantity demanded.
- Changes in both demand and supply**  
Changes in demand and supply can shift the equilibrium price and quantity.
- Competitive factors**  
Competitive factors such as new entrants, substitutes, and complements can affect the market equilibrium.
- Strategic factors**  
Every decision made within a company as well as circumstances that are external to the market, can play a role in affecting the market equilibrium.

# Cryptocurrency and Its Potential Role in Diversifying Investment Portfolios.



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Aarti Sanjay Ghadge ( aartighadge40@gmail.com)

## **Brief idea of project:**

cryptocurrency's potential role in diversifying investment portfolios. It examines how digital assets like Bitcoin and Ethereum can act as alternative investments, offering potential returns uncorrelated with traditional assets like stocks and bonds. The study analyzes historical performance, volatility, and risk factors while evaluating strategies for integrating cryptocurrencies into diversified portfolios. By assessing market trends, regulatory impacts, and institutional adoption, the project aims to provide insights into balancing risks and maximizing potential rewards in investment strategies.

## **Findings :**

Cryptocurrency has emerged as a valuable asset class for portfolio diversification due to its low correlation with traditional investments like stocks and bonds. Its high volatility presents both risks and opportunities, potentially enhancing returns when strategically allocated. Blockchain technology further supports its long-term viability. However, regulatory uncertainty and security risks remain challenges. Studies suggest that a small allocation (1-5%) in cryptocurrencies can improve portfolio performance, offering a hedge against inflation and market fluctuations.

## **Screenshots of the Project / Photos of Working Model :**



# The Taxation Of Salaries: Impact Of Payroll Taxes On Employees And Employers



Name of Project Guide : Prof. Shreyas Bondre

Name of Students : Mansi Dilip Sarpe (mansisarpe02@gmail.com)

**Brief idea of project:** This project studies the effects of payroll taxes on both employees and employers in India. This project involves a survey to gather primary data from employees and employers about their experiences and perceptions regarding payroll taxes. Additionally, secondary data analysis will be conducted using existing reports, studies, and government publications to evaluate the broader economic impact of payroll taxes. The study aims to provide insights into the challenges faced by both parties and propose policy reforms, such as tax relief for lower-income employees and simplified compliance for businesses, to improve the tax system's efficiency and reduce the negative impact on both employers and employees.

**Findings:** The study finds that payroll taxes significantly impact both employees and employers. For employees, these taxes reduce take-home pay, causing financial strain and job dissatisfaction, particularly in low-income sectors. The study also finds that tax evasion is common in the informal sector, leading to job insecurity for workers. It suggests the need for simplified tax policies and clearer communication to improve compliance and balance the interests of both employees and employers.

Screenshots of the Project / Photos of Working Model :



# A Practical insight into Accounting, Taxation & Audit: Internship at V.G.Kothari & Co



**Name of Project Guide :** Mr. Shreyas Bondre

**Name of Students :** Rohit Ramesh Kamani Samyukta (rohitkamani524@gmail.com)

## **Brief idea of project:**

This report is all about my internship in V.G.Kothari & Co, Mumbai. The main aim of doing internship under a CA Firm is to interact with the professional bodies and gain some practical knowledge about the different organizations.

## **Findings :**

This report is the outcome of 2 year internship program and summary of my work which I have done in V.G.Kothari & Co . It was a great experience for me to work here. My theoretical and practical knowledge related to taxation, audit and accounting is helping me a lot.

## **Screenshots of the Project / Photos of Working Model :**



# Impact Of Inflation On Consumer Purchasing Power



**Name of Project Guide :** Prof. Shreyas Bondre

**Name of Students :** Aasha Ram Verma(aasharamverma266@gmail.com)

**Brief idea of project:** This project will consider the consequences of inflation on the purchasing power of consumers, looking at how rising prices of goods and services limit an individual's ability to maintain his or her standard of living. As inflation rises, the value of money falls in real terms, which means that with a stream of income, people will be able to afford much less. Economic consequences of inflation, along with consumer spending patterns by income groups and variations in consumption and savings, will be looked at by this project. Effects of inflation on consumer confidence and decision making-analyzing short- and long-term effects on personal finances and the overall economy-will also be taken into account.

**Findings:** The study showed that inflation eats into the purchasing power of consumers, with essential goods and services increasing prices faster than most wage increases. This wide gap between income growth and inflation makes it difficult for consumers to meet their usual standard of living. Lower-income groups are targeted more than higher-income groups, which tend to spend larger proportions of their incomes on necessities, creating less discretionary space. Finally, behaviors shift because inflation causes consumers to prioritize basic needs over the luxury goods and much discretionary needs they had enjoyed before by changing the pattern of spending in the face of rising living costs.

**Screenshots of the Project / Photos of Working Model :**

**Effect of Inflation -**  
Change in Purchasing Power Parity



## EFFECTS OF INFLATION

- \* Reduces Purchasing Power
- \* Lowers Savings
- \* Increase in cost of living
- \* Decreased Investment
- \* Increase in Interest Rate
- \* Economic Inequalities
- \* Effects on Growth
- \* Uncertainty



## Inflation



# Assessing the Impact of Ladki Behan Yojna on Women's Socio Economic Development among Beneficiaries in Mumbai



**Name of Project Guide:** Dr. Poonam Mirwani

**Name of Students :-** AlfrayShaikh(alfrayshaikh2@gmail.com)

**Brief idea of project:** This project, "Assessing the impact of Ladki Bahin Yojana on women social Economic Development. The Mukhyamantri Ladki Bahin Yojana is a welfare scheme by the Maharashtra government to empower women financially. It provides monthly financial assistance to married, widowed, divorced, abandoned, destitute women, and one unmarried woman per family. Eligible women receive \*1,500 per month, which has been increased to \*2,100 from December 2024. The scheme aims to enhance women's financial independence and decision-making power. It also focuses on improving their nutritional standards and overall well-being. Additionally, it supports women in accessing better livelihood opportunities. This initiative plays a crucial role in promoting gender equality and economic stability

**Findings :**The program offers Maharashtra's economically disadvantaged women cash support.As of December 2024, the monthly aid amount has been raised Married, widowed, divorced, destitute, abandoned, and one unmarried woman per household are all eligible. The program increases women's decision-making authority and encourages financial Independence.It enhances women's general health, access to healthcare, and nutrition.The program promotes gender equality and gives women more possibilities to earn a living.

**Screenshot of the project/photos on working model**



# Accounting For Cryptocurrency Transactions: Challenges And Solutions



Name of Project Guide: Dr. Poonam Mirwani

Name of Students :- Atharv satam ( [atharvsatam26@gmail.com](mailto:atharvsatam26@gmail.com) )

**Brief idea of project:** This project, Accounting for cryptocurrency transactions presents significant challenges due to the unique nature of digital currencies, such as their volatility and lack of clear regulatory frameworks. Valuation difficulties arise from fluctuating market prices, complicating the assessment of fair value for accounting purposes. Additionally, the proper classification of cryptocurrencies—whether as intangible assets, inventory, or financial instruments—remains ambiguous, leading to inconsistencies in reporting. The absence of standardized accounting guidelines creates complexity in recognizing revenue and recording transactions, particularly when businesses accept cryptocurrencies as payment. Developing comprehensive accounting standards is essential to address these challenges and ensure transparency and accuracy in financial report.

**Findings:** The accounting for cryptocurrency transactions faces challenges such as valuation issues due to extreme volatility, ambiguity in classification (as intangible assets, financial assets, or inventory), and lack of clear regulatory guidelines. Companies struggle with determining the appropriate reporting standards for recognizing gains, losses, and revenues. Additionally, inconsistent global regulations lead to discrepancies in tax treatments and compliance. Solutions include developing standardized accounting frameworks for cryptocurrencies, using fair value measurements, and updating tax regulations to reflect the evolving nature of digital assets, ensuring more transparency and consistency in financial reporting.

Screenshot of the project/photos on working model



# Internship Of Quality/Call Auditor At Lohono Stays



**Name of Project Guide:** Dr. Poonam Mirwani

**Name of Students :-**CharanSirmalla (charansirimalla76@gmail.com )

- **Brief of the project :** The "Call Auditor" project at Lohono is designed to enhance the quality of customer interactions by auditing and analyzing phone calls. The objective is to ensure that calls meet company standards for customer service, compliance, and performance. The project uses tools like speech analytics or AI to review calls, identify key metrics, and provide feedback for improvement. This process helps in training agents, maintaining consistent service quality, and improving customer satisfaction. The project may also involve generating reports, identifying trends, and implementing improvements based on call data.
- **Findings:** Quality Assurance Gaps: Identification of areas where customer service representatives could improve, such as communication skills, adherence to scripts, or handling customer queries. Compliance Issues: Discovery of instances where calls did not meet legal or regulatory standards, highlighting the need for better training or stricter guidelines. Customer Sentiment: Analysis of customer emotions and feedback during calls, revealing patterns in customer satisfaction or dissatisfaction. Performance Trends: Insights into the overall performance of customer service agents, including top performers and areas requiring additional training. Operational Efficiency: Evaluation of call handling time, first-call resolution, and potential inefficiencies in processes. Actionable Insights: Recommendations for improving agent performance, streamlining processes, and enhancing customer experience based on call analysis data.

**Screenshot of the project / photos on working model**



# Funding The Future: A Study On Role Of Venture Capital In Indian Startup Success Post 2010



**Name of the guide:** Dr. Poonam Mirwani

**Name of the student:** Sahil Dongre (sahildongre198@gmail.com)

**Brief idea of the project:** The project, Funding the future: A study on role of venture capital in Indian startup success post 2010, It will analyze how VC firms evaluate potential investments, focusing on key factors such as business models, market potential, scalability, and founding team strength. The study will examine the impact of VC funding on business scalability, highlighting how startups leverage investment for growth, market expansion, and innovation. Case studies of successful and failed startups will be examined to identify best practices and common risks associated with VC funding. Additionally, emerging trends such as sector-specific investments, sustainability-focused funding, and the role of government policies in fostering VC activity will be assessed. By understanding these dynamics, this research aims to provide valuable insights into how Indian startups can effectively attract and utilize VC funding for long-term success. The findings will serve as a resource for entrepreneurs, investors, and policymakers seeking to enhance India's startup ecosystem.

**Findings of the project:** Venture capital (VC) funding is crucial for startups, providing financial support, mentorship, and networking opportunities. Unlike traditional loans, VC funding helps startups with high-growth potential scale operations and expand markets. The structured funding process occurs in multiple stages—seed, early, growth, and late—each requiring startups to demonstrate viability and market traction. VC firms evaluate factors such as business models, scalability, and competitive differentiation before investing. While VC funding accelerates growth, challenges include equity dilution and pressure for rapid scaling. Government policies, including tax benefits and startup incubators, influence VC investments and entrepreneurial ecosystems.



# A Study Of Contribution Of Women Entrepreneurs Towards Economic Development In India



**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Srushti Morajkar

**Brief idea of project:** The contribution of women entrepreneurs to economic development is significant, as they play a vital role in job creation, innovation, and overall economic growth. This project aims to analyze the impact of women-led businesses on economic progress by examining their contributions, challenges, and opportunities for expansion. Women entrepreneurs are actively involved in various sectors, including micro, small, and medium enterprises (MSMEs), technology, retail, and social enterprises, generating employment and fostering financial independence. By addressing existing barriers and promoting inclusive policies, this study aims to support the growth of women entrepreneurship, ultimately leading to a more sustainable and equitable economy.

**Findings :** Women entrepreneurs contribute significantly to economic growth, bringing numerous benefits to society, businesses, and the overall economy. Government support and policy initiatives aimed at women entrepreneurs not only benefit them but also strengthen the overall economy. By supporting women entrepreneurs, economies can achieve higher levels of productivity, innovation, and social progress, ultimately leading to sustainable and inclusive economic development.

**Screenshots of the Project / Photos of Working Model :**



# Enhancing Internal Controls Through Concurrent Audit: A Study On Suryoday Small Finance Bank



**Name of the guide:** Dr. Poonam Mirwani

**Name of the student:** Mohit Suryavanshi (mohit.suryavanshi139@gmail.com)

**Brief idea of the project:** The project titled "**Enhancing Internal Controls Through Concurrent Audit – A Study on Suryoday Small Finance Bank**" explores the significance of concurrent audits in enhancing internal controls, ensuring compliance with regulations, and reducing financial and operational risks. A concurrent audit consists of an ongoing review of financial transactions, enabling banks to spot discrepancies, avert fraud, and guarantee adherence to regulatory standards as transactions take place. This study concentrates on how this auditing approach bolsters financial discipline, enhances governance, and minimizes risks within banking operations.

**Findings of the project:** The findings indicate that concurrent audits are vital for detecting fraud, ensuring adherence to regulations, and enhancing operational efficiency. Audits conducted in real-time have proven successful in reducing financial losses by catching fraudulent activities early and facilitating prompt corrective measures. Although Suryoday Small Finance Bank adheres to the audit guidelines set by the RBI, it faces challenges such as limited resources, issues with auditor independence, and staff resistance to audit findings.

**Screenshots of the Project / Photos of Working Model:**



# The Role of Fintech in Improving Financial Inclusion in Low Income Households in Mumbai



Name of Project Guide : Dr. Poonam Mirwani

Name of Students : Taresh Poojary (tareshpoojary21@gmail.com)

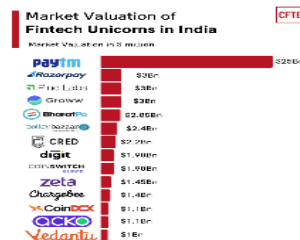
## Brief idea of project:

The project explores the role of financial technology (fintech) in improving financial inclusion among low-income households in Mumbai. It examines how digital payment platforms, mobile banking, microfinance, and AI-driven credit assessments are helping individuals access essential financial services such as banking, credit, savings, and insurance. The study will identify the major barriers to fintech adoption, including digital literacy, internet accessibility, and trust issues. Using a combination of primary data from surveys and interviews, along with secondary data from industry reports and case studies, the research aims to assess the effectiveness of fintech in bridging financial gaps. The expected outcomes include insights into the impact of fintech on low-income communities, challenges faced in adoption, and policy recommendations to enhance financial inclusion through technology-driven solutions.

## Findings:

The findings of this project highlight that fintech has significantly improved financial inclusion among low-income households in Mumbai by providing easier access to banking, digital payments, and credit facilities. Mobile wallets, UPI-based transactions, and microfinance platforms have enabled financial transactions even for those without traditional bank accounts. Digital lending apps and AI-driven credit assessment tools have helped individuals with no formal credit history secure small loans, reducing dependence on informal moneylenders. However, challenges such as low digital literacy, lack of trust in digital financial services, cybersecurity concerns, and inconsistent internet access remain major barriers to wider adoption.

## Screenshots of the Project / Photos of Working Model :



# Efficient Document Reconciliation For Business Sector And Financial Accuracy



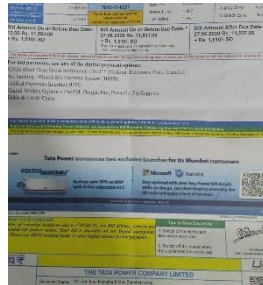
Name of Project Guide: Dr. Poonam Mirwani

Name of Students : Rohit Rawat (Rohitsrawat032@gmail.com)

**Brief idea of project:** This project focuses on enhancing document reconciliation processes to improve financial accuracy in the business sector. Traditional reconciliation methods are often manual, time-consuming, and prone to errors, leading to financial discrepancies and compliance risks. By integrating automation tools, AI-driven matching systems, and real-time validation techniques, the project aims to streamline reconciliation, ensuring efficient and accurate financial reporting. The objective is to develop a structured framework that minimizes human intervention, enhances data integrity, and optimizes business operations by integrating reconciliation software with existing financial systems.

**Findings of the project:** The project findings reveal that automated reconciliation significantly enhances financial accuracy and operational efficiency. Automation reduces manual errors by up to 80% and decreases reconciliation time by 60%, leading to faster and more reliable financial reporting. Improved accuracy ensures better compliance with regulatory standards, reducing audit risks and financial discrepancies. Additionally, businesses experience cost savings by minimizing labor-intensive manual verification while enhancing data integrity through real-time validation and integration with accounting systems. Overall, the findings highlight that implementing an efficient reconciliation system strengthens financial transparency, optimizes business operations, and reduces financial risks.

## Images Used in the Project:



# A Study Of Digital Literacy Among Rural Areas with reference To Radhanagari (Kolhapur)



**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Student :** Aniruddha Vijay Kurade

**Brief idea of project:** Understanding the rural population also helps us appreciate their traditions, values, and resilience. It is important to support and empower these communities to achieve a more inclusive and equitable society. By bridging the gap between urban and rural areas, we can ensure that no one is left behind. Through this research, we aim to create a society where everyone has the chance to thrive and succeed. By working together, we can make a positive impact on the lives of rural communities and build a brighter future for all. This study is a step towards achieving that goal and making a real difference in the lives of rural populations.

**Findings :** As a component of larger social structures, digital environments frequently mirror and reinforce the gaps and injustices that already exist in every society or country. As a result, marginalized groups — women in particular — frequently have a disadvantage while trying to access their needs and rights in comparison to men. Through regular training, DEF's programs have significantly helped women gain access to citizen services, financial literacy, critical literacy, and digital functional literacy. But in spite of these initiatives, the general state of affairs is still difficult. This demonstrates the need for ongoing involvement, especially with rural women, in order to close the gender gap in digital access, impact, and usage.

**Screenshots of the Project / Photos of Working Model :**



# The Effectiveness Of Microfinance In Alleviating Poverty In Rural India With Reference To Raigad District



**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Sayali Pawashe(sayali.pawashe@vsit.edu.in)

**Brief idea of project :** The study aims to explore how microfinance initiatives play a significant role in reducing poverty in rural areas, with a particular focus on Raigad district in Maharashtra. Microfinance refers to the provision of financial services such as small loans, savings accounts, and insurance to low-income households that often lack access to traditional banking systems. This study investigates the role of microfinance institutions (MFIs) in bridging this gap and empowering rural communities to improve their socio-economic conditions. One of the primary objectives of the study is to assess the economic empowerment facilitated by microfinance. By providing small loans and financial services, microfinance helps individuals, particularly women, to establish or expand small businesses, thereby increasing their income and economic independence.

**Findings :** Raigad district's rural residents now have financial access thanks to microfinance, which presents significant economic potential, especially for women. However, in order to achieve its long-term potential to reduce poverty, important issues including high interest rates, a lack of financial literacy, and restricted access to information must be resolved. Microfinance can be transformed from a basic credit mechanism into a potent force for long-term poverty reduction and sustainable economic empowerment in rural India by promoting transparency, enhancing financial education, building a collaborative ecosystem, and consistently adjusting to the changing rural landscape.



# An Analytical Study Of Financial Statement Analysis Of HDFC Bank



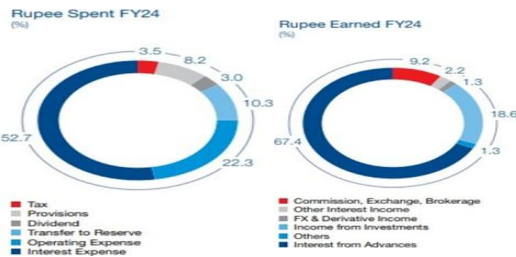
**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Varun Jain (varun.jain8756@gmail.com))

**Brief idea of project :** An Analytical Study of Financial Statement Analysis of HDFC Bank" seeks to assess the financial condition, performance, and stability of HDFC Bank through a comprehensive review of its financial statements. This analysis will concentrate on essential financial metrics such as profitability, liquidity, asset quality, and solvency by examining the bank's balance sheet, income statement, and cash flow statement from recent years. A variety of financial ratios, trend analyses, and comparisons with industry standards will be employed to evaluate the bank's efficiency and financial viability. The results of this study will offer significant insights into the bank's financial status, risk exposure, and overall operational effectiveness, assisting stakeholders in making informed decisions.

**Findings ::** The results of the project "An Analytical Study of Financial Statement Analysis of HDFC Bank" indicate that HDFC Bank possesses a robust financial position, demonstrating steady growth in both revenue and profitability. The examination of profitability ratios such as Net Profit Margin, Return on Equity (ROE), and Earnings per Share (EPS) reflects the bank's efficiency in generating profits. The liquidity ratios, including the Current Ratio and Quick Ratio, underscore the bank's ability to fulfill its short-term obligations. The research also reveals that the bank has a solid capital structure characterized by a strong Capital Adequacy Ratio (CAR), ensuring its solvency and financial soundness. However, an analysis of Non-Performing Assets (NPA) shows a slight increase in asset quality risk, which the bank effectively mitigates through its cautious credit policies. In summary, the results imply that HDFC Bank is financially secure and possesses a strong foundation to navigate market challenges.

**Screenshots of the Project / Photos of Working Model :**



# Evaluating Affects Of Fintech On Enhancing Usage Of Payment Apps In Central Mumbai



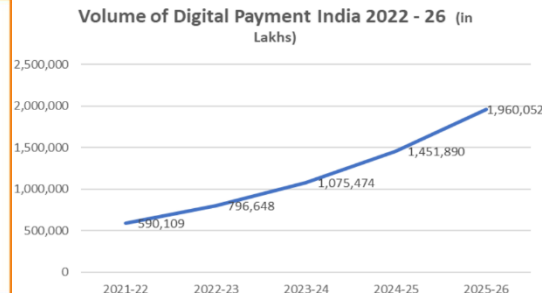
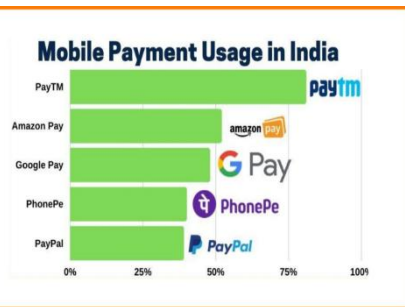
**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Vineet Vijay Ghanekar

**Brief idea of project :** This study evaluates the impact of fintech on payment app usage in Central Mumbai, exploring factors influencing adoption, benefits, and challenges, with the aim of providing insights into the current state of payment app usage and recommending strategies for growth, focusing on the intersection of fintech and payment apps in Central Mumbai, analyzing the role of fintech in enhancing payment app usage, and identifying the benefits and challenges associated with payment app usage, ultimately providing findings that will benefit fintech companies, policymakers, and stakeholders, and offering recommendations for promoting digital payments in Central Mumbai.

**Findings ::** The study's findings reveal that fintech has led to a significant increase in the adoption of payment apps in Central Mumbai, with convenience being the primary reason for usage. However, security concerns and limited digital literacy are major barriers to adoption. The study recommends that fintech companies prioritize improving security measures, invest in initiatives to improve digital literacy, and enhance the user experience of payment apps to increase adoption and usage, ultimately promoting financial inclusion in Central Mumbai.

**Screenshots of the Project / Photos of Working Model :**



# ● A Study On Millennial Consumer Perception Towards UPI Payments In Mumbai



**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Vedika Garate

**Brief idea of project :** Unified Payments Interface (UPI) has transformed the digital payment landscape in India, offering seamless, real-time transactions. This study explores the perception of millennial in Mumbai towards UPI payments, focusing on factors such as convenience, security, trust, and user experience. With millennial being key drivers of digital adoption, understanding their views can provide valuable insights for fintech companies, banks, and policymakers. Through surveys and data analysis, this research aims to identify the factors influencing UPI usage, challenges faced by users, and potential improvements to enhance the digital payment ecosystem.

**Findings ::** a study on the effectiveness of financial literacy programs indicate that they significantly improve individual banking habits and financial decision-making. Research shows that participants in these programs are more likely to open and maintain bank accounts, use digital banking services, and develop better saving and budgeting practices.

**Screenshots of the Project / Photos of Working Model :**



# Effectiveness Of Financial Literacy Programs In Promoting Banking Habits In Mumbai



**Name of Project Guide :** Dr. Poonam Mirwani

**Name of Students :** Ammar Mahaldar

**Brief idea of project :** Financial literacy programs play a crucial role in promoting responsible banking habits by educating individuals on essential financial concepts such as saving, budgeting, credit management, and digital banking. These programs are particularly effective in increasing financial inclusion by encouraging unbanked and underbanked populations to access formal banking services. They also help individuals develop better savings habits, make informed borrowing decisions, and reduce financial risks. Additionally, financial education supports the adoption of digital banking by bridging the technological gap and enhancing trust in online transactions

**Findings ::** A study on millennial consumer perception towards UPI payments in Mumbai reveals that millennial widely prefer UPI due to its convenience, speed, and ease of use. Security concerns exist but are mitigated by trust in established platforms. Cashback offers and rewards play a key role in adoption. However, some users face occasional transaction failures and technical issues. Despite this, UPI is seen as a seamless and essential payment method, gradually reducing reliance on cash and cards.

**Screenshots of the Project / Photos of Working Model :**



# The impact of fiscal deficit on economic growth for developing economy



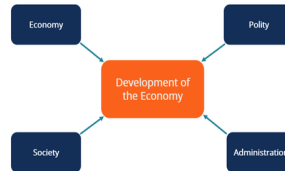
**Name of Project Guide:** Dr. Swagatika Nanda

**Name of Students:** Shubham Shridhar Parte (parteshubahm509@gmail.com)

**Brief idea of project:** The Impact of Fiscal Deficit on Economic Growth in Developing Economies, explores how government budget deficits influence economic expansion. It examines whether fiscal deficits stimulate growth by increasing public investment or hinder it by causing inflation and debt burdens. The study analyzes key economic indicators like GDP, inflation, and interest rates to assess the impact. It also evaluates the role of deficit financing methods, such as borrowing and taxation. Ultimately, the project provides insights into sustainable fiscal policies for balanced economic growth in developing nations.

**Findings :** The Impact of Fiscal Deficit on Economic Growth in Developing Economies finds that moderate fiscal deficits can boost growth by financing infrastructure and public services, but excessive deficits lead to inflation and debt burdens. High deficits often result in increased borrowing costs, crowding out private investment. Sustainable deficit management is crucial to balancing short-term growth and long-term economic stability.

**Screenshots of the Project / Photos of Working Model :**



# Ensuring financial accuracy through Bank Reconciliation and Asset Reconciliation an Internship Project



**Name of Project Guide:** Dr. Swagatika Nanda

**Name of Students:** Ayush Adhik Ghadage (ayushghadage2504@gmail.com)

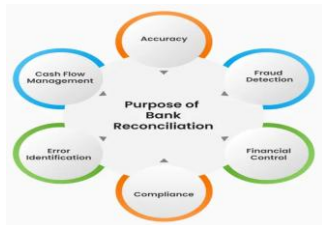
## :Brief idea of project

Bank reconciliation is the process of matching the cash balance on a company's books with the bank statement to identify discrepancies. Asset reconciliation involves verifying the accuracy of asset records, ensuring they align with physical assets and financial statements.

## Findings:

Bank reconciliation may reveal discrepancies like unprocessed transactions or bank errors, while asset reconciliation uncovers misreported or missing assets. Both ensure accurate financial reporting and internal control.

## Screenshots of the Project / Photos of Working Model:



# The impact of GST on Small and Medium Enterprises (SME) in India



**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Mithil Yogesh Gohil (gohilmithil5@gmail.com)

**Brief idea of project:** The Impact of GST on SMEs, investigates the degree to which the Goods and Services Tax (GST) influenced small and medium-sized businesses (SMEs). It examines the benefits such as the ease of taxation and input tax credit, and drawbacks such as compliance cost and cash flow limitation. The study assesses the GST effect on business operations, profitability, and competitiveness in the market. It also compares pre-GST and post-GST tax regimes to identify major changes.

**Findings :** GST has made taxation easier but caused compliance costs for small businesses to rise. Although it provides advantages such as input tax credit and a single tax structure, numerous SMEs struggle with digital filing and cash flow management. In general, GST has made transparency better but needs more simplifications to make things better for SMEs.

**Screenshots of the Project / Photos of Working Model :**



# A Comparative Analysis Of Private And Public Sector Banks Of India



**Name of Project Guide :** Dr . Swagatika Nanda

**Name of Students :** Madhan ManiMaran(madhanmanimaran4@gmail.com)

**Brief idea of project:** The project "A Comparative Analysis of Private and Public Sector Banks of India", aims to study Non-Performing Assets (NPAs) and the way it impacts the performance of both the sectors. The project will put a comparison in the level of NPAs, reasons behind the same, and recovery methods between public sector banks usually facing higher NPA ratios due to issues like political interference and slow decision-making, and give examples of private sector banks, which tend to have comparatively lower NPAs but do have their issues, though. It provides an analysis of various ways of managing NPAs including government initiatives like the Insolvency and Bankruptcy Code and policies by the Reserve Bank of India. In the end, the project aims to show how NPA management affects the health and stability of both sectors and suggest ways to improve the country's banking dimension.

**Findings:** Within the comparative framework of NPAs between private and public sector banks running in India, it is evident that public sector banks experience a higher level of NPAs due to the factors like political interference giving rise to inefficiency in lending and ineffective decision-making propositions. In contrast, private banks enjoy lower NPAs, mainly due to much more rigorous credit risk management and fast response times. However, both sectors have been facing the growing burden of bad loans, despite attempts including the Insolvency and Bankruptcy Code (IBC) and asset reconstruction strategies. The analysis clearly indicates that it is the private banks that prove to be more efficient in managing the NPAs; however, it becomes all the more prerequisite for public sector banks to reform and set the governance strict in order to meet the NPA ratio requirements.

**Screenshots of the Project / Photos of W** . . . . .



# Impact Of Market Volatility On Investment Return



**Name of Project Guide :** DR Swagatika Nanda

**Name of Students :** Fareen Shaikh ([fareenshaikh154@gmail.com](mailto:fareenshaikh154@gmail.com))

## **Brief idea of project:**

The project examines how market volatility impacts investment returns, especially in the IT sector. It analyzes historical data, investor behavior, and risk management strategies. Using qualitative and quantitative methods, it explores volatility's causes, measurement, and effects, offering insights and recommendations for investors, policymakers, and financial institutions.

## **Findings :**

The study found that market volatility significantly impacts investment returns, with IT stocks being particularly sensitive to economic changes and global events. High volatility periods lead to greater investment risks but also present opportunities for strategic gains. Diversification and risk management strategies, such as hedging, help mitigate losses during market swings. Long-term investment approaches tend to perform better in volatile conditions compared to short-term trading.

## **Screenshots of the Project / Photos of Working Model :**



# The role of microfinance in promoting financial Inclusion in rural India



Name of Project Guide : Dr. Swagatika Nanda

Name of Students : Sahil Vijay Valanju ( Sahil Valanju1744@gmail.com)

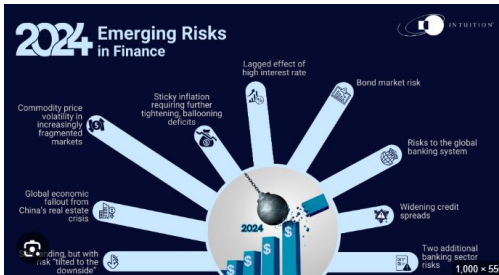
## Brief idea of project:

This project explores the impact of the global financial crisis on emerging markets, focusing on economic growth, capital flows, exchange rates, and financial stability. It examines how these economies responded to external shocks, the role of policy measures in mitigating risks, and long-term recovery patterns. The study analyzes case studies, financial indicators, and policy responses to assess resilience and vulnerabilities. It aims to provide insights into lessons learned and strategies for future crisis management in emerging economies.

## Findings :

The global financial crisis (2008) significantly impacted emerging markets through capital outflows, currency depreciation, and reduced foreign investment. Economic growth slowed due to declining exports and lower commodity prices. While some markets recovered quickly due to strong fiscal policies and domestic demand, others faced prolonged downturns. Central banks responded with monetary easing and stimulus measures. The crisis highlighted vulnerabilities in financial systems, leading to structural reforms and increased economic resilience in many emerging economies.

## Screenshots of the Project / Photos of Working Model :



# Assessing Blockchain Technology and its Impact on Banking and Insurance



**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Kanakadurga Venkataramana Vasarlla (kanakadurgavasarlla@gmail.com)

## **Brief idea of project:**

Blockchain-based smart contracts automate and enforce contract terms without the intervention of intermediaries, reducing processing times and costs.

## **Findings :** Blockchain

could automate many processes, from transaction verification to compliance, significantly reducing manual errors and administrative tasks. This efficiency could cut costs for banks and enable faster transaction settlements.

## **Screenshots of the Project / Photos of Working Model :**



# Analysis of e-filing adoption in individual taxpayers



Name of Project Guide: Dr. Swagatika Nanda

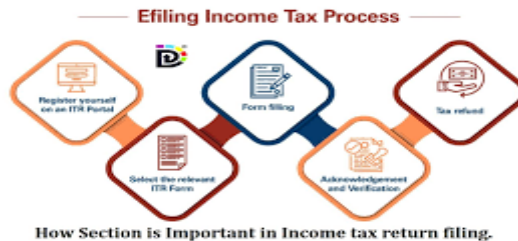
Name of Students : sakshi sanjay temkar ( [sakshitemkar429@gmail.com](mailto:sakshitemkar429@gmail.com) )

**Brief idea of project:** This project examines the factors influencing individual taxpayers' adoption of e-filing, focusing on awareness, accessibility, technological barriers, and government initiatives. It aims to identify key drivers and challenges in digital tax filing while assessing the role of demographic factors like age, education, and income.

Using **surveys, interviews, and secondary data analysis**, the study will evaluate the effectiveness of government policies, user experience with e-filing platforms, and trust in digital tax systems. The expected outcome includes recommendations to improve e-filing adoption and enhance taxpayer compliance.

**Findings:** The study finds that e-filing adoption among individual taxpayers is driven by convenience, faster processing, and government policies. However, barriers like digital literacy gaps, security concerns, and reliance on tax professionals hinder adoption. Urban taxpayers adopt e-filing more due to better access and awareness, while rural users face challenges. Trust in tax authorities, user-friendly platforms, and mobile accessibility boost adoption. Strengthening security, simplifying processes, and increasing awareness can further improve e-filing adoption rates.

Screenshots of the Project / Photos of Working Model :



# AI in Audit enhancing fraud detection and predictive analytics



**Guide Name: DR.Swagatika Nanda**

**StudentName :Manish AjayKenya (alkakenya76@gmail.com)**

## **Brief idea of project:**

The integration of Artificial Intelligence (AI) into auditing practices is revolutionizing the field, offering unprecedented capabilities for enhancing fraud detection and predictive analytics. Traditional auditing methods, often labor-intensive and prone to human error, are being transformed by AI technologies that can analyze vast amounts of data quickly and accurately. This study explores the applications, benefits, and challenges of AI in auditing, with a focus on how it enhances fraud detection and predictive analytics.

## **Findings:**

Automation in Data Analysis – AI automates the analysis of large volumes of transactional data, improving accuracy and efficiency. Anomaly Detection – Machine learning algorithms identify unusual patterns and anomalies in financial data, signaling potential fraud. Real-time Monitoring – AI tools enable continuous, real-time transaction monitoring, minimizing the time to detect fraud. Risk Assessment Models – Predictive analytics help assess the likelihood of fraudulent activities based on historical data.

# The role of mental health awareness in strengthening community well-being



Name of Project Guide: Dr. Swagatika Nanda

Name of Student : Vidisha Vinayak Manjrekar( [vidisha587@gmail.com](mailto:vidisha587@gmail.com))

**Brief idea of project:** The project is based on the role of mental health awareness in strengthening community well being. Mental health means the state of one's mind. Mental health awareness plays a critical role in strengthening community well-being by reducing stigma surrounding mental health issues, encouraging individuals to seek help when needed, promoting understanding and support among community members, and ultimately enabling people to better manage their mental health, leading to a more resilient and supportive community environment.

**Findings :** Mental health awareness is a shared duty that has a direct impact on a community's resilience and well-being rather than merely being an individual issue. Through putting education first, lowering stigma, and guaranteeing that mental health resources are accessible, communities may establish a foundation of empathy, fortitude, and inclusivity. Stronger bonds, higher productivity, and a more wholesome, encouraging atmosphere where everyone can succeed are all made possible by a culture that prioritises mental health.

**Screenshots of the Project / Photos of Working Model :**





**Name of Students :Varun Suvarna**

## Findings

Screenshots of the Project / Photos of Working Model :



**Fig 1 Carroll's Pyramid**

# The Role Of Social Media In Strengthening Community Ties



**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Neha Ramashankar Jaiswal (neha.jaiswal@vsit.edu .in)

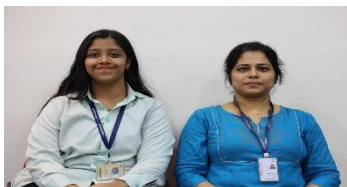
**Brief idea of project:** Social media helps strengthen community ties by making it easier for people to connect, share information, and support one another. It allows communities to stay informed about local events, discuss important issues, and offer help in times of need. Platforms like Facebook, WhatsApp, and Twitter enable quick communication, fostering a sense of belonging. Social media also helps people reconnect with old friends and meet others with similar interests. By encouraging interaction and engagement, it strengthens relationships and builds a more connected and supportive community.

**Findings :** The findings show that social media helps communities stay connected, share information quickly, and support each other. It strengthens relationships by making communication easier and increasing engagement. People use social media to organize events, discuss local issues, and offer help. Overall, it plays a key role in building strong and supportive communities.

**Screenshots of the Project / Photos of Working Model :**



# The role of Tax Incentives in Promoting Green Businesses



**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Mahek Shammi Bhatia (mahekbhatia17@gmail.com)

**Brief idea of project:** The project explores how tax incentives support green businesses in India by reducing costs and encouraging sustainable practices. It highlights government policies like exemptions, deductions, and subsidies that promote eco-friendly investments in industries such as renewable energy and electric vehicles. These incentives help businesses transition to greener alternatives while enhancing financial sustainability and resource efficiency.

**Findings :** The findings indicate that tax incentives significantly contribute to corporate investment in sustainability by reducing financial burdens and fostering innovation. However, challenges such as regulatory barriers, lack of awareness, and inconsistent policy implementation hinder their full effectiveness. Strengthening regulatory frameworks and improving awareness campaigns can enhance the adoption of green business practices, leading to a more sustainable economy.

**Screenshots of the Project / Photos of Working Model :**



# The role of behavioral biases in investment decision making



**Name of Project Guide : DR. SWAGATIKA NANDA**

**Name of Student: AFSHA SHAIKH MOHAMMED HUSSAIN**

## **Brief idea of project:**

The role of behavioral biases in investment decision-making is a critical aspect of behavioral finance, highlighting how psychological factors influence financial choices. Unlike traditional finance, which assumes that investors are rational, behavioral finance suggests that emotions and cognitive biases often lead to irrational decisions. Common biases include overconfidence, where investors overestimate their knowledge and take excessive risks, and herding behavior, where they follow the crowd rather than conducting independent analysis. Loss aversion causes investors to hold onto losing investments for too long due to fear of losses outweighing potential gains. Confirmation bias leads individuals to seek information that supports their existing beliefs while ignoring contradictory evidence, and anchoring bias makes them overly reliant on initial information, such as purchase prices. Recognizing and understanding these biases can help investors make more rational and informed decisions, ultimately leading to better financial outcomes.

## **Findings :**

The findings of the project on the role of behavioral biases in investment decision-making reveal that psychological factors significantly impact investor choices, often leading to irrational decisions. Investors frequently exhibit overconfidence, taking excessive risks based on an inflated sense of knowledge. Herding behavior drives them to follow market trends rather than conduct independent analysis. Loss aversion leads to holding onto losing investments for too long, while confirmation bias results in selective information processing, reinforcing existing beliefs. Additionally, anchoring bias causes investors to rely heavily on initial reference points, such as purchase prices, affecting their decision-making. These biases contribute to market inefficiencies, increased volatility, and suboptimal investment outcomes. Understanding and mitigating these biases can help investors make more rational, data-driven financial decisions.

## **Screenshots of the Project / Photos of Working Model :**

# The Role Of Technology In Transforming The Audit Profession



**Name of Project Guide:** Dr. Swagatika Nanda

**Name of Student:** GAUTAM RAJODIA

## **Brief Idea of project:**

Technology is transforming auditing through AI, data analytics, blockchain, and automation, enhancing efficiency, accuracy, and fraud detection. Cloud computing and remote auditing improve accessibility, while digital forensics strengthens security. This shift enables data-driven, proactive audits, ensuring greater reliability in financial reporting.



# GST Accounting and Compliance reporting

## An internship project under CA Kushal Dedhia



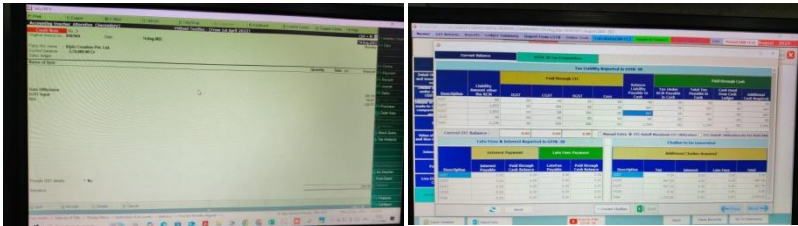
Name of Project Guide Dr. Swagatika Nanda

Name of Students :Arvindha Dandeka ([arvindha.dandeka@vsit.edu.in](mailto:arvindha.dandeka@vsit.edu.in))

**Brief idea of project:** This report is based on my 12-month internship at Kushal Dedhia & Co., a sole proprietary CA firm established in 2021. It covers my experience in accounting with Tally, stock auditing, vouchering, GST, and TDS return filing. The objective was to apply theoretical knowledge in a practical setting and understand the role of an accountant/auditor. The internship highlighted the importance of both theoretical understanding and hands-on experience in taxation and compliance. The report summarizes key learnings in registration, taxation, and audit services gained during the internship.

**Learnings:** **Accounting in Tally** – Gained hands-on experience in using Tally for bookkeeping and financial management. **Overview of Tally Prime** – Learned about its features, functionalities, and how it simplifies accounting tasks. **Auditing & Vouchering** – Understood the auditing process, verification of vouchers, and maintaining compliance. **GST & TDS Returns** – Learned about GST registration, return filing, and TDS deduction & compliance procedures. **Practical vs. Theoretical Knowledge** – Realized the importance of practical application alongside theoretical concepts in taxation and auditing.

Screenshots of the Project / Photos of Working Model :



# Social Welfare Schemes On Its Contribution Towards Society



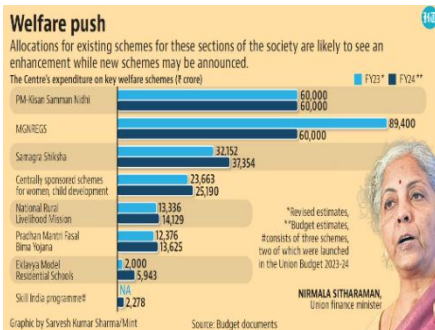
Name of Project Guide :Dr.Swagatika Nanda

Name of Students :Kirti Hemant Anumala(kirtianumala@gmail.com)

**Brief idea of project:**The Maharashtra Government launched a new scheme, Mukhyamantri Majhi Ladki Bahin Yojana, to improve the economic independence of women in the state. It also aims to improve the health, nutrition, and role in the family of a woman. The Maharashtra government launched the Ladki Bahin Yojana to empower women and make them independent. Under the Mukhyamantri Majhi Ladki Bahin Yojana, **eligible women will receive Rs. 1,500 per month**, which amounts to **Rs.18,000 annually** through Direct Benefit Transfer (DBT) to the bank account of the women.

**Findings :** Social welfare schemes play a vital role in promoting economic stability, reducing poverty, and enhancing the overall well-being of citizens. These programs, including healthcare, education, food security, and financial assistance, have significantly improved the quality of life for marginalized communities. Welfare initiatives such as subsidized housing, employment generation programs, and pension schemes ensure social security and uplift vulnerable populations.

**Screenshots of the Project / Photos of Working Model :**



# THE Role of Non-performing assets(NPAs) in Bank profitability



Name of Project Guide : Dr. Swagatika Nanda

Name of Students :Siddhesh Bandekar

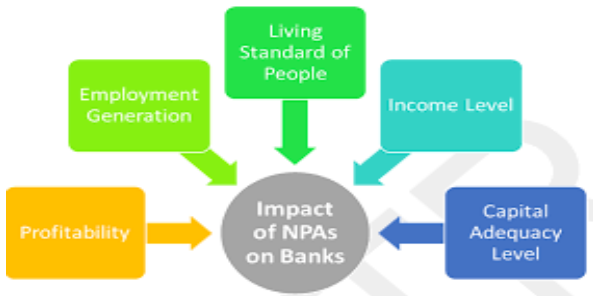
## Breif summary:

Non-Performing Assets (NPAs) significantly impact bank profitability by reducing interest income and increasing provisioning costs. High NPAs erode a bank's asset quality, impair liquidity, and constrain its ability to lend, ultimately affecting growth. Effective NPA management, through timely recovery, stringent credit assessment, and proactive monitoring, is critical for maintaining financial health and sustaining profitability.

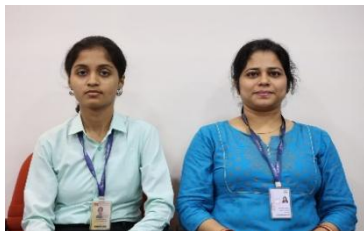
## Finding

Findings show that high levels of NPAs negatively affect bank profitability by reducing interest income, increasing provisioning costs, and weakening overall asset quality. Efficient NPA management, including robust credit appraisal systems, early detection of defaults, and effective recovery mechanisms, is crucial for mitigating these impacts and improving financial performance.

## Screenshots of the Project / Photos of Working Model :



# The impact of credit card usage on individual financial health



**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Krutika Nerurkar( nerurkarkrutika@gmail.com)

## Brief idea of project.

The project on “The impact of credit card usage on individual financial health” seek to examines how credit cards usage impacts your financial health? in related to financial burden. If the credit cards are not used responsibly, what are the consequences and problems which may occur ? and its impact on day-to-day life of every individuals. It will also investigates how credit card usage affects on individual ability to manage debt ?

## Findings:

It is projected that making consistent, on time-payments will contributes to good credit history. Credit scores are raised by low credit use or maintaining amounts below 30 % of the credit limit. The convenience of using a credit card might result in impulsive purchases and excessive expenditure. Long-term financial load and stress are increased by revolving credit balances

## Screenshots of the Project / Photos of Working Model :



# The effect of exchange rate fluctuation on international trade.



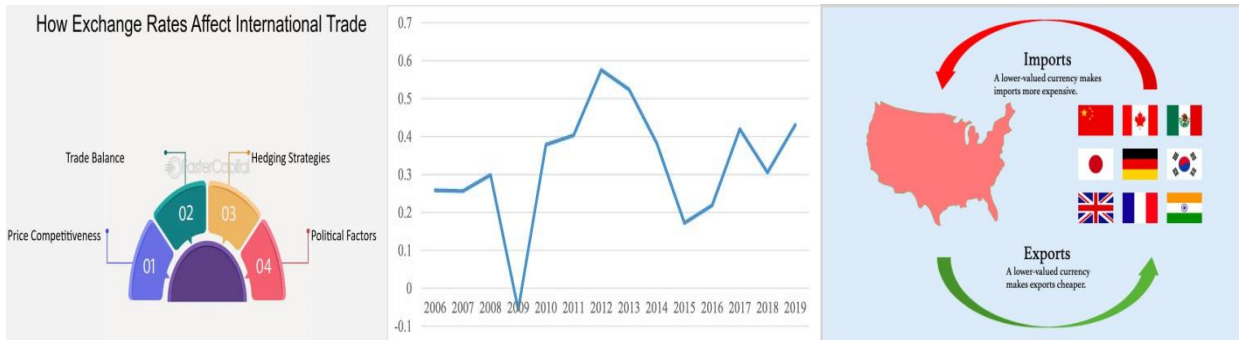
**Name of Project Guide :** Dr. Swagatika Nanda

**Name of Students :** Saba Rauf Ulday (sabaulday24@gmail.com)

**Brief idea of project:** The project analyzes how exchange rate fluctuations impact international trade, affecting export competitiveness, import costs, trade balance, and foreign direct investment (FDI). It examines India's trade alongside global case studies, using economic theories like Purchasing Power Parity (PPP) and the J-Curve Effect to highlight both short-term disruptions and long-term adjustments.

**Findings :** Exchange rate fluctuations significantly impact international trade by affecting export competitiveness, import costs, and trade balances. While depreciation can boost exports by making goods cheaper for foreign buyers, it also raises import costs and inflation, necessitating effective monetary policies and trade strategies to manage risks and optimize benefits.

**Screenshots of the Project / Photos of Working Model :**



# The Impact Of Digital Transformation On Accounting Practices



Name of Project Guide : Swagatika Nanda

Name of Students :Sanjana Vijay Pawar

**Brief Summary :** Digital transformation has significantly impacted accounting practices by automating routine tasks, improving accuracy, and enhancing efficiency. Cloud-based accounting software allows real-time financial reporting and collaboration. Advanced data analytics and AI enable more informed decision-making and predictive insights. Automation reduces the risk of errors and fraud while improving compliance. The shift towards digital tools has made accounting processes more streamlined and accessible, offering businesses greater scalability and flexibility . In order to evaluate long-term performance and volatility variations, the study examines historical data.

**Findings :** Digital transformation has significantly enhanced accounting practices by improving efficiency, accuracy, and real-time financial insights. Automation, AI, and blockchain technologies have streamlined processes, strengthened financial integrity, and facilitated strategic decision-making. However, challenges like cybersecurity risks, regulatory compliance, and ethical issues in AI remain. To stay ahead, accountants must focus on continuous learning, upskilling, and adopting cloud-based solutions while ensuring strong cybersecurity measures.

Screenshots of the Project / Photos of Working Model :



# The Role of Capital Structure in Determining a Firm's Financial Performance



Name of Project Guide: Dr. Swagatika Nanda

Name of Students : Neelam Baban Shetake( [neelamshetake@gmail.com](mailto:neelamshetake@gmail.com))

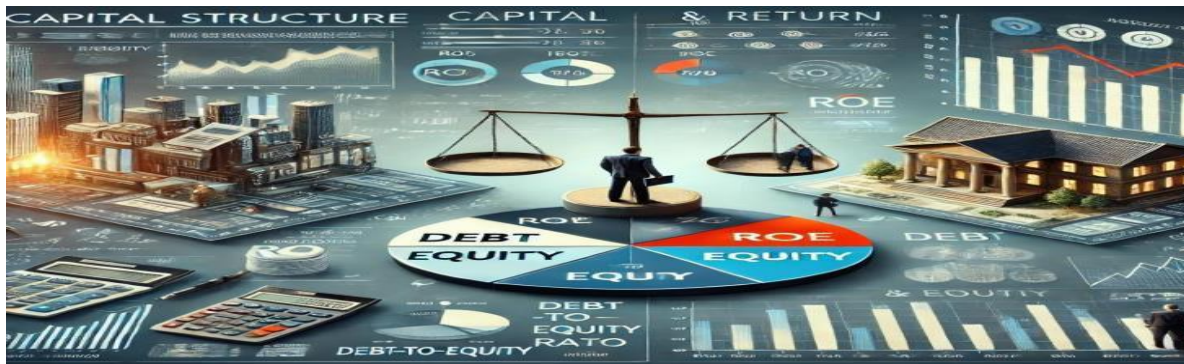
## Brief idea of project:

The capital structure of a firm refers to the mix of debt and equity used to finance its operations and growth. It plays a crucial role in determining the firm's financial performance, as it affects profitability, risk, and overall value..

## Findings :

The findings on the role of capital structure in determining a firm's financial performance suggest that the right mix of debt and equity is crucial for profitability.

## Screenshots of the Project / Photos of Working Model :



# Behavioural Economic And Consumer Decision Making In The Digital Era.”



**Name of Project Guide:** Dr. Swagatika Nanda

**Name of the Student:** Shubham Suresh Mulam

## **Brief idea of the project:**

Behavioral economics helps us understand how people actually make decisions, especially in the digital age where we're bombarded with choices. It explores how our emotions, biases, and habits influence our buying behavior. For example, online reviews and recommendations can heavily sway our decisions, even if they're not entirely accurate. The way websites are designed and information is presented can also subtly influence our choices.

## **Findings:**

Findings in behavioral economics show that consumers in the digital era are influenced by a range of factors beyond just rational decision-making. We're prone to "anchoring" on the first price we see, swayed by social proof from online reviews, and susceptible to the "scarcity effect" when items are advertised as limited. Digital platforms also exploit our "choice overload" by offering endless options, leading to analysis paralysis.

