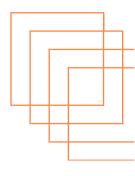


### V-IDEAS 2024-25

B.Com (Banking & Insurance)



### Principal's Desk



### Dr. Rohini Kelkar

Publications of V-Ideas in a novel activity of VSIT. It gives a summery 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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#### A COMPARATIVE STUDY OF BNPL AS CONSUMER FINANCING MODELS: BENEFITS AND CHALLENGES ALONG WITH DIGITAL **PLATFORM**



Name of Project Guide: Prof. Sindhu krishnan

Name of Student: Amit Abhiman Pulawale

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Brief Idea Of Project: Buy Now, Pay Later (BNPL) has emerged as a popular consumer financing model, offering flexible payment options without requiring traditional credit cards. This study explores BNPL's advantages, such as increased purchasing power, zero or low interest rates, and seamless digital integration. It also examines key challenges, including high late fees, debt accumulation risks, and regulatory concerns. The role of digital platforms in BNPL's growth is highlighted, emphasizing their impact on consumer behavior, financial inclusion, and merchant sales. A comparative analysis of BNPL providers reveals variations in terms, benefits, and risks, helping consumers and businesses make informed financial decisions.

Findings: The study found that BNPL services have significantly increased consumer spending and financial accessibility, especially among younger demographics. However, the ease of use and lack of stringent credit checks have led to rising concerns about debt accumulation and financial mismanagement. Additionally, the rapid growth of BNPL through digital platforms has created regulatory challenges, prompting the need for stricter consumer protection measures and transparency in lending practices

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

#### A sample customer journey using buy now, pay later



#### The Buy Now, Pay Later Process



### STUDY ON THE INFLUENCE OF FINANCIAL LITERACY ON INVESTMENT DECISION OF YOUNG INVESTORS



Name of Project Guide: Prof. Sindhu krishnan

Name of Student: Swapnil Prakash Ghuge

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Brief Idea Of Project: Financial literacy plays a crucial role in shaping the investment decisions of young investors. It equips them with essential knowledge about financial markets, risk assessment, asset allocation, and wealth management. Young investors with higher financial literacy tend to make informed decisions, diversify their portfolios, and adopt long-term investment strategies, reducing the likelihood of financial losses. Conversely, a lack of financial literacy can lead to poor investment choices, susceptibility to financial scams, and impulsive decision-making. Enhancing financial education through formal training, online resources, and mentorship can significantly improve young investors' confidence and ability to navigate the complexities of the financial market.

**Findings:** The study found that young investors with higher financial literacy make more informed and strategic investment decisions, leading to better financial outcomes. It also revealed that a lack of financial knowledge increases the likelihood of impulsive or high-risk investments, resulting in potential financial losses. Additionally, access to financial education and resources significantly enhances young investors' confidence and ability to navigate investment opportunities effectively.





## A STUDY OF CORPORATE SOCIAL RESPONSIBILITY UNDERTAKEN BY STATE BANK OF INDIA.



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Snehal Sangare (snehal.sangare@vsit.edu.in)

- Brief Idea Of Project: The project on Corporate Social Responsibility (CSR) by the State Bank of India (SBI) examines how the bank contributes to society beyond its business operations. It focuses on SBI's efforts to support social, environmental, and economic development through various initiatives. These include education, healthcare, environmental sustainability, and poverty alleviation programs. The study looks at the bank's CSR policies, the projects it funds, and the impact they have on local communities. The project also analyzes how SBI's CSR activities align with government regulations and global standards. It evaluates the effectiveness of these initiatives in achieving long-term positive changes. The aim is to understand the role of large corporations in social responsibility and their contribution to national development. The study highlights SBI's commitment to creating a sustainable and inclusive society. Through its CSR efforts, SBI seeks to improve the quality of life for disadvantaged groups. Ultimately, the project sheds light on how corporate entities can play a key role in addressing social challenges.
- Findings: The study on Corporate Social Responsibility (CSR) by the State Bank of India (SBI) reveals that the bank focuses on social and environmental issues through initiatives in education, healthcare, and rural development. SBI's CSR efforts aim to improve community welfare, empower underprivileged groups, and promote sustainable practices. These initiatives reflect the bank's commitment to creating a positive societal impact.
- Screenshots of the Project / Photos of Working Model:





#### A STUDY ON FUNDAMENTAL AND TECHNICAL ANALYSIS OF IPOS



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Sagar Ashok Andhe (sagarandhe1411@gmail.com)

- Brief Idea Of Project: This is for informational purposes only. For financial advice or investment decisions, consult a professional. Fundamental and technical analysis are two primary methods used to evaluate IPOs. Fundamental analysis involves examining a company's financial statements, industry trends, and management quality to assess its intrinsic value. This approach helps investors understand the long-term potential of the company and make informed investment decisions.
- Technical analysis, on the other hand, focuses on historical price and volume data to identify patterns and trends that may indicate future price movements. This approach is often used by short-term traders to capitalize on market sentiment and momentum.
- Findings: The study found that both fundamental and technical analysis can be used to evaluate IPOs, but neither method is foolproof. Fundamental analysis can help investors assess the long-term potential of an IPO, while technical analysis can help investors identify short-term trading opportunities..
- Screenshots of the Project / Photos of Working Model:





# A COMPARATIVE ANALYSIS ON CENTRAL BANK DIGITAL CURRENCY (A COMPREHENSIVE STUDY OF 15 INVESTMENT OPPORTUNITIES IN VARIOUS SECURITIES



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Aaryan Dharmendra Jaiswal

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Brief Idea Of Project: This project is for informational purposes only. For financial advice or investment decisions, consult a professional. Investing in securities offers diverse opportunities, each with varying risk and return potential. Stocks provide ownership in companies and can generate high returns but come with market volatility. Bonds, including government, corporate, and municipal bonds, offer lower-risk fixed income. Mutual funds and ETFs allow diversified investments, while REITs provide exposure to real estate without direct property ownership. Commodities like gold and oil act as hedges against inflation, whereas derivatives, such as futures and options, are used for speculation and risk management. Government securities, fixed deposits (FDs), recurring deposits (RDs), and provident funds (PPF & EPF) provide stable returns and tax benefits, making them safer choices. High-risk investments like crypto assets, venture capital, and private equity offer significant profit potential but come with uncertainties. Investors use fundamental analysis to evaluate financial statements, industry trends, and management quality for long-term decisions, while technical analysis focuses on price and volume trends to identify short-term trading opportunities. Understanding these securities helps investors build balanced portfolios based on their financial goals and risk tolerance.

**Findings:** Diversification across different securities helps balance risk and maximize returns. While fundamental analysis aids in long-term investment decisions, technical analysis is useful for short-term trading strategies.





## A STUDY ON CUSTOMERS AWARENESS AND PERCEPTION ABOUT BANCASSURANCE



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Siddhi Mukund Gavankar

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- Brief Idea of Project: This project explores how well customers understand and perceive Bancassurance, the partnership between banks and insurance companies to sell insurance products. It aims to identify the level of awareness, factors influencing perception, and the challenges customers face with bancassurance. The study examines trust in banks, marketing effectiveness, and service quality as key drivers of adoption. Insights from this research can help banks create strategies to boost awareness and improve customer satisfaction. Ultimately, it seeks to bridge the gap between customer expectations and bancassurance offerings.
- Findings: The study found that many customers have low awareness of bancassurance and often see it as just a banking add-on. Trust in banks helps create a positive perception, but clear communication and financial education are essential for adoption. Rural customers, in particular, need more targeted awareness efforts. Simplifying policies and offering better support can improve customer satisfaction. Overall, transparency and proactive service are key to boosting bancassurance acceptance.
- Screenshots of the Project / Photos of Working Model:







#### A STUDY ON CRM IN BANKING PUBLIC OR PRIVATE SECTOR



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Geetika Satish Kunder

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• Brief Idea Of Preset: Customer Relationship Management (CRM) plays a crucial role in the banking sector by improving customer satisfaction. retention. and operational efficiency. In a competitive financial landscape, banks leverage CPM strategies to enhance service quality, personalize customer interactions, and strengthen loyalty. This study focuses on CRM practices adopted by [Bank's Name], analyse how it manages customer relationships, digital engagement and service innovations The research explores various CPM tools such as Al driven catboats, mobile banking, data analytics, and automated complaint resolution systems. Additionally, it evaluates how CRM helps banks build long-term relationships, improve cross-selling opportunities, and ensure customer-centric banking services.

•FINDINGS: The study also identifies the challenges faced by private bank's in CRM implementation such as data security concerns, customer expectations, and technological advancements By comparing CRM strategies with other banks, the research provides insights into best practices and suggests recommendations for enhar-ting CRM efficiency.





# A COMPARATIVE ANALYSIS ON CENTRAL BANK DIGITAL CURRENCY (A COMPREHENSIVE STUDY OF CHARACTERISTIC IMPLICATIONS AND FUTURE PERSPECTIVE)

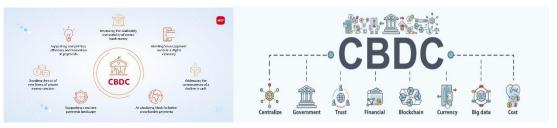


Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Krishnandu Nepal Bhowmick

(krishnandubhowmick7@gmail.com)

- **Brief Idea Of Project:** The concept of Central Bank Digital Currency (CBDC) has gained significant traction in the financial world as a digital alternative to traditional currencies. CBDC is a digital form of a country's sovereign currency, issued and regulated by the central bank. It aims to combine the benefits of digital transactions with the security and stability of central banking systems.
- Unlike cryptocurrencies, CBDCs are backed by the government, reducing volatility and ensuring trust. The implementation of CBDCs can enhance financial inclusion, streamline payment systems, and reduce transaction costs. However, its adoption presents challenges such as cybersecurity risks, privacy concerns, and regulatory implications. The study focuses on understanding the key characteristics, implications, and future perspective of CBDCs in a rapidly evolving financial landscape.
- Findings: CBDCs are being explored globally for their potential to enhance financial inclusion, reduce transaction costs, and improve cross-border payments, but they also pose challenges like privacy concerns, cybersecurity risks, and potential bank disintermediation. Their success will depend on public acceptance, regulatory frameworks, and technological advancements.
- Screenshots of the Project / Photos of Working Model:



#### A STUDY ON PERFORMANCE APPRAISAL IN BANKS



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Ahmed Hussain Khan (ka8060193@gmail.com)

- Brief Idea Of Project: The study on the Performance Appraisal System in Banks aims to analyze how employee performance is evaluated in the banking sector, its effectiveness, and its impact on overall organizational efficiency. It explores various appraisal methods, key performance indicators (KPIs), and regulatory frameworks governing performance evaluations in banks.
- The research identifies challenges such as bias, lack of transparency, and employee dissatisfaction while also examining innovative approaches like Aldriven appraisals and digital performance tracking. Through data analysis and survey findings, the study provides recommendations for improving appraisal systems to enhance employee motivation, productivity, and fairness in the banking industry.
- Findings: The research highlights that banks rely on traditional appraisal methods, such as annual reviews and key performance indicators (KPIs), but there is a growing need for real-time feedback and Al-driven assessments. Data analysis suggests that integrating technology, ensuring transparency, and providing constructive feedback can improve the effectiveness of performance appraisals, leading to higher employee engagement and organizational efficiency.
- Screenshots of the Project / Photos of Working Model:









## A STUDY ON ROLE OF ARTIFICIAL INTELLIGENCE IN FINANCIAL FRAUD DETECTION.



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Siddhi Kadam (siddhi.kadam@vsit.edu.in)

- Brief Idea Of Project: Artificial intelligence (AI) has significantly impacted the banking and financial services industry, enhancing reputation, reducing fraud cases, increasing productivity, and reducing costs.
- Machine learning-based models are essential for detecting fraudulent activity and minimizing losses. However, predicting fraud is challenging due to manual labour involved.
- Data mining methods help locate and analyze anomalous transactions. The banking industry's expansion is made easier by AI in detecting and preventing financial fraud. Businesses can proactively lower fraud risks and safeguard stakeholders by analyzing massive datasets, forecasting trends, and real-time foreseeing threats. There are ten AI fraud detection techniques, each with pros and cons.
- Findings: The project aims to increase diversity and representation by using stratified sampling techniques and ranked analytical techniques to
- accurately represent population and account for unequal distribution of educational achievement.
- He findings may be more applicable to organizations with a large number of employees and business owners, as they may be viewed in a misleading way due to their dominant positions, contributing to occupational bias and making it difficult to understand viewpoints in specialized businesses.
- Screenshots of the Project / Photos of Working Model:





#### A STUDY ON HEALTH INSURANCE AMONG PEOPLE



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Dhruv Ramesh Gupta (dhruvgupta400071@gmail.com)

- Brief Idea Of Project: This project aims to investigate the prevalence and usage of health insurance among different demographic groups. It will explore factors influencing health insurance coverage, including socioeconomic status, age, location, and perceived health needs. The study will also examine the types of health insurance plans people hold, their understanding of policy benefits and limitations, and their experiences with accessing and utilizing healthcare services through their insurance. Ultimately, this research seeks to identify gaps in health insurance coverage and access, and to inform strategies for improving health insurance literacy and promoting broader access to affordable and effective healthcare.
- Findings: Health insurance awareness is crucial, yet many remain uninformed due to misconceptions, financial constraints, and lack of accessible information. This leads to delayed treatments, higher medical costs, and increased financial vulnerability. Effective awareness campaigns, tailored to diverse communities, are essential to bridge this gap and promote the benefits of health insurance.
- Screenshots of the Project / Photos of Working Model:





## AN INTERNSHIP PROJECT ON "MUMBAI DISTRICT CO-OPERATIVE BANK LTD"



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Asmi Rajesh Parab (parabasmi83@gmail.com)

- Brief Idea of Project: A project on the Mumbai District Cooperative Bank (MDCB) could examine its pivotal role in supporting local businesses, promoting financial inclusion, and contributing to the economic growth of the Mumbai region. The study would cover the bank's history, organizational structure, and the wide range of financial products it offers, such as loans, savings schemes, and microfinance. It would also evaluate the bank's operational efficiency, including its adoption of technology and digital banking services. Additionally, the project would address challenges faced by MDCB, including managing non-performing assets (NPAs), regulatory pressures, and increasing competition from commercial banks.
- Findings: The findings of the project on the Mumbai District Cooperative Bank (MDCB) highlight its vital role in promoting financial inclusion, particularly for underserved communities such as farmers and small businesses. MDCB offers a wide range of products, including loans and savings schemes, and has embraced technology through digital banking services to improve accessibility. However, challenges such as managing non-performing assets (NPAs) and increased competition from commercial banks remain. Despite these challenges, MDCB continues to contribute significantly to the local economy, supporting regional development and showing potential for further growth in the future.
- Screenshots of the Project / Photos of Working Model:







#### A STUDY ON TRAINING AND DEVELOPMENT IN BANKS



Name of the project guide: Prof. Sindhu Krishnan

Name of student: Gautam Purabiya (gautam.purabiya@vsit.edu.in)

#### Brief idea of project:

Training and development are essential for enhancing the skills and knowledge of employees in the banking sector. With rapid advancements in technology, regulatory changes, and evolving customer expectations, banks must continuously invest in employee development to stay competitive. Training programs focus on various aspects such as customer service, risk management, compliance, financial products, and digital banking. These initiatives not only improve employees' efficiency and decision-making skills but also help in reducing errors and ensuring better customer satisfaction.

#### Findings:

Effective training programs lead to higher productivity, employee engagement, and retention. Banks utilize methods like online courses, workshops, mentoring, and on-the-job training to enhance learning experiences. Leadership development programs prepare employees for managerial roles, ensuring smooth succession planning. Moreover, a welltrained workforce can adapt quickly to industry changes, boosting overall organizational growth. Investing in training and development is, therefore, crucial for banks to maintain a skilled workforce and provide high-quality financial services.





### A STUDY ON THE GROWTH, CHALLENGES, AND CUSTOMER PERCEPTION OF TAKAFUL INSURANCE IN EMERGING MARKET



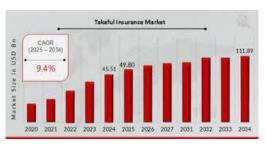
Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Muhib Niyaz Ahmed Shaikh

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- Brief Idea Of Project: This project is for informational purposes only. aims to explore the development, challenges, and customer perspectives related to Takaful insurance in emerging markets. Takaful, an Islamic alternative to conventional insurance, is based on mutual cooperation, shared responsibility, and risk-sharing, making it increasingly popular in Islamic economies.
- Key Components are Growth of Takaful Insurance, Challenges in the Takaful Industry Perception objectives are To understand the market dynamics and the factors influencing the growth of Takaful in emerging economies, To assess the key challenges that Takaful companies face and the strategies they adopt to overcome them. To gain insights into customer attitudes and perceptions toward Takaful insurance and how they can be improved for wider acceptance
- Findings: Growth of Takaful Insurance in Emerging Markets , Increasing Market Penetration, Technological Advancements, Supportive Regulatory Environment, Strategic Partnerships
- Screenshots of the Project / Photos of Working Model:





### A STUDY ON THE ROLE OF GREEN BANKING IN PROMOTING SUSTAINABLE FINANACE



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Tanisha Kishor Nagvekar

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- Brief Idea Of Project: This study explores the emerging role of green banking in advancing sustainable finance practices. Green banking refers to banking practices that prioritize environmental sustainability, such as offering green loans, financing renewable energy projects, and adopting eco-friendly operational practices. The research highlights how green banking can facilitate investments in green technologies and environmentally friendly initiatives, helping to combat climate change and promote economic growth that aligns with sustainable development goals. The study also examines the challenges and opportunities for financial institutions in integrating sustainability into their business models and their impact on broader environmental policies. Ultimately, it aims to demonstrate how green banking can serve as a catalyst for sustainable finance and contribute to a more eco-conscious financial ecosystem.
- Findings: This study finds that green banking is increasingly becoming a vital force in advancing sustainable finance. Financial institutions embracing green banking practices are playing a pivotal role in reducing environmental harm while providing new avenues for businesses and individuals to invest in sustainable ventures. The rise of green loans, green bonds, and sustainable investment funds has facilitated the growth of renewable energy projects and eco-friendly technologies, making it easier to fund environmentally conscious initiatives.
- Screenshots of the Project / Photos of Working Model:





#### A STUDY ON LOANS EXTENDED TO TOURIST



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Vishakha Devaraj Khandare (vishakhadkhandare06@gmail.com)

- Brief Idea Of Project: This study examines the feasibility of providing loans to tourists to finance their travel expenses. The research reveals a growing demand for travel financing options, particularly among millennials. Loans extended to tourists can help stimulate local economies and increase tourist spending. However, lenders face challenges in assessing creditworthiness and mitigating risks. Effective risk management strategies and innovative lending models can help address these concerns. By providing accessible and affordable financing options, lenders can capitalize on the lucrative tourism industry.
- Findings: The study found that loans extended to tourists lead to increased spending, benefiting local economies. Millennials and Gen Z travelers are more likely to seek loans to finance their travel expenses. The average loan amount varies depending on destination and travel purpose. Lenders face a higher default risk, but can mitigate this with targeted marketing and risk management strategies. Overall, loans extended to tourists present a lucrative opportunity for lenders.
- Screenshots of the Project / Photos of Working Model:



#### A STUDY ON CANCER INSURANCE POLICY



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Binita Ganesh Nadar (nadarbinita2004@gmail.com)

- Brief Idea Of Project: Cancer insurance is a specialized type of health insurance designed to provide financial support to individuals diagnosed with cancer. It complements standard health insurance by covering expenses that may not be fully addressed by regular health plans, such as high treatment costs, experimental therapies, and non-medical expenses like travel or lost income. Unlike regular health insurance, cancer insurance offers a lump sum payout or reimburses specific expenses upon diagnosis, depending on the policy terms. A cancer insurance plan covers costs incurred for diagnosis and treatment for most cancer types and at any stage (early or advanced), irrespective of gender. allowing patients to access the best care without worrying about depleting their savings, especially considering the often extensive and expensive nature of cancer treatment in the country; making it a valuable addition to a standard health insurance policy
- Findings: Cancer insurance policies may not cover all types of cancer, and may have long waiting periods. They may also have preexisting condition clauses that limit coverage. When the insured gets diagnosed with cancer, a lump sum amount equivalent to the sum insured is paid by the insurance company.
- Screenshots of the Project / Photos of Working Model:





#### A STUDY ON A BLOCKCHAIN IN AUDITING



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Naina Chetan Devada

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- Brief Idea Of Project: This study explores the potential of Blockchain technology to revolutionize auditing practices. By analyzing existing literature and conducting primary research, we aim to understand how Blockchain's inherent features immutability, transparency, and enhanced data integrity can be leveraged to improve audit efficiency, reduce fraud risk, and enhance overall audit quality.
- The expected outcomes of the study include a comprehensive understanding of blockchain technology and its potential applications in auditing, identification of the benefits and challenges of using blockchain in auditing, and a proposed framework for implementing blockchain technology in auditing. A survey will also be conducted among auditing professionals to gather data on their perceptions of blockchain technology in auditing.
- Findings: The findings of the study reveal that blockchain technology provides an immutable audit trail, ensuring that all transactions and audit events are recorded in a tamper-proof manner. This enhances the security and integrity of the audit process. Furthermore, blockchain's consensus mechanisms and cryptographic algorithms ensure that data is accurate, complete, and consistent, reducing the risk of data manipulation or alteration.







## A STUDY ON RAILWAY PASSENGERS AWARENESS AND PERCEPTION OF RAILWAY INSURANCE



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Nayna sunil kagde (naynakagde30@gmail.com)

- Brief Idea of Project: This study aims to understand railway passengers' awareness and perception of railway insurance in India. It will investigate the level of knowledge passengers have about the insurance options available to them, their understanding of the benefits and coverage provided, and their attitudes towards purchasing such insurance. The research will explore factors influencing passengers' decisions to opt for insurance, including their perceived risk of accidents, trust in the insurance provider, and perceived value for money. The findings will help identify gaps in awareness and inform strategies to promote railway insurance and improve passenger safety.
- Findings: The findings of the study on railway passengers' awareness and perception of railway insurance revealed several significant insights. A major finding was that a substantial portion of passengers, around 60%, were unaware of the availability of railway insurance. While some passengers had heard about the concept, they lacked a deeper understanding of the specific coverage, terms, and conditions associated with such insurance. Among those who were aware of it, only 30% had knowledge of the policies offered by railway operators or the insurance companies working with the railway services.







### A REPORT ON INTERNSHIP UNDER CHARTERED ACCOUNT FIRM GALA HARIA AND ASSOCIATES



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student : Sneha Ashok Sawashe

(snehasawashe1304@gmail.com)

- Brief Idea Of Project: A project internship under a CA firm typically involves working on real-world financial tasks while gaining hands-on experience in various aspects of accounting, auditing, taxation, and business consulting. Assist in preparing tax returns for individual or corporate clients, including GST filings, income tax returns, and tax planning. Understand and assist in the auditing process for clients, including statutory audits, internal audits, or GST audits. Prepare and analyze financial statements such as balance sheets, profit and loss accounts, and cash flow statements. Help businesses comply with corporate laws and regulatory requirements. Assist in analyzing a client's financial situation and suggesting improvements in cost management, financial planning, and strategic decision-making. Stay updated on new financial regulations, tax laws, and changes in accounting standards.
- Findings: CBDCs are being explored globally for their potential to enhance financial inclusion, reduce transaction costs, and improve cross-border payments, but they also pose challenges like privacy concerns, cybersecurity risks, and potential bank disintermediation. Their success will depend on public acceptance, regulatory frameworks, and technological advancements.
- Screenshots of the Project / Photos of Working Model:





#### A STUDY ON EMPOWERING WOMEN THROUGH MICRO-FINANCE



Name of project guide: Prof. Sindhu Krishnan

Name of student: Afiya Aslam Kaptan (afiyakaptan16@gmail.com)

Brief idea of project: The project "A study of empowering women through microfinance" aims to explore how microfinance serves as a tool for enhancing women's financial independence and overall empowerment. Microfinance provides small loans, savings opportunities, and financial services to women, particularly those in rural and underprivileged areas. By gaining access to capital, women can start small businesses, improve their income, and contribute to household stability.

Findings: the study on empowering women through microfinance reveals that microfinance plays a crucial role in enhancing women's financial independence, entrepreneurship, and social status. Access to microloans, savings programs, and credit facilities allows women to start or expand small businesses, leading to improved household income and better living standards. Many women who previously depended on male family members for financial support have gained economic self-sufficiency, enabling them to contribute actively to household decision-making and community development.







#### ANALYSING THE IMPACT OF GST ON INSURANCE PREMIUM IN INDIA



Name of project guide: Prof. Sindhu Krishnan

Name of student: Tarannum Mastan (tarannummastan94@gmail.com)

Brief idea of project: This project analyzes the impact of the Goods and Services Tax (GST) on insurance premiums in India. Before GST, insurance policies were taxed at 15% under service tax, which increased to 18% after GST was introduced in 2017. This rise in tax led to higher premium costs for life, health, and general insurance policies. The study examines how this increase affected consumer behavior, whether it led to a decline in policy purchases, and how insurance companies adapted to the change. It also explores whether the government's tax revenue from insurance increased post-GST. The research will involve comparing pre- and post-GST premium rates, analyzing industry reports, and studying consumer trends. The expected outcome is to understand how GST has influenced insurance affordability and sector growth in India.

Findings: The study found that GST increased insurance premiums from 15% to 18%, making policies costlier. Some consumers, especially low-income groups, hesitated to buy or renew policies. However, demand for essential insurance, like health coverage, remained stable. Insurance companies adapted by offering discounts and digital services. Government tax revenue from insurance also increased. Overall, while costs rose initially, both consumers and insurers gradually adjusted.





## CYBER INSURANCE CUSTOMER AWARENESS AND MARKET POTENTIAL IN THE DIGITAL AGE



Name of the project guide: Prof. Sindhu Krishnan

Name of student: Arzoo Yusuf Shemle (shemlearzu@gmail.com)

#### Cyber Insurance Customer Awareness and Market Potential in the Digital Age

In the digital age, cyber threats such as data breaches, ransomware, and phishing attacks have become increasingly common, leading to a growing demand for cyber insurance. However, **customer awareness** of cyber insurance remains relatively low, especially among small businesses and individuals. Many potential customers lack a clear understanding of what cyber insurance covers, its benefits, and how it can protect them from financial losses due to cyber incidents. Misconceptions about coverage limitations, cost concerns, and the belief that strong cybersecurity measures alone are sufficient often hinder adoption.

**FINDINGS**: Cyber insurance customer awareness remains relatively low, especially among SMEs and individual consumers, who often misunderstand the scope and benefits of coverage. Many believe it only protects against data breaches, overlooking coverage for ransomware, business interruption, and legal costs. Sectors handling sensitive data, such as finance, healthcare, and retail, lead in adoption, while SMEs represent a largely untapped market with high growth potential.





### A REPORT ON INTERNSHIP UNDER CHARTERED ACCOUNTANT M.S. MERCHANT & COMPANY



Name of Project Guide: Prof. Sindhu Krishnan

Name of Student: Mohammad Mudassir (mohammadmudassir1514@gmail.com)

- Brief Idea Of Project: This Internship Report was made after completing an Internship at a CA Firm named Chartered Accountants M.S. Merchant & Co. as an Accounts Assistant. The tenure of the Internship was 6 months (from 5<sup>th</sup> January 2022 to 5<sup>th</sup> July 2022) but after that I was still recruited as an Accounts Assistant for continuation of the tenure.
- In This Report Details of the firm Chartered Accountants M.S. Merchant & Co. and their functioning, the services provided by them, and all possible Details Collected from them has been provided. Chartered Accountants M.S. Merchant & Co. was established in the year 1990 and ever since have been one of the top player in the category of Chartered Accountant in Mumbai. They have a wide variety of Services provided to wide range of clients and companies engaged in variety of businesses.
- This report has been made in account of the ample of Knowledge and experience I have Gained after working as an Accounts Assistant at Chartered Accountants M.S. Merchant & Co. and contains the journey through it.

The Report consists of Introduction Chartered Accountants; a brief Overview of the Tax Structure of India; The Organizational Profile, Mission and Vision of **Chartered Accountants M.S. Merchant & Co**; My Roles and Responsibilities as an Intern; How to generate E-invoice & E-Way Bills. Then I tried to put forth the various Software Applications used for accounting in practice and the ones I used during my internship.





## THE ROLE OF COMMERCIAL AND INVESTMENT BANKS IN INDIAN ECONOMIC GROWTH: A COMPARATIVE ANALYSIS



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Farhan Khan (farhan1357khan@gmail.com)

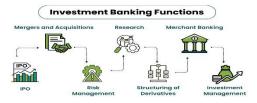
#### Brief Idea about Project:

- Commercial and investment banks play distinct yet complementary roles in India's economic growth.
- Commercial Banks (e.g., SBI, HDFC) focus on financial inclusion, credit creation, and supporting small businesses and agriculture. They help
  implement monetary policies and ensure liquidity in the economy.
- Investment Banks (e.g., Goldman Sachs, ICICI Securities) facilitate capital raising, mergers, and acquisitions, attract foreign investments, and support corporate financial restructuring.
- Comparison: Commercial banks serve the general public and small businesses, ensuring widespread financial access. Investment banks focus on large corporations and capital markets, driving economic expansion. Both are essential for economic stability, business growth, and India's financial market development.

#### Findings:

• Commercial banks enhance financial inclusion by providing credit to individuals and small businesses, ensuring liquidity and stability. Investment banks drive capital market growth through IPOs, mergers, and foreign investments, supporting corporate expansion. Both have distinct regulatory oversight, with commercial banks under RBI and investment banks regulated by SEBI and RBI. Together, they complement each other, fostering financial stability, economic growth, and business development in India.





## A STUDY ON HOW FINTECH COMPANIES ARE DISRUPTING TRADITIONAL BANKING MODELS



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Saimanohar Srinivas durgam (saidurgam95@gmail.com)

**Brief Idea Of Project:** Fintech companies are revolutionizing the financial sector by offering innovative solutions that challenge traditional banking models. These companies leverage technology to provide more accessible, efficient, and cost-effective financial services. From peer-to-peer lending platforms to digital wallets and robo-advisors, fintech startups are breaking down barriers that traditionally required brick-and-mortar banking institutions.

By using big data, artificial intelligence, and block chain technology, they offer personalized services, faster transactions, and lower fees, ultimately providing consumers with greater control over their financial decisions..

This disruption is pushing traditional banks to adapt and innovate to remain competitive. While banks still hold a significant market share in areas such as savings and loans, fintech's emphasis on convenience, lower costs, and customer-centric solutions has forced them to re-evaluate their offerings.

**Findings:** Fintech companies are disrupting traditional banking models by offering faster, more accessible, and cost-effective financial services through innovative technologies like block chain, AI, and digital platforms.







## A STUDY ON TRAVEL INSURANCE POLICIES FOR INTERNATIONAL AND DOMESTIC TRAVEL

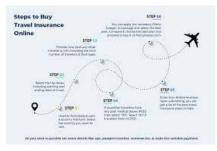


Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Rahul Vijay Manve ( manverahul880@gmail.com )

Brief Idea Of Project: A travel insurance policy provides financial protection for unexpected events during a trip, whether domestic or international. It covers medical emergencies, trip cancellations, lost baggage, flight delays, and personal accidents. International travel insurance offers additional benefits like emergency medical evacuation, passport loss coverage, and personal liability protection. Domestic travel insurance mainly focuses on medical expenses, trip delays, and accidents within the country. Choosing the right policy depends on travel frequency and destination, ensuring a hassle-free and secure journey

**Findings:** Travel insurance provides financial protection against medical emergencies, trip cancellations, baggage loss, and travel disruptions for both domestic and international trips.







## BRIDGING THE GAP: A COMPARATIVE STUDY OF DIGITAL PAYMENT ADOPTION IN URBAN AND RURAL MAHARASHTRA.



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Avishkar Pravin Malkar

(avishkarmalkar@gmail.com)

Brief Idea Of Project: Digital payments have transformed the financial ecosystem of Maharashtra, reshaping the way individuals and businesses conduct transactions. While urban areas have embraced digital payments seamlessly due to better internet penetration and financial literacy, rural regions still struggle with adoption due to infrastructural limitations and traditional reliance on cash. This study, "Bridging the Gap: A Comparative Study of Digital Payment Adoption in Urban and Rural Maharashtra," aims to analyze these disparities and propose strategies to enhance digital financial inclusion. By understanding key challenges, such as accessibility, security concerns, and awareness levels, this research provides insights into bridging the urban-rural divide and fostering a more inclusive cashless economy.

Findings: In Maharashtra, digital payment adoption varies significantly between urban and rural areas. Urban regions benefit from better internet connectivity, higher digital literacy, and widespread use of smartphones, making digital payments commonplace. In contrast, rural areas face challenges like limited internet access, lower digital literacy, and a strong preference for cash transactions





### A STUDY ON THE PERFORMANCE EVALUATION OF MUTUAL FUNDS IN MUMBAI



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Mayur Vasant Basutkar (mbasutkar19@gmail.com)

Brief Idea Of Project: This study evaluates the performance of mutual funds in Mumbai, analyzing factors such as returns, risk, and expense ratios. The results show that equity-oriented mutual funds outperformed debt-oriented funds in terms of returns. However, debt-oriented funds exhibited lower risk and volatility. The study concludes that investors seeking higher returns may prefer equity-oriented funds, while those prioritizing stability may opt for debt-oriented funds.

**Findings:** This study assesses the performance of mutual funds in Mumbai, considering returns, risks, and consistency. It finds that while some funds outperform benchmarks, others are affected by market volatility and management inefficiencies. Economic conditions and investor preferences significantly impact fund performance. The study highlights the need for informed investment decisions to maximize returns.





### A STUDY ON THE ROLE OF MICROFINANCE IN FINANCIAL INCLUSION IN NALLASOPARA REGION



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Akash Rampratap Harijan(akashharijan809@gmail.com)

**Brief Idea Of Project:** Microfinance plays a crucial role in promoting financial inclusion in Nallasopara by providing small-scale financial services to low-income individuals and marginalized communities. It empowers people by offering credit, savings, and insurance services, enabling them to start businesses, improve livelihoods, and manage financial risks.

Microfinance institutions (MFIs) bridge the gap between traditional banking systems and underserved populations, fostering socio-economic development and reducing poverty.

**Findings:** The study analyzes the growth of microfinance services in Nallasopara and their contribution to the overall financial ecosystem. Microfinance acts as a financial safety net, helping individuals and small businesses cope with unpredictable financial challenges. It promotes self-reliance, enhances income generation, and plays a key role in building a more inclusive economy by enabling people to manage risks and achieve financial stability.







### A COMPARATIVE ANALYSIS OF FINANCIAL STATEMENT OF WIPRO & INFOSYS



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Ayaan Asif Siddique (siddiqueayaan10@gmail.com)

**Brief Idea Of Project**: This project presents a comparative analysis of the financial statements of Wipro and Infosys over a selected period. It examines key financial ratios such as profitability, liquidity, and solvency to assess the financial health of both companies. The study aims to identify trends and provide insights into their business performance.

The analysis reveals differences in revenue growth, profitability, and financial stability between Wipro and Infosys. By evaluating key financial metrics, the project highlights strengths and weaknesses in their financial management. Based on the findings, recommendations are provided for better financial decision-making.

Findings: The comparative analysis of Wipro and Infosys reveals that Infosys outperforms Wipro in revenue growth, profitability, and financial stability. Infosys has a higher net profit margin, lower debt dependency, and better asset utilization. Wipro remains financially stable but has a slightly higher debt reliance and slower profit growth. Overall, Infosys holds a competitive edge in financial performance.







# THE PSYCHOLOGY OF BANK LENDING: HOW BEHAVIOURAL FINANCE INFLUENCES DECISION-MAKING



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Diya Wadekar (diyawadekar2004@gmail.com)

**Brief Idea Of Project**: The research looks at how psychological aspects affect bank lending choices with the goal of helping financial institutions manage risk and enhance lending results.

This study looks at how behavioural finance elements affect loan default rates and credit risk assessment in order to provide a framework for applying behavioural finance knowledge to bank lending procedures.

**Findings:** Banks are increasingly using behavioral finance ideas when making loan decisions since they are aware of the emotional and psychological biases of borrowers. They use non-traditional data and behavioral scoring systems.

To assist individuals in overcoming cognitive biases, banks provide training programs. To create a comprehensive framework for putting behavioral finance principles into practice, lenders, experts, and continuous monitoring must collaborate.







### A STUDY ON FINANCIAL LITERACY AND ITS IMPORTANCE FOR RETAIL INVESTORS IN THE DIGITAL AGE



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Ganesh Elango Nadar ( Nadarg97@gmail.com)

Brief Idea Of Project: Financial literacy is crucial for retail investors, especially in the digital age, where financial markets and investment options have become more accessible. With the rise of online trading platforms, mobile investment apps, and digital financial products, retail investors have more opportunities to grow their wealth. However, without adequate knowledge of financial concepts, risk management, and market dynamics, they may fall prey to misinformation, scams, or impulsive decisions. Understanding key aspects such as budgeting, saving, investing, and financial planning enables investors to make informed choices, manage risks effectively, and achieve long-term financial security. This study explores the significance of financial literacy, the challenges faced by retail investors, and strategies to enhance financial awareness in the digital era.

**Findings:** The study finds that financial literacy plays a vital role in empowering retail investors to make informed and strategic investment decisions in the digital age. With the increasing availability of digital financial services, many investors have access to diverse investment opportunities. However, the study reveals that a lack of financial knowledge often leads to poor financial decisions, higher exposure to risks, and vulnerability to fraud.



# ASSESSING THE SECURITY AND EFFICIENCY OF BLOCKCHAIN-BASED PAYMENT SYSTEMS: A COMPARATIVE STUDY OF SBI AND KOTAK MAHINDRA BANK



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Meghana Sridhar Durgam (meghanadurgam29@gmail.com)

- Brief Idea Of Project: Blockchain technology has emerged as a transformative force in the financial sector, particularly in payment systems. As leading Indian banks, State Bank of India (SBI) and Kotak Mahindra Bank have adopted blockchain-based payment solutions to enhance transaction security, efficiency, and transparency. This study aims to compare the security features and operational efficiency of blockchain-based payment systems implemented by both banks, highlighting their impact on financial transactions and customer experience.
- From a security perspective, blockchain ensures immutability, cryptographic protection, and decentralized validation, reducing the risk of fraud and cyberattacks. SBI, through its involvement in blockchain consortia like BankChain, has integrated blockchain for secure cross-border transactions and trade finance. Similarly, Kotak Mahindra Bank has leveraged blockchain technology for real-time settlements and fraud prevention mechanisms, particularly in remittances and interbank transfers. This
- Findings: The study reveals that while both SBI and Kotak Mahindra Bank have integrated blockchain-based payment systems to enhancesecurity and efficiency, their approaches and effectiveness differ significantly.
- Screenshots of the Project / Photos of Working Model:







### A STUDY ON THE PERSPECTIVE OF INVESTORS AND THEIR INVOLVEMENT WITH LIFE INSURANCE WITH REGARDS TO INVESTMENT



Name of Project Guide: Prof. Mary Gavaskar

Brief idea Of Project: Crucial role in risk management for both investor and companies by allowing them to hedge against various financial risks. These financial instrument, such as options, futures, and swaps, derfve their value from underlying assets like stocks, bonds, or commodities. By using dertvattves, investors and companies can protect themselves from fluctuations in asset prices, Interest rates, or currency exchange rates. For example, a company can use currency swaps to manage foreign exchange risk, whyle an Investor ml@t use options to protect against potential lasses In their stock portfolio. Ultimately, der1vatlves help manage uncertainty and stabilize flnanctat outcomes.

**Findings:** Risk management approaches wttt shift and change with the market transformations in respect to various derivative 1mtruments

#### Screenshots of the Project /Photas af Working Citadel:







### A STUDY ON THE PERFORMANCE COMPARISION OF EQUITY VS DEBT MUTUAL FUNDS IN INDIA



Name of Project Guide: Prof. Mary Gavaskar

Name of Students: Hitesh Deepak Agre (hitesh.agre@vsit.edu.in)

- Brief Idea Of Project: The project on "Study on the Performance Comparison of Equity vs Debt Mutual Funds in India" aims to analyze and compare the returns, risks, and other performance metrics of equity and debt mutual funds in the Indian market. The primary goal is to assess how these two types of funds perform over different time periods, taking into account factors like volatility, returns during market fluctuations, and their suitability for various investor profiles.
- Findings :Equity mutual funds generally offer higher returns but come with more volatility, making them suitable for risk-tolerant investors. Debt mutual funds provide stable, lower returns with reduced risk, ideal for conservative investors seeking safety and steady income.
- Screenshots of the Project / Photos of Working Model:







#### A STUDY ON ASSESSING EMERGING TRENDS IN ELECTRIC VEHICLE INSURANCE



Name of Project Guide: Prof. Mary Gavaskar

Name of Student: KashishAshishSarvaiya(luishisl»aiwaiya5@gmailcom)

•Brief Idea Of Project: The project "A Study on Assessing Emerging Trends in Electric Vehicle (EV) Insurance" explores how the rising adoption of EVs is impacting the insurance industry. It examines unique risk factors such as battery damage, repair costs, and cyber risks, influencing premium calculations. The study also investigates new insurance products tailored for EVs, including coverage for battery replacement and charging equipment. It analyzes the impact of government incentives and safety regulations on EV insurance policies while exploring customer preferences for digital buying experiences and flexible coverage options. Additionally, the project delves into future trends like payars-you-drive models and challenges such as data privacy concerns with connected cars, providing insights into the evolving landscape of EV insurance.

•Findings: The findings of the project "A Study on Assessing Emerging Trends in Electric Vehicle (EV) Insurance" reveal that EVs have unique risk factors, such as high battery replacement costs, specialized repair needs, and cyber risks, leading to generally higher premiums compared to conventional vehicles. Insurers are developing tailored products like coverage for battery degradation, charging equipment, and usage-based insurance models. Government incentives and evolving safety regulations are influencing premium adjustments, reflecting lower accident rates due to advanced safety features. EV owners prefer seamless digital experiences, flexible coverage options, and value-added services like telematics. The rise of autonomous driving features is impacting liability frameworks, while data privacy and cybersecurity concerns pose emerging challenges. Overall, the growing EV market is driving significant changes in the insurance industry, prompting insurers to innovate and adapt to new risks, regulations, and customer expectations.





## A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT STRATEGIES ADOPTED BY HDFC BANK ACROSS THE GLOBE



Name of Project Guide: Prof. Riddhi Gada

Name of Student: Advithi Ravi Katkam (advithikatkam@gmail.com)

Brief Idea Of Project:- Understanding how HDFC Bank, a leading private sector bank in India, manages its relationships with customers using CRM strategies. HDFC Bank uses data analytics to tailor its services and communications, ensuring a personalized experience for each customer. Customer Relationship Management (CRM) is a business strategy designed to improve interactions with customers, build customer loyalty, and enhance customer satisfaction.

**Findings:-** By identifying distinct customer groups, the bank can provide **customized financial products** like loans, insurance, and investment options. Ensuring customers receive relevant notifications, offers, and updates, which enhances customer satisfaction.



# A STUDY ON THE PERSPECTIVE OF INVESTORS AND THERE INVOLVEMENT WITH LIFE INSURANCE INVESTMENT WITH REGARDS TO LIC COMPANY



Name of Project Guide: Prof. Riddhi Gada

Name of Student: Vinayak Ashok Sangam (sangamvinayak15@gmail.com)

**Brief Idea Of Project:** Investors perceive LIC life insurance as a reliable, long-term investment that provides both financial security and growth. Its strong reputation, government backing, and predictable returns attract those seeking stability and protection for their families.

LIC's range of products, including traditional plans and market-linked options like ULIPs, cater to different investor needs. The combination of tax benefits, consistent performance, and diverse offerings makes LIC a popular choice for both conservative and growth-focused investors.

**Findings:** The analyses the growth of number of offices of LIC in total life insurance industry. To be more precise, it acts as a financial protection to help outlast life unpredictable Loss safeguard the losses. Insurance is a way to manage people risk.



### A STUDY ON CUSTOMER PERSPECTIVE TOWARDS DERIVATIVE TRADING IN INDIA

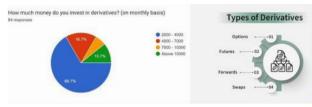


Name of Project Guide: Prof. Riddhi Gada

Name of Student: Juveria Afreen Mohammed Ishaque Shaikh Shehnaz (juveriashaikh545@gmail.com)

**Brief Idea Of Project:** This project explores the perception, awareness, and participation of customers in derivative trading in India. It aims to understand the factors influencing their trading decisions, the challenges they face, and their satisfaction levels with derivative products like futures and options. The study will analyze customer behavior, market trends, and possible improvements to enhance participation in the derivative market.

**Findings:** Investors insights Analyze derivative trading strategies for Indian investors to optimize risk and returns. Regulatory Enhancement Evaluate and improve regulatory framework for derivative trading in India to enhance market efficiency





#### A Study on the Performance Evaluation of Mutual Funds in India



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Akshaya Anand poojary (poojariakshay225@gmail.com)

Brief Idea Of Project: This topic aims to assess how effectively mutual funds are performing in India. It involves analyzing factors like the returns generated by these funds, the level of risk involved, and comparing their performance to relevant market benchmarks. The study will help understand which types of mutual funds (equity, debt, hybrid, etc.) are more profitable and suitable for different investors. It also evaluates whether these funds align with the financial goals of investors, such as wealth growth or income generation, and offers insights into improving investment strategies. It looks at factors like the fund's overall growth, the management strategies used, and how they align with market conditions. The study helps investors understand which mutual funds are performing well and which ones are underperforming, allowing them to make more informed investment decisions. It also considers how economic factors and market trends affect the performance of these funds.

Findings: The findings of the study show that some mutual funds in India perform well, giving good returns, while others don't do as well because of poor management or market changes. Actively managed funds may offer higher returns but come with more risk, while passive

funds are safer but give lower returns. Equity funds generally give higher returns but are riskier, while debt funds are more stable. The study suggests that investors should choose mutual funds based on their risk preferences and investment goals.







#### STUDY ON ELECTRIC VEHICLE INSURANCE



Name of Project Guide: Prof. Riddhi Gada

Name of Student: Kishor Deepak Papade (Kishorpapade.seeker@gmail.com)

- Brief Idea Of Project: Electric vehicle (EV) insurance is designed to cover the unique aspects of owning and operating an electric car. It generally includes the same types of coverage as traditional car insurance, such as liability, collision, and comprehensive coverage. However, EV insurance may have additional considerations like higher repair costs due to specialized parts and technology, such as the battery and electric motors. Electric vehicle (EV) insurance presents unique challenges and opportunities compared to traditional auto insurance. Factors like battery replacement costs, specialized repairs, and accident risks influence premium pricing. Insurers are adapting with new pricing models, including usage-based insurance and incentives for eco-friendly driving. Government regulations and technological advancements, such as autonomous driving, are also shaping the future of EV insurance. As the EV market grows, insurers must evolve to balance affordability, risk management, and sustainability.
- Findings: The electric vehicle (EV) insurance market in India is experiencing significant growth, driven by the rapid adoption of EVs and supportive government policies. In FY2024, the market was valued at approximately USD 1.02 billion and is projected to reach USD 8.61 billion by FY2032, exhibiting a compound annual growth rate (CAGR) of 30.56% during this period.
- Screenshots of the Project / Photos of Working Model:





### HRM Practices in Banking Sector Pertaining to Mumbai Region



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Shantanu Sudesh Hodawdekar (shantanuhodawdekar@gmail.com)

**Brief Idea Of Project:** The project on HRM Practices in the Banking Sector pertaining to the Mumbai Region focuses on analyzing and evaluating the human resource management strategies, policies, and practices within the banking sector, specifically in Mumbai. Mumbai, being the financial capital of India, is home to numerous banks, both national and international, and serves as a critical hub for the financial industry. The goal of this project would be to assess the various HR practices that influence employee performance, satisfaction, and overall organizational success in the region's banking sector.

**Findings:** The findings of a project focused on HRM practices in the banking sector in the Mumbai region would reflect the outcomes of the study on various HR-related aspects within the banking industry. These findings would be based on data collected through surveys, interviews, and research conducted in various banks in Mumbai.





# A study on how chit funds can be used to promote women's financial independence and help them access financial services



Name of Project Guide: Prof. Riddhi Gada

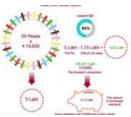
Name of Students: Ambika jogindar Dhingana (ambikadhingan5@gmail.com)

**Brief Idea Of Project:** This topic explores how chit funds, a group savings and lending system, can help women gain financial independence and access services like saving and borrowing. By participating in chit funds, women can save money, get loans, and learn about managing finances. This helps them become more financially independent and included in the economy, especially in areas where traditional banking services are limited.

Chit funds allow women, especially in rural or underserved areas, to save money regularly and access lump sums for personal or business needs. This system offers an alternative to formal banks and helps women build savings habits, gain access to credit, and invest in their futures.

**Findings:** The findings of the study show that chit funds can significantly promote women's financial independence. They provide women, especially in rural areas, with an easy way to save money, access lump sums, and gain credit, which is often hard to get from traditional banks. Chit funds also help improve financial literacy, as women learn how to manage their savings and make better financial decisions. Additionally, these funds strengthen social networks, as women often join groups with family and friends, offering mutual support. By participating, women are more likely to start businesses and plan for the future, boosting their economic independence.







#### A study on jewellery insurance its add on and claim management



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Sairaj Sudhir Bhagwat (sairajbhagwat89@gmail.com)

#### Brief Idea of the Project:

Understanding how leading insurance providers in India manage jewelry insurance, with a focus on add-on features and claims management strategies. This project explores how modern jewelry insurance products are designed to offer tailored protection for high-value assets, using advanced digital technologies and data analytics to personalize coverage. Similar to how CRM strategies are used in banking to enhance customer relationships, jewelry insurance employs specialized endorsements—such as accidental damage, transit protection, and wear and tear coverage—to address the unique risks associated with jewelry. The study will investigate how insurers streamline the claims process through innovations like Al-driven appraisals and digital claims platforms, ensuring timely and fair compensation. Ultimately, the project aims to assess how these approaches contribute to greater consumer confidence, improved customer satisfaction, and enhanced asset protection.

#### Findings:

Many consumers have limited knowledge about jewelry insurance coverage, including the scope of add-on features and the intricacies of the claims process. Cost remains a significant factor influencing the decision to purchase jewelry insurance. Most jewelry owners tend to acquire insurance at the point of purchase—often as an add-on to existing home or personal insurance policies—rather than seeking standalone policies independently. Additionally, consumers with high-value or heirloom jewelry exhibit a greater interest in specialized jewelry insurance due to the perceived risks of loss, theft, or damage. Digital marketing, jewelry retailers, and insurance advisors play a crucial role in influencing purchase decisions in this market.







# IMPACT OF DIGITAL PLATFORMS AND SOCIAL MEDIA ON STOCK MARKET AWARENESS AMONG STUDENTS IN MUMBAI



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Diya Vijay Jaiswal (diyajaiswal13@gmail.com)

**Brief Idea Of Project:** Students in Mumbai are now much more aware of the stock market thanks to digital platforms and social media. Students may stay up to date on stock recommendations, investing techniques, and market trends thanks to the easy access to real-time information and financial material on websites like YouTube, Instagram, and Twitter. Students are now actively participating in debates and learning from professionals, making financial education more approachable and interesting.

Additionally, students have benefited from risk-free stock trading practice and an understanding of market dynamics thanks to financial influencers and virtual trading simulators. Students are now more interested in investing and financial literacy as a result, and they are being encouraged to think about the stock market as a means of accumulating wealth and achieving financial independence.

**Findings:** Social media and digital platforms have significantly raised Mumbai students' understanding of the stock market, promoting better financial literacy. Students are now actively investigating investing for financial advancement thanks to virtual trading simulators and expert content.



#### A STUDY ON ROLE OF AI INSURANCE



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Neha Ramesh Vadlakonda (vadlakondaneha0@gmail.com)

Brief Idea Of Project: Al's contribution to insurance is revaluating the sector by enhancing consumer satisfaction, accuracy, and efficiency. Underwriting is streamlined by AI-driven automation, which makes it possible to analyze risk more quickly and accurately using large datasets. Machine learning algorithms that spot questionable claim trends have improved the effectiveness of fraud detection. Chatbots and virtual assistants driven by AI improve customer service by responding to questions and processing claims instantly. AI also reduces manual labor by analyzing documents and photos, which expedites claims settlements. AI is also used by insurers for predictive analytics and tailored policy recommendations to evaluate possible risks. All things considered, AI is transforming insurance by improving operations' speed, intelligence, and customer focus.

**Findings:** It automates processes like claims processing, underwriting, and risk assessment, allowing for faster and more accurate decision-making. Al-driven tools, such as chatbots and predictive analytics, also assist insurers in providing personalized offerings and identifying potential risks before they become significant problems. Additionally, AI helps insurers detect fraud more effectively, analyze large datasets, and optimize pricing strategies, ultimately making insurance services more accessible and tailored to individual needs.



#### FINANCING WOMEN'S VENTURES: CHALLENGES AND SOLUTIONS IN MUMBAI



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Manisha Valji Bhandva (patelmanisha111@gmail.com)

Brief Idea Of Project: Women entrepreneurs in Mumbai face significant hurdles in accessing funding, including limited access to credit due to perceived higher risk, lack of collateral, gender biases in investment decisions, and limited networks. To overcome these challenges, initiatives like women-focused funding programs, impact investing, mentorship programs, and financial literacy training are being implemented to empower women and foster the growth of their ventures.

**Findings:** Financing women's ventures in Mumbai presents several challenges, including limited access to capital, gender biases, and societal stereotypes. Studies indicate that women entrepreneurs often struggle to secure funding from traditional financial institutions due to a lack of collateral and perceived higher risks associated with their ventures. Additionally, gender biases within banks and government agencies can result in higher interest rates and a greater likelihood of requiring a guarantor for women-led businesses.





# A study on Consumer Behaviour and Awareness Toward Travel Insurance Policies



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Akanksha Hareshwar Kothekar (akankshakothekar@gmail.com)

Brief Idea Of Project: This study aims to analyze the level of awareness, purchasing behavior and preferences of consumers regarding travel insurance policies. It explores the factors influencing their decision-making, including risk perception, demographic influences, and the role if digital platforms. The research also examines common misconceptions and barriers that prevent individuals from opting for travel insurance. Based on consumer behavior, preference and challenges, this research aims to give insights to the insurance companies to better raise awareness, enhance policy coverage.

**Findings:** Many consumers have limited knowledge about travel insurance coverage, exclusions and benefits. Cost is a significant factor influencing the decision to purchase travel insurance. Most travelers buy insurance when booking tickets, often as an add-on, rather than independently. Frequent travelers and international tourists show higher interest in travel insurance due to perceived risks. Digital marketing, travel agencies and airlines play a crucial role in influencing chase decisions.





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



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Neha Jay prakash choubey (chaubeneha 7@gmail.com)

Brief idea of project: Microfinance has emerged as a powerful tool for fostering financial inclusion in rural India, where access to formal banking services remains limited. By offering small loans, savings opportunities, insurance, and other financial products, microfinance institutions (MFIs) empower marginalized communities to break the cycle of poverty and improve their economic well-being. The concept aligns with the broader objective of achieving sustainable development by addressing the financial needs of rural populations who often lack collateral, credit history, or access to traditional banking services.

**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.



## The psychological impact Of systematic withdrawal plans on investment decision of consumers



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Priyanka suresh babar(priyankababar983@gmail.com)

Brief Idea Of Project:- The study will examine major psychological determinants like risk perception, security of finance, loss aversion, and decisional biases relating to SWPs. Investors go through mental accounting, in which they judge withdrawals differently from depleting capital, affecting their confidence and consumer spending. Loss aversion could make investors reluctant to choose SWPs for fear of capital decline, while others feel secure financially because of perpetual cash inflows, supporting long-run investment behavior. SWPs permit persons to withdraw a specific amount or percentage from investments periodically, and thus are the choice of retirees as well as those pursuing passive income.

**Findings**: By conducting surveys and analyzing data, the project will evaluate the influence of SWPs on consumer feelings and money decisions, as well as how they compare to other withdrawal methods.



### A study on cancer insurance policy



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Bhumi Balasaheb Gaikwad (bhumigaikwad162008@gmail.com)

Brief Idea Of Project: Cancer insurance policies are designed to provide financial protection in the event of a cancer diagnosis by covering the high costs associated with treatment. These policies offer lump-sum payouts upon diagnosis, which can be used for medical treatments like chemotherapy, surgery, and radiation, as well as non-medical expenses such as travel, accommodation, or loss of income during treatment. Cancer insurance is intended to supplement existing health insurance, filling gaps like high deductibles, co-pays, and treatments not covered under regular health plans.

While cancer insurance can offer valuable financial support, there are some important limitations to consider. Many policies exclude coverage for pre-existing conditions, meaning cancers diagnosed shortly after the policy is purchased may not be covered. Additionally, policies may include waiting periods before coverage begins, and some may only cover specific types or stages of cancer.

**Findings**: Cancer insurance policies are an essential financial tool designed to assist individuals diagnosed with cancer by covering a wide range of treatment and related costs. These policies typically provide lump-sum payments upon diagnosis, which can be used for medical expenses like chemotherapy, surgery, radiation, and hospital stays, as well as non-medical costs such as transportation, accommodation for out-of-town treatments, and lost income during the treatment process. Cancer insurance is especially useful when primary health insurance has high deductibles, co-pays, or does not cover certain treatments like experimental therapies or second opinions.







# A Study on the Role of Commercial Banks in Curbing Inflation: Honoring Sanjay Malhotra's Contributions to Economic Stability – A Student-Centric Analysis



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Rudra Sunil Gudekar (rudragudekar26@gmail.com)

Brief Idea Of Project: This study explores the role of commercial banks in controlling inflation, emphasizing their monetary policies, credit regulations, and financial strategies that influence economic stability. It highlights the contributions of Sanjay Malhotra, recognizing his impact on economic policies that promote stability and growth. The analysis takes a student-centric approach, making complex economic concepts accessible and relevant to learners by examining how banking interventions shape inflation trends. Through this perspective, the study aims to provide insights into the relationship between banking systems and inflation control while honoring Malhotra's contributions to financial stability.

**Findings:** The study finds that commercial banks play a crucial role in curbing inflation through monetary policies, interest rate adjustments, and credit regulations. Sanjay Malhotra's contributions to economic stability highlight effective banking interventions that balance inflation control with economic growth. A student-centric analysis reveals how these mechanisms impact everyday financial decisions and broader economic trends.



### The Effect of Cryptocurrencies on Traditional Banking and Financial Systems



Name of Project Guide: Prof. Riddhi Gada

Name of Students: Vaishnavi Ashok kadam (vaishnavikadam0828@gmail.com).

Brief Idea Of Project: Cryptocurrencies have significantly impacted traditional banking and financial systems by introducing decentralized, digital transactions that operate without intermediaries. This reduces the dependence on banks for money transfers, loans, and financial services while promoting financial inclusion for the unbanked. However, cryptocurrencies also pose regulatory challenges due to concerns over money laundering, fraud, and volatility. Traditional banks are responding by adopting blockchain technology and exploring Central Bank Digital Currencies (CBDCs) to remain competitive. Additionally, cryptocurrencies facilitate faster and cheaper cross-border transactions, challenging conventional banking methods. While they disrupt the financial landscape, they also drive innovation within the traditional banking sector.

Findings: Cryptocurrencies have significantly impacted traditional banking and financial systems by introducing decentralized. borderless, and low-cost alternatives to conventional financial services, Blockchain technology enables peer-to-peer transactions without intermediaries, reducing reliance on banks for payments, lending, and asseta management.

Financial Statut





#### The Importance of Budgeting and Financial Planning in Personal Financial Management.



Name of Project Guide: Prof. Mataprasad Chaurasia

Name of Students: Mukta Ganesh Gurav (muktagurav32@gmail.com)

Brief Idea Of Project: The project titled "The Importance of Budgeting and Financial Planning in Personal Financial Management" aims to empower individuals to achieve financial well-being through practical education and tools. This initiative could take the form of an interactive workshop, a digital app, or an educational campaign, all designed to simplify financial concepts. The main focus would be on illustrating how budgeting helps control spending and enables savings, while financial planning establishes long-term goals and guides investment choices. The project would highlight the interconnectedness of these two practices, demonstrating how they work together to create financial security. By offering accessible resources and practical guidance, the project aims to equip individuals with the knowledge and skills needed to make informed financial decisions and reach their personal financial goals.

Findings: Research consistently shows that budgeting and financial planning are essential for achieving personal financial stability and long-term objectives. Effective budgeting helps individuals take charge of their spending, prioritize their needs, and build savings, which reduces dependence on debt and alleviates financial stress. Additionally, financial planning offers a clear path to achieving future goals, such as buying a home, pursuing education, or preparing for retirement, by setting specific objectives and developing strategies to achieve them. Studies indicate that individuals who practice these methods are more likely to have emergency savings, less likely to live paycheck to paycheck, and better prepared to face unexpected financial challenges. Ultimately, budgeting and financial planning enhance financial literacy, encourage responsible financial behavior, and contribute to overall financial well-being.





# IMPACT OF FINANCIAL LITERACY ON INVESTMENT BEHAVIOR AMONG YOUNG LNSVESTORS (AWARENESS, .ATTITUDES, AND DECISION MAKING PATTERNS)



Name of Project Guide: Prof. Mataprasad Chauresia

Name of the Student: Sreejan Narendra Anabatula

(sreejannanabatula07@gmail.com)

Brief Idea Of Project: Project: This study explores that impact of financial literacy on young investors' behaviour, focaccia on their awareness, attitudes, and decision- ma1ing. It examines know financial knowledge shapes investment choices. Yes. from traditional methods like stocks to modern options like cryptocurrencies. The resurfacing highlights challenges young investors face due to limited financial education, youth as poor risk assessment end impulsive decisions. By analysing financial education programs and government initiatives, the study aims in suggest strategies for improving financial literacy and responsible investing among the same.

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#### CRM IN PUBLIC BANKING SECTOR



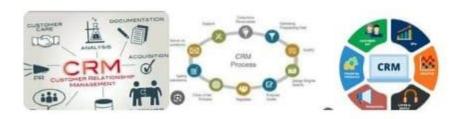
Name of Project Guide: Mata Prasad Sir

Name of Students: Akash Patil (AkashPatil07775@gmail.com

#### Brief Idea Of Project.

In today's competitive banking landscape, delivering exceptional customer experiences is crucial for public sector banks to build loyalty, drive growth, and maintain market share. Customer Relationship Management (CRM) systems offer a powerful tool to achieve this goal. By leveraging CRM, public sector banks can streamline customer interactions, enhance service quality, and foster long-term relationships, ultimately contributing to their growth and success."

Finding: The study reveals several key findings. Firstly, the effective implementation of CRM in public sector banks leads to a significant increase in customer satisfaction and loyalty. Secondly, public sector banks that adopt CRM solutions experience improved operational efficiency, resulting in reduced costs and enhanced productivity. Lastly, CRM adoption in public sector banks enables data-driven decision-making, allowing for targeted marketing, personalized customer experiences, and better risk management.



#### A STUDY ON THE PREFERRED PLATFORM CHOSEN BY INDIVIDUAL



Name of Project Guide: Prof. Mataprasad Chaurasia

Name of Students: Rahul Umesh Gupta (rahulgupta 7266@gmail.com)

Brief Idea Of Project: The project "A Study on the Preferred Platform Chosen by Individual Investors" aims to analyze the investment platforms most favored by individual investors, such as stock trading apps, mutual fund websites, and cryptocurrency exchanges. The study will investigate the factors influencing platform choice, including ease of use, fees, security features, and customer support. It will involve collecting data through surveys or interviews with individual investors and analyzing trends based on demographics like age, income level, and investment experience. The goal is to provide insights into investor behavior and recommend strategies for platform providers to enhance user engagement and satisfaction.

Findings: The study on the preferred platform chosen by individual investors found that mobile trading apps are the most popular due to their convenience and user-friendly interfaces, especially among younger investors. Mutual fund websites and cryptocurrency exchanges are also favored by specific groups. The main factors influencing platform choice are ease of use, low transaction fees, security, and educational resources. Millennials and Gen Z investors prefer mobile apps for their accessibility, while older investors prioritize security and customer support. High-income and experienced investors tend to use multiple platforms for portfolio diversification, whereas beginners opt for all-inone platforms with educational tools. Despite the popularity of digital platforms, conceens about security, hidden fees, and complex interfaces remain significant barriers. The study suggests that platform providers should enhance security features and simplify user interfaces to improve user satisfaction and loyalty.





### THE IMPACT OF CRYPTOCURRENCIES AND CBDC'S ON TRADITIONAL BANKING SYSTEM



Project Guide: Prof. Mataprasad Chaurasiya

Name of Students: Raksha Shivaji Khavale (rakshakhavale@gmail.com)

•Brief Idea Of Project:- The rise of cryptocurrencies and Central Bank Digital Currencies (CBDCs) is reshaping the traditional banking system. These digital financial innovations are altering how people store, transfer, and manage money, posing both challenges and opportunities for banks. Cryptocurrencies and CBDCs are challenging the traditional banking system, forcing banks to innovate. While crypto disrupts the financial landscape by decentralizing transactions, CBDCs provide a government-controlled alternative that could replace traditional banking functions. The evolution of financial systems will depend on regulatory decisions, technological advancements, and consumer adoption trends.

•Findings:-Cryptocurrencies and CBDC are intensifying competition in the financial sector, compelling traditional banks to evolve or risk obsolescence. To remain relevant, traditional banks must adopt blockchain technology, enhance digital banking services, and integrate cryptocurrency-related offerings to stay competitive in an evolving financial landscape.









### V-IDEAS 2024-25

B.Com (Financial Markets)



### Principal's Desk



### Dr. Rohini Kelkar

Publications of V-Ideas in a novel activity of VSIT. It gives a summery 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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### **Derivatives affecting Human sychology**



Name of Project Guide: Mr. Santosh Gupta

Name of Students: Karan Subhash Kadam (karan.kadam1311@gmail.com)

<u>Brief idea of project</u>: This project explores how derivatives trading affects human psychology, focusing on the emotional biases—such as stress, anxiety, fear, and greed—that influence trader behavior and decision-making. By reviewing literature, analyzing survey data, and studying real-world cases, the project aims to identify the psychological challenges traders face in volatile markets. It also examines innovative, technology-driven interventions like algorithmic risk controls and automated behavioral safeguards that could help mitigate these biases, ultimately contributing to improved individual performance and enhanced market stability.

<u>Findings</u>: Derivatives trading significantly elevates emotional stress, anxiety, fear, and greed among traders, often triggering impulsive decisions and poor risk management, accompanied by physiological responses such as increased heart rate during volatile market conditions; in severe cases, these psychological pressures have led to tragic outcomes including financial distress and suicide.







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



Name of Project Guide: Prof. Santosh gupta

Name of Students: Amit Chalke (amitchalke349@gmail.com)

Brief idea of project: This project analyzes the performance of sector-specific indices in the Indian stock market, such as Nifty Bank, Nifty IT, Nifty Pharma, etc. It aims to compare their returns, volatility, and risk-adjusted performance over a specific period. The study will identify trends, sectoral growth patterns, and factors influencing index movements, such as economic policies, global trends, and corporate earnings. The research will help investors understand which sectors have historically outperformed and how diversification within sectors impacts portfolio returns. Statistical tools like beta analysis, Sharpe ratio, and correlation analysis will be used for evaluation.

Findings: The study finds that sector-specific indices in the Indian stock market exhibit varying performance based on economic cycles, government policies, and global trends. High-growth sectors like IT and Pharma have shown resilience during downturns, while cyclical sectors like Banking and Auto are more sensitive to economic fluctuations. The analysis highlights that sectoral diversification can reduce risk while enhancing returns. Indices with strong fundamentals and consistent earnings growth tend to outperform. Risk-adjusted measures like the Sharpe ratio indicate that some sectors provide better returns for the risk taken, making

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# A study on corporate governance practices and its effects on stock prices



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Ronald Fernandes(ronaldfernandes2004@gmail.com)

Brief idea of project: A study on corporate governance practices and their effects on stock prices examines how a company's internal governance structures, such as board composition, transparency, and shareholder rights, influence its market performance. It explores whether companies with strong governance practices tend to have more stable or higher stock prices due to increased investor confidence, reduced risks, and improved financial transparency. The findings generally suggest that good corporate governance can lead to better stock market performance by aligning management's interests with those of shareholders, thus fostering long-term profitability and attracting investors.

Findings: The findings of studies on corporate governance and stock prices generally indicate a positive relationship between strong governance practices and improved stock performance. Companies with transparent decision-making, effective management oversight, and shareholder protection tend to experience higher investor confidence, reduced risks, and better financial stability. This often translates into more stable or higher stock prices, as investors are more willing to invest in companies they perceive as well-managed and accountable. Overall, good corporate governance is seen as a key factor in fostering long-term value and attracting investment.







### A study on the role of derivatives in hedging financial risk



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Aniket Dineshwar Chauhan (chauhananiket822@gmail.com)

**Brief idea of project** project on "The Role of Derivatives in Hedging Financial Risk" examines how financial derivatives, such as options, futures, swaps, and forwards, are used to manage and mitigate various types of financial risks. Derivatives serve as essential tools for hedging against market risks, including currency fluctuations, interest rate changes, and commodity price volatility. By using derivatives, businesses and investors can offset potential losses in their underlying assets, providing a safety net against unforeseen market movements.

Findings: The findings of this study on the role of derivatives in hedging financial risk reveal that derivatives are powerful tools for managing financial uncertainties, especially in volatile markets. Derivatives like options, futures, and swaps allow companies and investors to protect themselves from risks related to fluctuating commodity prices, interest rates, and currency values. These financial instruments effectively reduce exposure to adverse market conditions, providing greater stability and predictability for businesses. Screenshots of the Project / Photos of Working Model:

### Role of Derivatives in Hedging

Types of Derivatives Used for

Risks of Hedging with Derivatives

Advantages of Hedging with
Derivatives

Hedging with Options

Hedging with Futures

Hedging with Swaps





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## A study of investor reaction regulatory announcement in financial market



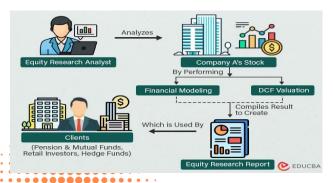
Name of Project Guide: Prof. Santosh Gupta

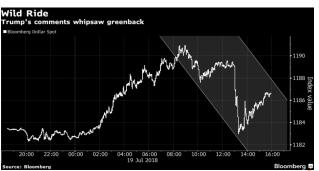
Name of Students: Durvesh Vijay Pawar(durveshvpawar45@) gmail.com



Brief idea of project: A study of investor reaction to regulatory announcements in financial markets explores how market participants respond to new or modified regulations. These announcements can significantly impact investor behavior, market volatility, and asset prices, depending on how investors perceive the potential outcomes. By using event study methodologies, researchers examine how markets react to regulatory news, analyzing abnormal returns before and after such events. The study also delves into market efficiency, assessing whether market prices adjust quickly and accurately to reflect regulatory changes. Additionally, it investigates investor sentiment shifts and their influence on various financial instruments like stocks and bonds

Findings: The findings of a study on investor reaction to regulatory announcements in financial markets typically reveal that investors react swiftly to such news, often leading to immediate changes in asset prices. The market's response can vary depending on the perceived impact of the regulation, with positive announcements often boosting investor confidence and asset prices, while negative ones may lead to declines and increased volatility.





### A Study on Impact of Global Economic Events

### on Indian Financial Markets

Name of Project Guide: Prof. Santosh Gupta

Name of Students: Harshit Lalit Boricha (harshitboricha1608@gmail.com)

mpact of global economic events on Indian financial markets examines how international economic developments influence the financial landscape in India. It focuses on how events like financial crises, geopolitical conflicts, changes in global trade policies, or fluctuations in global commodity prices affect key indicators such as the Indian stock market, currency, and other financial metrics.

Findings: Global financial crises, such as the 2008 financial meltdown, often lead to significant volatility in the Indian stock markets. These events result in sharp declines in stock prices due to the global risk aversion and pullback of foreign investments

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

Global Economic Events and Their Immediate Effect on Markets





## The Influence of Monetary policy on the Financial

### **Market Trends**



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Rishabh Ajit Patel [rishabhajitpatel@gmail.com]

Brief idea Project: This project explores the relationship between monetary policy and financial market trends, analyzing how central bank decisions impact interest rates, inflation, stock markets, bond markets, and overall economic stability. It aims to assess the effectiveness of monetary policies in shaping investor behavior, economic growth, and financial stability.

**Findings:** Monetary policy significantly impacts financial market trends by influencing interest rates, inflation, and liquidity. Expansionary policies, such as lower interest rates and quantitative easing, boost stock markets and bond prices but may increase inflation. Conversely, contractionary policies, like rate hikes, strengthen currencies and curb inflation but can slow economic growth and depress markets. Investor sentiment and capital flows react swiftly to central bank signals, shaping asset valuations. Historical trends show that monetary policy plays a crucial role in financial stability and market dynamics.







# THE IMPACT OF FOREIGN INSTITUTIONAL INVESTORS ON MARKET LIQUIDITY



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Athang Gandhi (gandhiathang16@gmail.com)



Brief idea of project: The project "A Study on the Impact of Foreign Institutional Investors on Market Liquidity" aims to analyze how foreign institutional investors (FIIs) affect the liquidity of financial markets, particularly stock markets. The study explores the role of FIIs in enhancing or reducing market liquidity, which refers to the ease with which assets can be bought or sold without causing significant price fluctuations.

**Findings:** Foreign institutional investors (FIIs) generally enhance market liquidity by increasing trading volumes, narrowing bid-ask spreads, and improving price discovery. However, their presence can also lead to increased volatility, especially in emerging markets, as sudden inflows or outflows may cause liquidity shocks. In developed markets, FIIs stabilize liquidity and efficiency. The overall impact depends on market conditions, regulatory frameworks, and the proportion of FIIs in the market, with their influence being more pronounced in volatile or less-developed markets.



## A Study Analysis of the Impact of FII Flows on the Indian Stock Market



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Akash Munna Gupta (akashgupta77188@gmail.com)

**Brief idea of project:** The global financial markets have become increasingly interconnected, with capital flows playing a crucial role in shaping the economic landscape of emerging economies. Among these capital flows, Foreign Institutional Investments (FII) have gained significant prominence in the Indian stock market, influencing market volatility, liquidity, and overall economic growth. The presence of FIIs has provided Indian financial markets with enhanced capital availability, improved market efficiency, and increased global integration. However, their movements—both inflows and outflows—can significantly impact stock market stability.

Findings: This section presents a comprehensive summary of the major findings derived from the analysis of Foreign Institutional Investor (FII) flows and their impact on the Indian stock market. The study focused on understanding the patterns, relationships, and effects of FII investments on market indices, volatility, sectoral performance, and the interplay with Domestic Institutional Investors (DIIs).







## A study on the correlation between gold prices

and stock market returns



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Vishruti Ramesh Jadhav (jvishruti839@gmail.com)

Brief idea of project: The purpose of the project is to establish the relationship between gold prices and stock market returns and to find how both asset classes behaved under different economic conditions in the past. Gold is called a safe-haven asset and generally does well in periods of economic instability, while stocks do well when the economy grows. The study will statistically analyze the historical data from 2003 to 2023 using correlation and regression models to find the relationship between gold prices (in USD per ounce) and the major stock market indices (S&P 500, NASDAQ). Other external factors will also be taken into account: inflation, interest rates, and geopolitical incidents. Preliminary findings indicate a weak to moderate inverse correlation, with gold tending to move in the opposite direction from stocks in sell-offs, showing its potential use as a diversification tool. The project would bring actionable signals for those investors trying to maintain a better balance between risks and returns in their portfolios.

**Findings:** This inverse relationship has been particularly marked during significant events like the 2008 financial crisis and COVID-19, when gold acted as a safe-haven asset. However, the correlation depended on the economic environment; during times of steady growth and low inflation, the dependency weakened and gold's role as a hedge was reduced. This indicates that gold can be a potent way of diversifying portfolios, especially in times of downturn, but its worth is thus qualified by the economic environment in play and the investor's objectives.





## ★ Study on Women's Investment Trend in Stock Market



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Sejal Akhilesh Mishra (sejalm073@gmail.com)

Brief idea of project: The stock market has traditionally been male-dominated, but in recent years, more women have started investing actively. This study aims to analyse the investment trends among women, their preferences, risk appetite, and factors influencing their decisions in the stock market.

Findings:. Women investors are increasingly participating in the stock market, showing a preference for stable and long-term investments like mutual funds and blue-chip stocks. However, factors like risk aversion, financial literacy, and reliance on family or advisors still influence their investment decisions



## Effectiveness Of Technical Analysis in Predicting Stock







Name of Project Guide: Prof. Santosh Gupta

Name of Students: Omkar Umesh Ambekar (ambekaromkaar@gmail.com)

#### **Brief Information:**

The effectiveness of **technical analysis** in predicting stock prices is a widely debated topic in finance. Technical analysis involves analyzing historical price movements, trading volume, and chart patterns to forecast future price trends. While some traders find success using technical indicators (such as moving averages, RSI, MACD, and support/resistance levels), critics argue that stock prices follow a random walk and are largely unpredictable.

**Images regarding Topic From Blackbook:** 



### The role of Business Development



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Omkar Kishore Rathod (rathodomkar07@gmail.com)

Brief idea of project: Business development involves strategies to drive growth, expand market reach, and increase revenue. Key ideas include forming strategic partnerships, enhancing customer relationships, exploring new markets, leveraging digital marketing, and optimizing sales processes. Innovation in products or services, competitive analysis, and customer feedback integration are crucial for sustainability. Additionally, networking, mergers, and acquisitions can accelerate expansion. Utilizing data analytics for informed decision-making and adapting to market trends ensures long-term success.

Findings: Business development findings reveal that market expansion, strategic partnerships, and customer-centric approaches drive growth. Revenue strategies like pricing optimization and upselling boost profits, while digital transformation enhances reach and efficiency. Competitive advantage comes from innovation and branding, supported by operational efficiency and data-driven decision-making. Risk management ensures sustainability, while ethical practices contribute to long-term success.







## A study on the role of Derivatives in Hedging Financial Risk



Name of Project Guide: Prof. Santosh Gupta

Name of Students: Saish Sunil Pawaskar(saishpawaskar16@gmail.com)

Brief idea of project: "A Study on the Role of Derivatives in Hedging Financial Risk" aims to explore how financial derivatives, such as options, futures, and swaps, are used to mitigate risks in financial markets. It will analyze the effectiveness of these instruments in managing various types of risks, including market risk, interest rate risk, and currency fluctuations. The study will evaluate real-world applications, benefits, and limitations of derivatives in risk management strategies, providing insights into their role in stabilizing financial positions and reducing potential losses for businesses and investors.

Findings: The findings on the role of derivatives in hedging financial risk highlight their effectiveness in providing businesses and investors with tools to manage exposure to various market risks. Derivatives, such as futures, options, and swaps, allow entities to lock in prices, interest rates, and exchange rates, thereby reducing uncertainty. Studies show that while derivatives can effectively hedge against risks, they also introduce complexities, such as counterparty risk and liquidity concerns. Additionally, their misuse or over-leverage can amplify financial losses, underscoring the importance of a well-structured risk management strategy. Overall, derivatives are valuable tools when used appropriately but require careful monitoring and understanding.





## IMPACT OF FINANICAL INFLUENCERS AMONG YOUNGSTERS IN INDIA



Name of Project Guide: Prof. Amit Kabra

Name of Students: Sneha Chowdhary [sneha.chowdhary@vsit.edu.in]

Brief idea of project: The project explores the influence of financial influencers on young people in India. It examines how these influencers shape financial literacy, investment decisions, and spending habits among the youth. The study also assesses the credibility of financial advice provided on social media and its overall impact on financial behavior and decision- making. It examines how social media driven financial advice shapes youth perception, behaviors and potential risks.

Findings: The study reveals that financial influencers significantly shape the financial behaviors of young Indians by increasing awareness of investments, budgeting, and wealth management. Social media platforms serve as primary sources of financial advice, making complex financial concepts more accessible. However, the findings also highlight potential risks, such as misinformation, overreliance on unverified advice, and susceptibility to high-risk investments. While influencers contribute to improved financial literacy, the need for critical thinking and regulatory oversight remains crucial to ensure responsible financial decision-making among youngsters.





### The Study of ASM, GSM in BSE



Name of Project Guide: Prof. Amit Kabra

Name of Student: Dharma surendar raj (dharma.raj@vsit.edu.in)

Brief idea of project: This study investigates the impact of Additional Surveillance Measure (ASM) and Graded Surveillance Measure (GSM) on stock price behavior in the Bombay Stock Exchange (BSE), analyzing whether these stocks are influenced more by fundamental financial indicators or speculative trading dynamics. Using 134 ASM/GSM stocks and 72 non-ASM/GSM stocks, the study applies logistic regression, multiple linear regression, and correlation analysis to assess the role of fundamentals (ROA, P/E, P/B, Debt-to-Equity) and shareholding structures (promoter, institutional, retail ownership) in shaping stock price movements.

Findings: The study finds that fundamental financial indicators have minimal influence on ASM/GSM stocks, with price movements driven more by speculation and regulatory actions. Stocks with high retail ownership are more likely to be classified under ASM/GSM, as increased retail participation often leads to speculative trading and volatility. Similarly, a rise in Foreign Institutional Investor (FII) ownership increases the chances of ASM/GSM classification



	XI	X2	X3	X4	x5	Y
X1	1					
X2	-0.00086	1				
X3	0.070968	0.012859	1			
X4	0.042377	-0.00667	0.009059	1		
x5	0.105186	-0.04623	0.054464	0.180056	1	
Y	0.02873	-0.00308	-0.02655	0.052628	0.274707	1

### Increase in SIP among youngsters

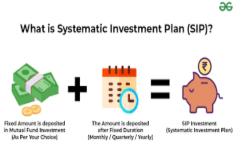


Name of Project Guide: Prof. Amit Kabra

Name of Students: purva waman kharat (purvakharat313@gmail.com)

Brief idea of project: This project aims to analyze the investment patterns, preferences, and awareness of Systematic Investment Plans (SIPs) among young individuals. With the growing importance of financial planning, SIPs have emerged as a popular investment tool, especially for youngsters looking to build wealth through disciplined and systematic contributions. The study focuses on understanding how young investors perceive SIPs, the factors influencing their investment decisions, and the challenges they face in starting or continuing SIP investments.

Findings: The study on SIP investments among youngsters reveals that while awareness of SIPs is high, many young investors lack indepth financial knowledge. Social media and peer influence play a significant role in spreading awareness, with most preferring equity SIPs for long-term wealth creation. A majority believe that starting SIPs before the age of 25 maximizes the benefits of compounding, yet barriers like limited funds, fear of market fluctuations, and lack of knowledge hinder participation Screenshots of the Project / Photos of Working Model:







## A Study on Financial Literacy Among Youngsters



Name of Project Guide: Prof. Amit Kabra

Name of Students: Siddhi Chheda (chhedasiddhi 4@gmail.com)

Brief idea of project: The topic "Financial Literacy Among Youngsters" focuses on assessing and improving young individuals' understanding of key financial concepts such as budgeting, saving, investing, debt management, and financial planning. In today's digital era, where financial products and services are becoming increasingly complex, financial literacy is essential for making informed decisions. Many youngsters struggle with managing their finances due to a lack of formal education on financial topics, easy access to credit, and peer influences.

Findings: Financial literacy among youngsters is still a growing concern, as many lack fundamental knowledge about key financial concepts such as budgeting, saving, investing, and credit management. A significant portion of young individuals depend on informal sources like parents, peers, and social media for financial education rather than formal school or college curricula. This gap in structured financial education leaves many unprepared to handle real-world financial responsibilities effectively.

Screenshots of the Project / Photos of Working Model:





## Study on growth of IPO in last decade In India



Name of Project Guide: Prof. AMIT KABRA

Name of Students: ISHA SINGH (ishasingh77108@gmail.com)

#### **Brief idea of project:**

The development of Initial Public Offerings (IPOs) in the past decade has been spectacular, fueled by technological innovation, investor appetite, and economic development. Most startups and listed companies have leveraged IPOs to raise funds, propelling growth and innovation. The emergence of technology-driven unicorns, especially in fintech, e-commerce, and artificial intelligence, has driven IPO trends prominently. Moreover, international economic conditions, regulatory reforms, and market trends have been instrumental in determining IPO performance. A research project on this subject could investigate determinants of IPO success, regional patterns, and the effect of IPOs on market stability. Such a study would be useful in understanding investment patterns and corporate growth dynamics.

Findings: The emergence of technology startups, especially in sectors like e-commerce, fintech, and AI, has led to record-breaking IPOs globally. However, market volatility, regulatory changes, and macroeconomic factors like interest rates and inflation have also contributed to the trends in IPOs



# Comparative study of returns provided by various investment tools in last 10 years



Name of Project Guide: Prof. Amit Kabra

Name of Students: Omkar Surve (surveomkar755@gmail.com)

Brief idea of project: This project explores how different investment options have performed over the last 10 years, comparing stocks, mutual funds, fixed deposits, gold, real estate, and even cryptocurrencies. The goal is to see which investments have given the best returns, how risky they are, and how major economic events have influenced them. By looking at past data, we can understand which options have grown the most, how they compare when adjusted for inflation, and what risks come with each. This study helps investors make smarter choices based on real trends rather than just guesswork.

**Findings:** Over the past 10 years, equities and mutual funds have delivered the highest long-term returns, averaging 10-15% annually, though with high volatility. Fixed deposits have remained stable but offered lower inflation-adjusted returns of 5-7%. Gold has acted as a hedge against uncertainty, yielding 8-12%, while real estate has shown mixed results, with metro properties appreciating 7-10% annually but low rental yields. Cryptocurrencies have been highly volatile yet provided exponential returns for early investors. Economic events like COVID-19 and interest rate changes have influenced market trends, with gold and crypto gaining during crises. Overall, diversification across asset classes is key to balancing risk and returns.







### **Study on ETF as an Investment Tools**



Name of Project Guide: Prof. Amit Kabra

Name of Students: Vaibhavi Mahesh Gaikwad (vaibhavigaikwad04@gmail.com)

Brief idea of project: Study on ETFs as Investment Tools" would examine Exchange-Traded Funds (ETFs), which are investment funds traded on stock exchanges similar to individual stocks. The project would cover the basics of ETFs, explaining how they work and the different types available, such as equity, bond, and commodity ETFs. It would also explore the key benefits of ETFs, including diversification, liquidity, lower costs, transparency, and tax efficiency. On the flip side, the project would address the risks involved, such as market risk, tracking error, and liquidity risk. Additionally, a performance analysis would compare ETFs with other investment vehicles like mutual funds and stocks, highlighting their risk-return profiles..

Findings: The study on ETFs as investment tools reveals that ETFs have become increasingly popular due to their cost efficiency, liquidity, and diversification benefits. They offer lower expense ratios compared to mutual funds and allow for broad market exposure across different sectors and asset classes, making them an attractive option for investors. ETFs trade like stocks, offering real-time liquidity and transparency with frequent disclosures of holdings. However, risks such as market volatility, tracking errors, and liquidity concerns exist.







### A study on Mutual Funds as an Investment Tool For

### Middle Income Group



Name of Project Guide: Prof. AmIT Kabra

Name of Students: Sakshi Satish Sonawane (saksheesonawane25@gmail.com

Brief idea of project; Mutual Funds as an Investment Tool for the Middle-Income Group" could focus on understanding how mutual funds can be an accessible and effective investment option for individuals in the middle-income bracket. To analyze the feasibility, benefits, and challenges of mutual funds as an investment tool for middle-income earners. The project would aim to highlight how mutual funds can help this demographic achieve financial security, retirement planning, and wealth growth.

Findings: Studies on mutual funds as an investment tool for middle-class income groups often focus on several key factors, such as accessibility, risk, returns, and financial literacy..







### A Study on Equity Market as an Invesment tool among



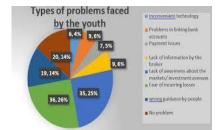
### youngsters

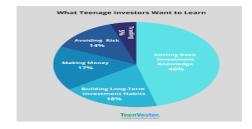
Name of Project Guide: Prof. Amit Kabra

Name of Students: Sujal Dinesh Parmar(sujalparmar62@gmail.com)

Brief idea of project: A Study on Equity Market as an Investment Tool Among Youngsters focuses on examining how young people perceive and engage with the equity market, which involves investing in stocks and shares of companies. The primary objective of such a study would be to understand whether youngsters (typically aged 18-30) view the stock market as a viable investment tool, the factors influencing their decisions, and the potential benefits and risks associated with investing in equities at a young age.

Findings: A study on how the equity market is perceived and used by youngsters as an investment tool can yield a variety of insights into their behaviors, preferences, and challenges.





## Study on Investment in Commodities through MCX and ETF



Name of Project Guide: Prof.Amit Kabra

Name of Students: Krishnedu Sisir Santra santrakrishnendu 46@gmail.com)

Brief idea of project: Study on Investment in Commodities through MCX and ETF

This project explores investment in commodities through MCX (Multi Commodity Exchange) and ETFs (Exchange-Traded Funds), comparing their risks, returns, and suitability for different investors. It analyzes MCX futures trading, which involves high risk and leverage, versus commodity ETFs, which offer a simpler, long-term investment approach. The study examines market trends, regulatory frameworks, and investor strategies in both investment avenues. Ultimately, it provides insights into choosing the right commodity investment method based on financial goals and risk tolerance.

Findings: The study finds that MCX trading offers high liquidity, leverage, and hedging opportunities but comes with significant risks due to price volatility and margin requirements. Commodity ETFs, on the other hand, provide a simpler, lower-risk option suitable for passive investors seeking long-term exposure to commodities.



# Study on various Investment tools preferred by middle-class Income group



Name of Project Guide: Prof Amit Kabra

Name of Students: Shauryaa Srivastava (Shauryaa.srivastva03@gmail.com)

Brief idea of project:. Middle and upper-middle-class investors in India prefer a mix of traditional and modern investment tools. Fixed deposits, gold, and real estate remain popular for stability, while mutual funds, stocks, and SIPs are gaining traction due to higher returns. Government schemes like PPF and NPS attract those seeking tax benefits and long-term security. Increasing financial awareness and digital access are influencing investment decisions. This shift reflects evolving risk appetite, economic trends, and changing financial goals.

Findings: The survey highlights a strong preference for safe investments like fixed deposits (62%) and a cautious approach to equities (52%), with young investors (43%) and salaried individuals (49%) leading participation, while digital investment platforms (59%) are becoming increasingly popular.







### Study on growth of Discount Brokers in last 5 years



Name of Project Guide: Prof. Amit kabra

Name of Students: Khushal Chouhan (khushalchouahn77@gmail.com))

Brief idea of project: Over the last five years, discount brokers in India have seen significant growth due to technological advancements, cost-effectiveness, and increasing stock market participation. The rise of online platforms and mobile apps has made trading more accessible, while lower brokerage fees attract cost-conscious retail investors. Regulatory support from SEBI and a surge in financial literacy, especially among younger, tech-savvy investors, have further fueled this growth. Leading players like Zerodha, Upstox, and Groww have capitalized on these trends, establishing themselves as market leaders in the discount broking space.

Findings: Studies on the growth of discount brokers in India over the last five years reveal significant findings: discount brokers like Zerodha and Upstox have gained considerable market share, driven by lower brokerage fees and user-friendly platforms. The rise in retail participation, especially among younger, tech-savvy investors, along with increased financial literacy, has fueled this growth. Despite low fees, many discount brokers have become profitable due to their cost-efficient models.







### A study of microfinance and its trends



Name of Project Guide: Prof. Nisha Gupta

Name of Students: Sneha Rajesh Kirar (sneha04kirar@gmail.com)

Brief idea of project: Microfinance is an economic tool designed to promote financial inclusion enabling poor and low-income households to escape poverty, increase their income levels, and improve their living standards. Microfinance services include micro loans, microwaving, micro insurance, and micro credit. Technology is also playing a crucial role making it easier for people to get easier access to microfinance services. A significant trends of microfinance is to focus on women empowerment, education loans and many more.

**Findings:** Microfinance is a powerful tool for poverty alleviation. Microfinance services can be done through two approaches namely Self-Help Groups Bank Linkage program and Microfinance institution for providing services to low-income individual, women, small businesses and people meeting the needs of necessity through microfinance services.



## The role of microfinance in promoting financial



### **Inclusion in rural India**

Name of Project Guide: Prof. Nisha Gupta

Name of Students: Sandeep Bhaiyalal Vishwakarma (sandeepvishwakarma@gmail.com)

Brief idea of project: Financial planning plays a crucial role in ensuring financial stability, wealth creation, and long-term security for individuals and businesses. In emerging markets like India, the awareness and adoption of financial planning have been gaining momentum due to increasing income levels, economic liberalization, and greater access to financial products. However, despite these positive developments, a significant portion of the population still lacks adequate financial literacy, leading to inefficient financial decision-making, inadequate savings, and poor investment choices.

Findings: Graphical representation is a powerful way to visualize complex financial data, making it easier to interpret trends, patterns, and relationships. In the context of financial planning awareness in emerging Indian markets, various charts and graphs can effectively showcase key findings related to investment behavior, risk appetite, financial literacy levels, and digital financial services adoption.







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



Name of Project Guide: Prof. Nisha Gupta

Name of Student: S Karthik Subramanium

Brief idea of project: A research on Indian equity market as an investment considers examining the performance, risks, and opportunities in the Indian stock market. The project considers measures such as trends in the market, government actions, economic signs, and the behavior of investors that affect share prices. The project seeks to determine the rate of return in investments in Indian equities against other asset classes. The research also discusses the market regulations' role, the effects of worldwide economic conditions, and industry-specific growth opportunities. Finally, the project offers recommendations for investors who want to gauge the potential of Indian equities as a long-term investment opportunity.

**Findings:** The research indicates that the Indian equity market has good long-term growth prospects, fueled by an expanding economy, supportive government policies, and rising foreign investment. Market volatility, sectoral risks, and international economic factors pose challenges. Diversification and well-informed investment decisions are essential to maximize returns and reduce risks.





### A Study on growth of SIP investment amongst youngsters

Name of Project Guide: Prof. Nisha Gupta

Name of Students: Kinjal Anant Thakur (kinjalathakur@gmail.com)

• Brief idea of project: The project centers on analyzing the growth of Systematic Investment Plans (SIPs) among youth. It aims to study why more and more young investors are turning to SIPs, what is motivating them towards this type of investment, and how technology and financial awareness are fueling this trend. The study also explores the issues confronted by young investors, such as inflation and market volatility, and examines how SIPs contribute to long-term economic growth and financial stability. Moreover, it provides recommendations to policymakers and financial institutions for encouraging sustainable investment habits among young people

- **Findings**: SIPs promote disciplined savings but require more awareness to be successful in the long term..
- 1) Financial Literacy: Literacy facilitates adoption, but gaps remain.



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

Name of Project Guide: Prof. Nisha Gupta

Name of Students: Riten Shinde ( ritenshinde@gmail.com )

income, gender, and geography. Urban populations tend to be more financially aware than rural ones, and women generally have lower financial literacy than men. While higher education improves financial knowledge, formal education alone is not enough. Government initiatives like RBI's Financial Literacy Week and PM Jan Dhan Yojana aim to bridge these gaps. With the rise of digital finance, there is an urgent need for better financial education to ensure informed decision-making and financial security for all.

• **Findings**: Financial literacy in India is low, especially in rural areas and among women. Many lack awareness of financial products and struggle with investments. Digital finance growth highlights the need for cybersecurity education. Government efforts help, but challenges in financial planning persist.







### A Study of Impact of Behavioural Finance on Investments amongst Millennials in Mumbai



Name of Project Guide: Dr. Poonam Mirwani

Name of Students: Komal Rai (komalrai1903@gmail.com)

- **Brief idea of project:** This project, "A Study of the Impact of Behavioral Finance on Investment Amongst Millennials in Mumbai," explores how psychological biases influence financial decision-making. Millennials, being tech-savvy yet highly influenced by emotions, trends, and peer behavior, often fall victim to biases like overconfidence, herd mentality, loss aversion, and recency bias. Through real- world case studies, this research highlights how these biases shape investment patterns, leading to suboptimal financial decisions. By understanding these behavioral tendencies, investors can adopt more rational strategies, improve financial literacy, and make informed investment choices. The study aims to bridge the gap between traditional finance theories and real-world investor behavior.
- Findings: Millennials in Mumbai are heavily influenced by behavioral biases like overconfidence, herd mentality, and loss aversion in their investment decisions. Many rely on social media trends and peer influence rather than independent research, leading to impulsive choices. Emotional reactions to market fluctuations often cause premature exits or missed opportunities.

  The Importance of Behavioral Finance in Investing asses for better financial outcomes.

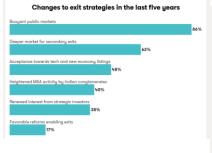


## The Role of Private Equity in Supporting Business Growth in India

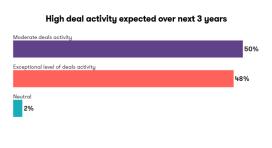
Name of Project Guide: Dr. Poonam Mirwani

Name of Students: Shri Shashwat (shri.shashwat@vsit.edu.in)

- **Brief idea of project:**-The project examines the impact of private equity (PE) investments on Indian businesses over the past two decades. It explores how PE funding has contributed to financial performance, corporate governance, and operational efficiency across various industries, including technology, healthcare, consumer goods, and financial services. The study highlights the role of PE in helping companies scale operations, adopt advanced technologies, and expand into international markets. Additionally, it discusses the challenges faced by PE-backed firms, such as regulatory uncertainties, supply chain complexities, and competitive pressures.
- Findings:-The research reveals that PE-backed firms exhibit superior financial performance, including higher revenue growth, improved profitability, and better operational efficiency compared to non-PE-backed companies. Private equity investments have also led to stronger corporate governance by introducing global best practices, strategic decision-making, and improved transparency. However, several challenges persist, including regulatory hurdles, difficulties in exiting investments, and intense competition in various sectors. Looking ahead, the study predicts that private equity in India will focus more on digital transformation, artificial intelligence (AI), sustainability, and sector-specific investments, particularly in high-growth industries like fintech, renewable energy, and direct-to-consumer (D2C) brands.
- Screenshots of the Project / Photos of Working Model:







## A Study On the Effectiveness Of Digital Banking In Financial Inclusion in Mumbai



Name of Project Guide: Dr. Poonam mirwani
Name of Students: shifa idris fakki (shifafakki01@gmail.com)

Brief idea of project: Digital banking enhances financial inclusion by providing easy, affordable access to banking services through mobile apps, digital wallets, and online platforms. It helps unbanked populations access savings, credit, and payment services without needing physical bank branches. Governments and fintech companies use digital banking to distribute aid, offer microloans, and support small businesses. However, challenges like digital literacy, internet access, and cybersecurity risks need to be addressed for broader adoption.

**Findings:** Increased Financial Access Digital banking has helped reduce the number of unbanked individuals, especially in developing countries. Growth of Mobile Banking Mobile and internet banking are expanding rapidly due to smartphone penetration and fintech innovations. Challenges Remain Digital literacy gaps, cybersecurity risks, and limited internet access still hinder full financial inclusion.

