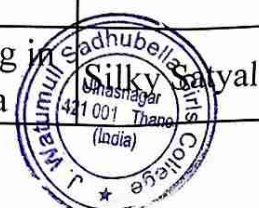


SADHUBELLA EDUCATION SOCIETY'S
J.Watumull Sadhubella Girls College, Ulhasnagar- 421001
Near Government Dispensary, Dist. - Thane
List Of Student Undertaking Project Work
Year - 2019-2020 Class - M.Com (Sem - III)

Sr.No.	Name of the Students	Name of the Project	Name of the Project Guide
1	AGRAHARI NIKITA DINESH SUNITA	A study on Financial Derivatives (Futures and Options)	Anita Lund
2	AHIRE RUPALI DILIP ALAKA	Impact of Effective Internet Banking Services on Customer	Sharmila Karve
3	AHUJA DINKY RAJESH	Project on Customer Perception Towards Investment in	Manisha Lahori
4	AHUJA KANCHAN RAM SANGEETA	Investment Plan of Unorganised Sector of Working Women	Silky Satyal
5	BAGAL PRAGATI CHANDRAKANT	A Project report on Financial Derivatives	Smita Chawak
6	CHAURASIA KANCHAN	A study on Role of Woman Executive in Banking	Anita Lund
7	CHHABRIA SUMAN	A Study on Investors Behavior Towards Various Investment	Manisha Lahori
8	DHINGRA SAYUNKTA AJAY	A Comparative Study on Housing Loan of Public and	Silky Satyal
9	DHIWAR KANCHAN	A Study on Investement Criteria on Women in Life Insurance	Anita Lund
10	GOND POOJA OMKISHORE	A Study on Credit Management and Bank Lending	Anita Lund
11	GUPTA SHASHIKALA	A Study on Impact of GST	Sharmila Karve
12	GUPTA SHIVANGI VIJAY	A Study oon Home Loan of ICICI Bank	Manisha Lahori
13	HOTCHANDANI KOMAL DILIP	A Study of Scope of Investment in India Pharmaceuticals	Silky Satyal
14	JAGIA KARISHMA DILIPKUMAR	Study on Mutual Fund Investment	Smita Chawak
15	JAGLI PAVITRA UDYANAND	Impact of Microfinance on small scale Business	Anita Lund
16	JAISWAR NEELAMBHARTI	A study of Capital Investment in respect of Wholesaler	Sharmila Karve



17	JETHWANI NIKITA ASHOK KUMAR	A study on LIC an investment option	Manisha Lahori
18	KAGDA NISHA BALVAN	Currency Exchange Rte System	Smita Chawak
19	KHATRI ANITA ASHOK ASHA	A study on Loans and Advances in SBI Bank	Anita Lund
20	KUMBHAR ARATI KIRAN	A study on impact of online marketing in respect of	Sharmila Karve
21	LASSI MANISHA ASHOKLAL PRIYA	A study on process costing of Iphone	Manisha Lahori
22	MISHRA KAJAL AJITKUMAR RANI	A study of retail sector in India	Silky Satyal
23	NATHANI CHANDANI	A detailed study on Mergers and Acquisition	Smita Chawak
24	OJHA NIKEETA DHARMENDRA	A study on personal loan in Banks	Anita Lund
25	PANDEY KSHAMA ASHOK MANJU	A study of registration of Goods and Service Tax	Anita Lund
26	PATTHE BHARTI BHAULAL	A study on cash Management Towards Business Organisation	Manisha Lahori
27	PATTHE MAMTA BHAULAL	A study on working capital management with respect to	Silky Satyal
28	ROY DOLLY RAJBAHADUR	A study on Portfolio Management	Manisha Lahori
29	SAINI KARINA RAMSINGH	A study on digital money in respect of people of Kalyan	Sharmila Karve
30	SAINI KOMAL VIJAY MANJU	A study on audit of cooperative society	Manisha Lahori
31	SHARMA JYOTI DEVRAJ MANGLA	A study on Investment pattern of Income Tax Payer	Silky Satyal
32	SHIRSATH MADHURI	A study on the impact of online advertisement in online shopping	Smita Chawak
33	SINGH MADHU VEERBAHADUR	Capital budget in respect of private sectors	Anita Lund
34	SINGH REEMA SHAMBHU	Performance Appraisal of employees in public and private	Anita Lund
35	SINGH SEEMA SHAMBHU	A study of Micro finance on women empowerment	Anita Lund
36	SINGH SONAM SANJAY PINKY	A study of Merchant Banking in respect of Investment criteria	Silky Satyal



37	TIWARI SNEHA GYANSAGAR	A study of working capital management	Anita Lund
38	YADAV LAXMI RAMPHER JASA	A study of use of technology in banking sector	Sharmila Karve
39	YADAV POOJA LALIT USHA	A study on investment plan of individual tax payers	Manisha Lahori
40	YADAV POOJA RAMRAJ RAMRATI	Effects of demonitization related to Ulhasnager region	Silky Satyal
41	YADAV POOJA SADABRIKSH	Study on vehicle insurance	Smita Chawak
42	YADAV REKHA RAMPHER JASHAV	A study on saving and investment pattern in working	Anita Lund



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SADHUBELLA EDUCATION SOCIETY'S
J.Watumull Sadhubella Girls College, Ulhasnagar- 421001
Near Government Dispensary, Dist. - Thane
List Of Student Undertaking Project Work
Year - 2019-2020 Class - M.Com (Sem - IV)

Sr.No.	Name of the Students	Name of the Project	Name of the Project Guide
1	AGRAHARI NIKITA DINESH SUNITA	A study on foreign exchange and its risk management	Anita Lund
2	AHIRE RUPALI DILIP ALAKA	Impact of GST on online trading	Anita Lund
3	AHUJA DINKY RAJESH BHAGYASHREE	Detail study on wealth management	Manisha Lahori
4	AHUJA KANCHAN RAM SANGEETA	A study on audit of cooperative society	Sharmila Karve
5	BAGAL PRAGATI CHANDRAKANT SUJATA	A project report on cash management	Sharmila Karve
6	CHAURASIA KANCHAN BINDESH INDRAVATIDEVI	A study on income tax planning in respect to individual assessee	Silky Satyal
7	CHHABRIA SUMAN PARTABRAI SUNITA	A study on investor perceptions towards mutual funds investment	Silky Satyal
8	DHINGRA SAYUNKTA AJAY MADHU	A comparison of taxes before and after GST	Anita Lund
9	DHIWAR KANCHAN RAMNATH SANTRADEVI	A study on rising cost trends of wholesale and retail business in	Sharmila Karve
10	GOND POOJA OMKISHORE AMRAWATI	A study on implementation issue on India's GST	Silky Satyal
11	GUPTA SHASHIKALA DINANATH ARTI	A study on financial investment in different sector	Manisha Lahori
12	GUPTA SHIVANGI VIJAY GUDDIYADEVI	A study on impact of GST on trading in respect of Manufacturer,	Manisha Lahori
13	HOTCHANDANI KOMAL DILIP VARSHA	Equaty analysis of Automobile Industry on stock market	Sharmila Karve
14	JAGIA KARISHMA DILIPKUMAR VARSHA	Analysis on investment options	Silky Satyal
15	JAGLI PAVITRA UDYANAND LAXMI	A study on profitability analysis between selected wholesale and	Anita Lund
16	JAIWAR NEELAMBHARTI LAXMISHANKAR SAVITA	A study on effect of budgetary policy of Government 2020	Manisha Lahori
17	JETHWANI NIKITA ASHOK KUMAR MANISHA	A study on tax payers in India	Sharmila Karve
18	KHATRI ANITA ASHOK ASHA	A study on process of GST registration of business	Sharmila Karve
19	KUMBHAR ARATI KIRAN SAVITRIBAI	A study on business financial Management on seller	Silky Satyal
20	LASSI MANISHA ASHOKLAL PRIYA	Project on cost structure analysis of sugar industry	Anita Lund
21	MISHRA KAJAL AJITKUMAR RANI	A comparative analysis of investment in public and	Manisha Lahori



22	NATHANI CHANDANI HARESH DAYA	A comparative study on shares and mutual funds	Sharmila Karve
23	OJHA NIKEETA DHARMENDRA RITA	A study on asset and liabilities management by Indian banks	Silky Satyal
24	PANDEY KSHAMA ASHOK MANJU	A study on individual tax payer and other tax payer	Anita Lund
25	PATTHE BHARTI BHAULAL YASHODA	A study on finance as a tool of growth in business organisation	Anita Lund
26	PATTHE MAMTA BHAULAL YASHODA	A study on women tax payers and their investment	Manisha Lahori
27	ROKADE SARIKA MAHENDRA VANDANA	Non performing assets and its recovery process	Sharmila Karve
28	ROY DOLLY RAJBAHADUR RAJNI	Study on premerger and postmerger of vodaphone and idea	Silky Satyal
29	SAINI KARINA RAMSINGH SUMITRA	A study on financial accountability of retailers in kalyan region	Manisha Lahori
30	SAINI KOMAL VIJAY MANJU	A study on budgeting and budgetary control of women	Anita Lund
31	SHARMA JYOTI DEVRAJ MANGLA	Study on effect of demonetization on middle and lower income group	Silky Satyal
32	SHIRSATH MADHURI DHANRAJ NIRMALA	A study on financial risk of whole sale and retail business	Anita Lund
33	SINGH MADHU VEERBAHADUR CHANDRAWATI	A study on role of accounting standards	Manisha Lahori
34	SINGH REEMA SHAMBHU BARFIDEVI	Comparative analysis of computerised accounting system	Manisha Lahori
35	SINGH SEEMA SHAMBHU BARFIDEVI	A study on commercial paper	Silky Satyal
36	SINGH SONAM SANJAY PINKY	A study on dividend policy	Sharmila Karve
37	TALREJA SUMRAN RAJESH BABITA	A study on types of financing	Silky Satyal
38	TIWARI SNEHA GYANSAGAR INDU	A study on capital investment in retail sector	Anita Lund
39	YADAV LAXMI RAMPHER JASA	Working capital of textile industry	Manisha Lahori
40	YADAV POOJA LALIT USHA	A study on management of working capital in bank	Sharmila Karve
41	YADAV POOJA RAMRAJ RAMRATI	A study on risk analysis and risk management in investing	Silky Satyal
42	YADAV POOJA SADABRIKSH RAMAVATI DEVI	A study on corporate social responsibility in india	Sharmila Karve
43	YADAV REKHA RAMPHER JASHAV	A study on current account holder of business	Anita Lund



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Near Government Dispensary, Ulhasnagar - 421 001, Dist - Thane

List of Students Internship Year 2019-20 Class - TYBMS

Roll No.	Name of the Students	Name of Company	Period	
			To	From
1	BHAVSAR SWATI KUNDAN NEETA	Sharekhan Ltd, Sadhubella School Road, Bevas Chowk, Shop No.03, Ulhasnagar1, Phone.7666851250	21-10-2019	21-01-2020
2	CHICHRIYA KIRAN SURESHLAL KAJAL	FS Services. Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath(East). Contact No: 9923463619, 8308158603	10-12-2019	10-01-2020
3	DULANI GRESHA HARESH PRIYA	Guru kripa Agency. Add: Anand palace Bhatia chowk opp Murli wala complex, Ulhasnagar: 421004. Contact No: 9767117000	01-01-2020	15-01-2020
4	HARWANI PRIYA PRADEEP JYOTI	SURVEY		



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5	JAIWAL SOU MYA TR RAJKUMAR REENA	4g infosource Add: B-2,3rd floor ashar IT park,Road No.16Z, wagle,Estate,Thane e- 400604. Contact: 022-25828582	07-05-2019	07-11-2019
6	MANE SHWETA SHIVAJI SEEMA	FS Services. Add: Office No 15,Sakat Apartment, Opp. Rotary club Ambarnath(East). Contact No: 9923463619, 8308158603	10-12-2019	10-01-2020
7	MANE VAISHNAVI UMESH SUREKHA	FS Services. Add: Office No 15,Sakat Apartment, Opp. Rotary club Ambarnath(East). Contact No: 9923463619, 8308158603	10-12-2019	10-01-2020
8	NARWANI SEEMA MURLIDHAR HARDEVI	Guru kripa Agency. Add: Anand palace Bhatia chowk opp Murli wala complex, Ulhasnagar: 421004. Contact No: 9767117000	01-12-2019	15-12-2019
9	SHIKALGAR MUSKAN KHALIL FARJANA	FS Services. Add: Office No 15,Sakat Apartment, Opp. Rotary club Ambarnath(East). Contact No: 9923463619, 8308158603	10-12-2019	10-01-2020



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10	SINGH GARIMA RAJKUMAR ANITA	Century Rayon Add: Plant MurbadRoad Shahd-42103. Thane ,Maharashtra , India. Contact: 91251-2733670/ 91251-2730064	17-10-2019	15-11-2019
11	YADAV PRIYA KRIPASHANKAR GYANTIDEVI	FS Services. Add: Office No 15,Sakat Apartment, Opp. Rotary club Ambarnath(East). Contact No: 9923463619, 8308158603	10-12-2019	10-01-2020
12	YADAV SUPRIYA SATYANARAYAN PREMSHEELA	SURVEY		



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Near Government Dispensary, Ulhasnagar - 421 001, Dist - Thane

List of Students of Internship Year 2019-20 Class - TYBBI

Sr No.	Name of Students	Name of Company	Period	
			To	From
1	AHUJA HARSHA ANAND KIRAN	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
2	BHOIR AISHVARYA MANOHAR MANISHA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
3	BHOIR PRANALI PRAKASH JAYSHREE	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
4	CHAINANI DISHA DILIP VINITA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
5	GAIKWAD BHAVNA GANESH HEMLATA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019



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6	GAMRE RIYA MILIND NILAM	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
7	GHOLAP UJWALA BALASAHEB SAVITA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
8	GUPTA SAKSHI NANHELAL NIRMALA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
9	JHA SHALINI NALIN SONI	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
10	JHA SUNITA SUDHIR SADHANA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
11	KASHYAP POOJA RIKHAI MANDA (KAHAR - OLD NAME)	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019



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12	KEDAR JYOTI ASHOK VIJAYA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
13	KONDAJOGALA NEHA BHASKAR PARVATI	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
14	LUND BARKHA HARESH ROMA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
15	NISHAD SONAL BHAGWANDAS SHANTI	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
16	PAWAR AARTI MANOJ CHANDA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
17	SAINI KOMAL BANSILAL MIRA	SURVEY		



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18	SHARMA SHILPA SURESH CHANDRA SUSHILA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
19	SHEKHAWAT SUMANKAWAR RATANSINGH LAXMIKAWAR	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
20	SHIROSE DARSHANA SHASHIKANT VANITA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
21	SHUKLA SHEELA RAMESHWAR SUSHMA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
22	SINGH ROSHNI ASHOK USHA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
23	TAGADKAR SONI RAJU NEETA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019



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24	TALREJA REEMA DILIPKUMAR HEMA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
25	TAYADE NAMRATA DEEPAK GEETA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
26	TIWARI POONAM MEVALAL	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
27	VISHWAKARMA SHIVANI RAJARAM PRABHA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
28	WADVERAO CHANDANABAI SHIVMURTI CHHAYA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
29	WAGH BHAWANA GIRIDHAR KALPANA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019



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30	YADAV KHUSHABOO DEVI RAJENDRA KAUSHILYA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
31	YADAV PRIYANKA SAHAJRAM PRAMILA	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019
32	YADAV SULEKHA RAMPRAKASH ASHADEVI	Bombay stock exchange. Add: Phiroze Jeejeebhoy Towers, Dalal St, Kala Ghoda, Fort, Mumbai, Maharashtra 400001. Contact: 8082766643	02-12-2019	20-12-2019



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UNIVERSITY OF MUMBAI

J. WATUMALL SADHUBELLA GIRLS COLLEGE,


ULHASNAGAR -421001

CERTIFICATE

This is to certify that **MISS. Nikita D. Agarhari** worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance Accountancy In Finance and her project is entitled." **A STUDY ON FINANCIAL DERIVATIVES (FUTURES & OPTIONS)**" under my supervision.

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

It is her own work and fact reported by her personal finding and investigation.


Signature of Guiding teacher

Date of submission 30/11/2019






Signature of external examiner

Signature of guiding principal

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

J. WATUMULL SADHUBELLA GIRLS COLLEGE

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UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that **Miss. RUPALI AHIRE** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance Accountancy & Finance and her project is entitled , **“IMPACT OF EFFECTIVE INTERNET BANKING SERVICES ON CUSTOMER LOYALTY”** Under my supervision.

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

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


Name and Signature of

Guiding teacher

27-11-2019

Date of submission:


Signature of External Examiner


Signature Of Principal



J. WATUMULL SADHUBELLA GIRLS COLLEGE,

ULHASNAGAR- 421001.

CERTIFICATE

This is to certify that **Dinky Rajesh Ahuja** worked and duty completed project work for the degree of master in commerce under the faculty of commerce in the subject of **Accountancy** and her project is entitled, **“PROJECT ON CUSTOMER PERCEPTION TOWARDS INVESTMENT IN BSE (CAPITAL MARKET)”** under my supervision.

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

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



Name and signature of

Guiding teacher

Date of submission: 28/11/19



Signature of

External Examiner



Signature of

Principal

Principal

J. Watumull Sadhubella Girls College

Ulhasnagar - 421 001



J.W SADHUBELLA GIRLS COLLEGE

ULHASNAGAR - 421001

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Miss "KANCHAND AHUJA " has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Commerce and her project is entitled, "INVESTMENT PLAN OF UNORGANISED SECTOR OF WORKING WOMEN " under my supervision.

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

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


Name and signature of

Guide

Date of submission: 28/11/2019



Dr Vasant.P.Mali

Principal


Signature of External Guide



J.W.Sadhubella Girls college

Ulhasnagar-421002

CERTIFICATE


This is to certify that Ms. Pragati C. Bagal has worked and duly completed her

Project Work for the degree of MASTER IN COMMERCE under the faculty of COMMERCE in the subject of ACCOUNTANCY and her Project is entitled "A Project Report on Financial Derivatives" under my supervision.

I further certified that the entire work has been done by the Pragati bagal under the guidance and that no part of it has been submitted previously for any other degree or diploma of any University. It is her own work and facts reposted by her presentation and investigations.


Date:

Mrs. Smita Chawak



(Project Guide)

Signature of External Examiner





Dr. Vasant P. Mali

(Principal)

Faculty of Commerce

University of Mumbai




J.W. SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421001

Certificate

This is to certify that **MS. KANCHAN B. CHAURASIA** has worked and duly completed her Project Work for the degree of Master in Commerce Under the Faculty of Commerce in the subject of **Accounting and Finance** and her project is entitled, **'A Study on Role of Woman Executive in Bankin organization'** under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Name and Signature of

Guiding Teacher

Date of Submission: 30/11/2019


Name and Signature of

External Examiner


Dr. Vasant . P. Mali

Principal




CERTIFICATE

This is to certify that **Chhabria Suman P.** has worked and duly completed her project work for the degree of master in commerce under the faculty of commerce in the subject of accountancy and her project is entitled, "**A Study On Investors Behavior Towards Various Investment Avenues In India**" under my supervision.

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

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



Name and signature of Guiding teacher

Date of submission : 28-11-19



Signature of External examiner



Signature of Principal



UNIVERSITY OF MUMBAI

J. Watumull sadhubella Girls College

Ulhasnagar-1

CERTIFICATE

This is to certify that **Miss.Sayunkta .A. Dhingra** has worked and duly completed her project work for the degree of Master in Commerce under the faculty of commerce in the subject of **Accountancy** and her project is entitled, "**A Comparative Study on Housing Loan Of Public and Private sector Banks**" under my supervision.

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

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


PROF.SILKY SATYAL

Guiding Teacher

Date of submission: 28/11/19


DR. Vasant P.Mali

principal




EXTERNAL EXAMINER

A STUDY ON INVESTMENT CRITERIA OF WOMEN LIFE INSURANCE COMPANY

J. WATUMULL SADHUBELLA GIRLS COLLEGE

Ulhasnagar 1

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Miss **Kanchan Ramnath Dhiwar** has worked and duly completed her project work for the degree of master in commerce under the faculty of commerce in the subject of accountancy and her project is entitled, "A STUDY ON INVESTMENT CRITERIA ON WOMEN IN LIFE INSURANCE COMPANY" under my supervision.

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

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

Name and  Name and signature of

Guiding Teacher

29/11/2019
Date of Submission


Signature of External Examiner


Signature of Principal Sir



UNIVERSITY OF MUMBAI

J. WATUMULL SADHUBELLA GIRLS COLLEGE


ULHASNAGAR. 1

CERTIFICATE

This is to certify that **Miss.POOJA O. GOND** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Accountancy and her project is entitled **„A STUDY ON CREDIT MANAGEMENT AND BANK LENDING“** Under my supervision.

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

It is her own and facts reported by her personal finding and investigations.


Name and signature of Guidance teacher

Date of submission

28/11/19


Dr. Vasant P. Mali

Principal




Signature of external examiner

J.W. SADHUBELLA GIRLS COLLEGE


ULHASNAGAR-421001

CERTIFICATE

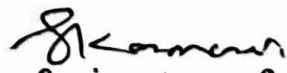
This is to certify **Ms. GUPTASHASHIKALADEENANATH**
has worked and duly completed her/his project work for the degree of master in
commerce under the faculty of commerce in the subject of **ACCOUNTANCY**
& FINANCE and her project is entitled, **"A STUDY ON IMPACT OF GST**
"under my supervision.


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

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


Name & signature of
Guiding Teacher

28.11.19
Date of Submission


Name & signature of
External Examiner


Dr. Vasant .P. Mali

Principal



UNIVERSITY OF MUMBAI
J.WATUMULL SADHUBELLA GIRLS COLLAGE
ULHASNAGAR-421001

CERTIFICATE

The is to certify that Miss SHIVANGI GUPTA has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of advance accountancy in finance and and her project is entitled .
" A STUDY ON HOME LOAN OF ICICI BANK" Under my supervision.

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

It is her own work and fact reported by her personal finding and investigation.



Name and signature of Guiding teacher

Seal of college

28/11/2019
Date of submission



Signature of external examiner



Signature of principal

Principal

J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001



UNIVERSITY OF MUMBAI


J. Watumull Sadhubella Girls College

Ulhasnagar- 1.


Certificate


This is to certify that **Ms. Komal Dilip Hotchandani** has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Accountancy and her project is entitled, "A Study of Scope of Investment in Indian Pharmaceuticals Industry" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Silky Satyal
Guiding Teacher

Date of Submission: 28/11/2019


Signature of External Examiner


Dr. Vasant P. Mali
Principal



J. Watumull sadhubella Girls College

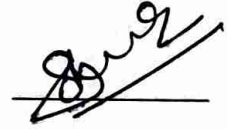
Ulhasnagar - 1

Certificate

This is to certify that Miss Jagia karishma has worked and duly completed her project work for the degree of Master in commerce under the faculty of commerce in the subject of and her project is entitled, “**Study on mutual fund investment**” under my supervision.

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

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

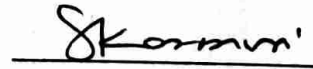


Prof. Smita Chawak

(Project Guide)

Date of submission

27/11/19



(External examiner)



Dr. Vasant P. Mali

(Principal)



IMPACT OF MICROFINANCE ON SMALL SCALE BUSINESS

J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR 1

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that **MISS.PAVITRA JAGLI** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance accountancy and finance and her project is entitled, "IMPACT OF MICROFINANCE ON SMALL SCALE BUSINESS" under my supervision.

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

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

Arita

Name and Signature

Of Guiding Teacher

27/11/2019
Date of submission

V. Jagli

Signature of Principal

S. Karan

**Signature of
External Examiner**



J. WATUMALL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421-001

Certificate

This is to certify that Miss. Jaiswar Neelambharti Laxmishankar Has Worked and duly completed her projected work for the degree of Master in commerce under the faculty of commerce in the subjected of, "accountancy

and her project is entitle " A Study of capital investment in respected wholesaler" under my supervision I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for nay degree or diploma of Mumbai University .

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

Date of Submission: 28/11/19.


Sharmila Karve
Guiding Teacher


Signature of External Examiner


Dr . Vansant P. Mali

Principal



J.WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR - 421001

CERTIFICATE

This is to certify that **MS. NIKITA JETHWANI** has worked and duly completed her/his project work for the degree of master in commerce under the faculty of commerce in the subject of Accountancy and her/his project is entitled, "**A STUDY ON LIC AS AN INVESTMENT OPTION**" under my supervision.

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

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



Name and Signature of

Guiding Teacher

28th Nov, 2019

Date of Submission



Signature of External

Examiner



Dr. Vasant P. Mali

Principal



J.W.Sadhubella Girls college

Ulhasnagar-421002

Certificate

This is to certify that Ms. Nisha Balwan Kagda has worked and duly completed her Project Work for the degree of MASTER IN COMMERCE under the faculty of COMMERCE in the subject of ACCOUNTANCY and her Project is entitled "Currency Exchange Rate System" under my supervision.

I further certified that the entire work has been done by the Nisha kagda under the guidance and that no part of it has been submitted previously for any other degree or diploma of any University.

It is her own work and facts reported by her presentation and investigations.

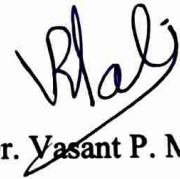
Date: 28/11/2019

Mrs. Smita Chawak



(project Guide)

Signature of External Examiner



Dr. Yasant P. Mali

(Principal)

Faculty of Commerce

University of Mumbai

J.W.SADHUBELLA GIRLS COLLEGE


ULHASNAGAR-421001

Certificate

This is to certify **Miss. ANITA ASHOK KHATRI** has worked and duly completed her/his project work for the degree of master in commerce under the faculty of commerce in the subject of **Accountancy & Finance** and her project is entitled, **“A STUDY ON LOANS AND ADVANCES IN SBI BANK”** under my supervision.

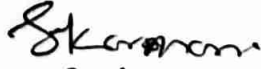
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university.

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


Name & signature of
Guiding Teacher

28th Nov, 2019

Date of Submission


Name & signature of
External Examiner


Dr. Vasant .P. Mali

Principal



J .WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR .1

UNIVERCITY OF MUMBAI

CERTIFICATE

This is to certify that **MISS ARATI KIRAN KUMBHAR** has worked and duly completed her project work for the degree of in commerce under the faculty of commerce in the subject of Advance v accountancy finances and her project is entitled “**A STUDY ON IMPACT ONLINE MARKETING IN RESPECTING CUSTOMER**” under my supervision .

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

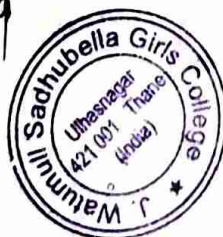
It is her own work and facts reported by her personal findings and investigations


Name and signature of

Guiding teacher


Date of submission: 03/12/19

Signature Of Principal




Signature external examiner

J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR 421001

UNIVERSITY OF MUMBAI

CERTIFICATE

This is certify that miss **MANISHA ASHOKLAL LASSI** has worked and duly completed her project work for the degree of master in commerce under the faculty of commerce in the subject of **Accountancy** and her project is entitled "**A STUDY ON PROCESS COSTING OF IPHONE**" under my supervision.

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

It is her own work and facts reported by her personal finding and investigate



Name and signature

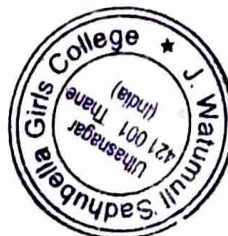
of guiding teacher

Seal of college

28/11/19
Date of submission


Signature of external examiner


Dr. Vasant Mali
Principal



UNIVERSITY OF MUMBAI

J.WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR – 1

Certificated

This is to certify that **MS. KAJAL AJIT KUMAR MISHRA** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of **ACCOUNTANCY** and her project is entitled "**A STUYD OF RETAIL SECTOR IN INDIA**" Under my supervision.

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

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


Silky Satyal

Guiding Teacher

Date of submission: 28-11-2019


Signature of external examiner


Dr. Vasant p. Mali

principal



J. WATUMULL SADHUBELLA GIRLS COLLEGE


ULHASNAGAR 421001

CERTIFICATE

This is to certify that Miss Nathani Chandni has worked and duly completed her project work for the degree of Master in Commerce under the Faculty of Commerce and her project is entitled, "A detailed study on Mergers and Acquisitions" under my supervision.

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

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



Prof. Smita Chawak
(Project Guide)

Date of submission: 28/11/19.

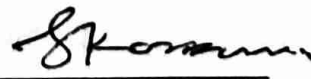


Dr. Vasant P Mali
(Principal)

Principal

J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001





(External Examiner)

J.WATUMULL SADHUBELLA GIRLS COLLAGE

ULHASNAGAR.1

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Miss .MISS .NIKEETA DHARMENDRA OJHA has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance Accountancy Finance and her project is entitled ,A STUDY ON PERSONAL LOAN IN BANKS" Under my supervision.

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

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



Name and Signature

of

Guiding teacher

28.11.2019
Date of submission


Signature of Principal




Signature of external examiner

J. WATUMULL SADHUBELLA GIRLS COLLEGE, ULHASNAGAR-421 001


UNIVERSITY OF MUMBAI

Certificate

This is to certify that **Miss KSHAMA ASHOK PANDEY** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance Accountancy and finance her project is entitled " **A STUDY OF REGISTRATION OF GOODS AND SERVICE TAX** " Under my supervision.


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

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


**Name and Signature of
Guiding teacher**

Date of submission 28/11/2019


Signature of external Examiner


Dr. vasant p. mali
(principal)



J. WATUMALL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-1

CERTIFICATE

This is to certify that **Ms. Bharti Pathe** has worked and duly completed her Project Work for the degree of **Master in Commerce** under the Faculty of Commerce in the subject of financial accountancy and her Project is entitled, "**A Study On Cash Management Towards Business Organisation**" under my Supervision.

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

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

28-11-2019

(Date of Submission)

Manisha

Prof. Manisha Lahori

(Project Guide)

V. Mali

Dr. Vasant P. Mali

(Principal)



Shammi

External Examiner

UNIVERSITY OF MUMBAI

J. Watumall Sadhubella Girls College

Ulhasnagar-1.

Certificate

This is to certify that **Ms. Mamta Bhaulal Patthe** has worked and duly completed her Project Work for the degree of Masters in Commerce under the Faculty of Commerce in the subject of **Accountancy** and her Project is entitled, **“A Study on Working Capital Management With respect To Business Organisation”** under my Supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

28-11-2019

(Date of Submission)

Satyal

Prof. Silky Satyal
(Guiding Teacher)

V. Mali

Skaram
Signature of External Examiner

Dr. Vasant P. Mali
(Principal)



Certificate

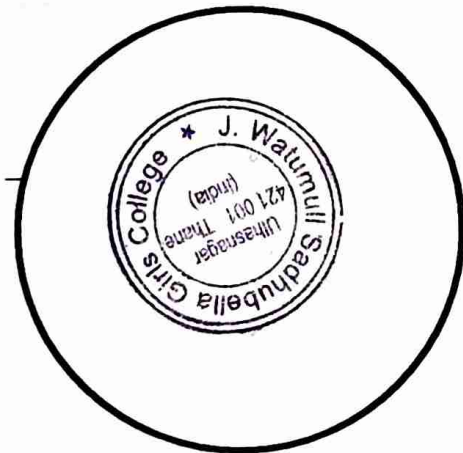
This is to certify Ms. Dolly Rajbahadur Roy has worked and duly completed her/his project work for the degree of master in commerce under the faculty of commerce in the subject of Accountancy & Finance and her project is entitled,

“A Study on Portfolio Management” under my supervision.

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

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

SS



Project guide:-

Name: - Manisha D. Lahori

Signature: Manisha

External examiner:

Name: - Dr. Sunil Ch K

Signature:- Sunil Ch K

28/11/19

DATE OF SUBMISSION

V. Plati

NAME AND SIGNATURE OF PRINCIPAL.

J. Watumull Sadhubella Girls College, Ulhasnagar-421 001

Certificate

This is to certify that **Ms. Karina Saini** has worked and duty completed her project work for the degree of Master in Commerce under the Faculty of Commerce in the subject of **Accountancy** and her project is entitled, "**A study on digital money respect of people of Kalyan region**" under my supervision.

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

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


Sharmila Karve

Guiding Teacher

27-11-2019

Date of Submission


Signature of External Examiner



Dr. Vasant P. Mali
Principal



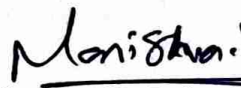
J. Watumull Sadhubella Girls College, Ulhasnagar-421 001

Certificate

This is to certify that **Miss Komal Saini** has worked and duty completed her project work for the degree of Master in Commerce under the Faculty of Commerce in the subject of and her project is entitled, "A Study on audit of cooperative society" under my supervision.


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

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


Manisha D. Lahari
Guiding Teacher

Date of submission 28/11/2019


Signature of External Examiner


Dr. Vasant P. Mali
Principal



UNIVERSITY OF MUMBAI

J. Watumull Sadhubella Girls College

Ulhasnagar – 1

CERTIFICATE

This is to certify that **Ms. Sharma Jyoti Devraj** has worked and duly completed her Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of **Accountancy** and her Project is entitled, "**A Study Of Investment Pattern Of Income Tax Payer**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Silky Satyal

Guiding Teacher

Date of submission : 28/11/2019


Signature of External Examiner



Dr. Vasant. P. Mali

Principal



J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR 1

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Miss. MADHURI SHIRSATH has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Advance accountancy and finance and her project is entitled, "A STUDY ON THE IMPACT OF ONLINE ADVERTISEMENT IN ONLINE SHOPPING" under my supervision.

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

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



Name and Signature

Of Guiding Teacher

27/11/19
Date of submission:



Signature of Principal



Signature of
External Examiner



J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR- 1

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Miss. MADHU SINGH has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Internet Banking and her project is entitled , “**CAPITAL BUDGET IN RESPECT OF PRIVATE SECTORS** ” Under my supervision.

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

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



ANITA LUND

GUIDING TEACHER

Seal of college

Date of submission 28/11/19



Signature of External Examiner



Dr. Vasant P. Mali

Principal.



**J.W.SADHUBELLA GIRLS COLLEGE
ULHASNAGAR-421001**

Certificate

This is to certify Miss. REEMA S. SINGH has worked and duly completed her/his project work for the degree of master in commerce under the faculty of commerce in the subject of **Accountancy & Finance** and her project is entitled, **“Performance Appraisal of employees in Public and Private banks”** under my supervision.

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

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


Name & signature of

Guiding Teacher

Date of Submission 29/11/2019


Name & signature of

External Examiner


Dr. Vasant .P. Mali

Principal



University Of Mumbai

J.Watumall Sadhubella Girls College

Ulhasnagar- 1

CERTIFICATE

This is to certify that Miss **Seema Singh** has worked and duly completed her Project Work for the degree of Master in Commerce Under the Faculty of Commerce in the subject of Accounting and Finance and her project is entitled, "**A Study of Micro Finance on Women Empowerment**" under my supervision.

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

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

Anita

Prof. Anita Lund

Guiding Teacher

Seal of College

03/12/19

Date of Submission:

V. Mali

Dr. Vasant . P. Mali

Principal



Sk...

Signature of External Examiner


**J. WATUMULL SADHUBELLA GIRLS COLLEGE
ULHASNAGAR. 1
UNIVERSITY OF MUMBAI**

CERTIFICATE

This is to certify that Miss. SONAM SINGH has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Internet Banking and her project is entitled, "A STUDY OF MERCHANT BANKING IN RESPECT OF INVESTMENT CRITERIA" Under my supervision.

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

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


SILKY SATYAL

Guiding teacher

Seal of college

Date of submission

27/11/2019


Signature of External Examiner



Dr. Vasant P. Mali

Principal.



UNIVERSITY OF MUMBAI

J.WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421001

CERTIFICATE

This is to certify that **MISS.SNEHA GYANSAGER TIWARTI** has worked and duly completed her project work for the degree of Master in commerce under the faculty of commerce in the subject of **ACCOUNTANCY** and her project is entitled, "**A STUDY OF WORKING CAPITAL MANAGEMENT**" Under my supervision.

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


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


Anita lund

Guiding Teacher

Date of Submission: 28-11-2019


Signature of external Examiner


Dr. Vasant .P. Mali
Principal



UNIVERSITY OF MUMBAI

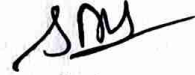
J. Watumull Sadhubella Girls College, Ulhasnagar-421 001

CERTIFICATE

This is to certify that **Miss YADAV LAXMI** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of **ACCOUNTANCY** and her project is entitled "**A STUDY OF USE OF TECHNOLOGY IN BANKING SECTOR**" Under my supervision.

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

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



Name and signature of

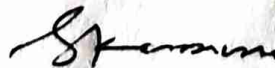
Guiding Teacher

27/11/19
Date of submission:



Dr. Vasant P. Mali

Principal



Signature of external examiner



UNIVERSITY OF MUMBAI

J.WATUMALL SADHUBELLA GIRLS COLLEGE,

ULHASNAGAR -421001

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that **MISS. POOJA LALIT YADAV** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of advance accountancy in finance and her project is entitled."A STUDYON INVESTMENT PLAN OF INDIVIDUAL TAX PAYERS" Under my supervision.

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

It is her own work and fact reported by her personal finding and investigation.



Name and signature of Guiding teacher

Seal of college

28/11/19

Date of submission



Signature of external examiner



Name and signature of guiding principal



UNIVERSITY OF MUMBAI
J.W.SADHUBELLA GIRLS COLLEGE


ULHASNAGAR-1

CERTIFICATE

This is to Certify that Mrs. Pooja Ramraj Yadav has worked and duly completed her project work for the degree of Master in Commerce under the faculty of commerce in the subject of ACCOUNTS & FINANCE and her project is entitled "EFFECTS OF DEMONITIZATION RELATED TO ULHASNAGAR REGION" under my supervision.

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

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


MRS. SILKY SATYAL

GUIDING TEACHER

28.11.19

Date of Submission



Principal

DR. VASANT P. MALI.


Sign of External Examiner



J.WATUMULL SADHUBELL GIRLS COLLEGE

ULHASNAGAR – 421 001

CERTIFICATE

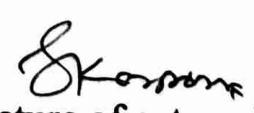
This is to certify that **ms. Pooja s. Yadav** has worked and duly completed her project work for the degree of master in commerce under the faculty of commerce in the subject of Advance accountancy and finance and her project is entitled, "**STUDY ON VEHICLE INSURANCE**" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university.

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



Name and signature of
Guiding teacher

Date of submission: 28/11/19



Signature of external
examiner



Signature Of Principal



UNIVERSITY OF MUMBAI


CERTIFICATE

This is to certify that **Miss. REKHA YADAV** has worked and duly completed her project work for the degree of the master in commerce under the faculty of commerce in the subject of Financial management and her project is entitled "A STUDY ON SAVING AND INVESTMENT PATTERN IN WARKING WOMEN " Under my supervision.


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

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

Seal of college


Name and signature of
Guiding Teacher

27/11/2019
Date of submission:


Signature of external examiner



Principal
J. Watumul. Sadhubella Girls College
Ulhasnagar - 421 001





**SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001**

CERTIFICATE

This is to certify that Ms./Mrs. AGRAHARI NIKITA DINESH SUNITA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on foreign exchange and its risk management" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. AHIRE RUPALI DILIP ALAKA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Impact of GST on online trading" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

Date of Submission : 20/05/2020



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. AHUJA DINKY RAJESH BHAGYASHREE has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Detail study on wealth management" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020

Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. AHUJA KANCHAN RAM SANGEETA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on audit of cooperative society" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

SDG

Name and Signature of Guiding Teacher

28/05/20
Date of Submission :



W. Malj

PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. BAGAL PRAGATI CHANDRAKANT SUJATA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A project report on cash management " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/20
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. CHAURASIA KANCHAN BINDESH INDRAVATIDEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on income tax planning in respect to individual assessee" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Somy Satyal.

Name and Signature of Guiding Teacher

Date of Submission : 28/05/2020



Wals

PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. CHHABRIA SUMAN PARTABRAI SUNITA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on investor perceptions towards mutual funds investment " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Silky Satgal.

Name and Signature of Guiding Teacher

20/05/2020

Date of Submission :



Prab.

PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. DHINGRA SAYUNKTA AJAY MADHU has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A comparison of taxes before and after GST " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

18/08/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. DHIWAR KANCHAN RAMNATH SANTRADEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on rising cost trends of wholesale and retail business in Ulhasnagar" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

18/06/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. GOND POOJA OMKISHORE AMRAWATI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A study on implementation issue on India's GST " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020

Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. GUPTA SHASHIKALA DINANATH ARTI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on financial investment in different sector " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

31/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. GUPTA SHIVANGI VIJAY GUDDIYADEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A study on impact of GST on trading in respect of Manufacturer, Wholesaler and retailer" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

31/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhaasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. HOTCHANDANI KOMAL DILIP VARSHA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Equity analysis of Automobile Industry on stock market " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

22/02/20
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. JAGIA KARISHMA DILIPKUMAR VARSHA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Analysis on investment options" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Sping Setgel.

Name and Signature of Guiding Teacher

Date of Submission : 21/05/2020



Malgi
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. JAGLI PAVITRA UDYANAND LAXMI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A study on profitability analysis between selected wholesale and retail business " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

24/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. JAISWAR NEELAMBHARTI LAXMISHANKAR SAVITA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on effect of budgetary policy of Government 2020 " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. JETHWANI NIKITA ASHOK KUMAR MANISHA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on tax payers in India " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/20
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.KHATRI ANITA ASHOK ASHA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on process of GST registration of business " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Name and Signature of Guiding Teacher

Date of Submission : 27/05/2020




PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.KUMBHAR ARATI KIRAN SAVITRIBAI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, “ A study on business financial Management of seller ” under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

21/05/2020

Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. LASSI MANISHA ASHOKLAL PRIYA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Project on cost structure analysis of sugar industry " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

22/05/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. MISHRA KAJAL AJITKUMAR RANI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A comparative analysis of investment in public and private sector in India " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. NATHANI CHANDANI HARESH DAYA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A comparative study on shares and mutual funds " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

Date of Submission : 20/05/2020



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. OJHA NIKEETA DHARMENDRA RITA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on asset and liabilities management by Indian banks" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Silly Satyal.

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



[Signature]

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.PANDEY KSHAMA ASHOK MANJU has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on individual tax payer and other tax payer " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.PATTHE BHARTI BHAULAL YASHODA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on finance as a tool of growth in business organisation " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

Date of Submission : 27/05/2020



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.PATTHE MAMTA BHAULAL YASHODA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on women tax payers and their investment " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.ROKADE SARIKA MAHENDRA VANDANA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, “Non performing assets and its recovery process” under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

28/05/2020

Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. ROY DOLLY RAJBAHADUR RAJNI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " Study on premerger and post-merger of vodaphone and Idea " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs.SAINI KARINA RAMSINGH SUMITRA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on financial accountability of retailers in kalyan region" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
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SADHUBELLA EDUCATION SOCIETY'S
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J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SAINI KOMAL VIJAY MANJU has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on budgeting and budgetary control of women entrepreneurs" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20/05/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SHARMA JYOTI DEVRAJ MANGLA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Study on effect of demonetization on middle and lower income group" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SHIRSATH MADHURI DHANRAJ NIRMALA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, " A study on financial risk of whole sale and retail business " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20/05/2020
Date of Submission



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SINGH MADHU VEERBAHADUR CHANDRAWATI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on role of accounting standards" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

22/05/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SINGH REEMA SHAMBHU BARFIDEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Comparative analysis of computerised accounting system and manual accounting system" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Manishar

Name and Signature of Guiding Teacher

27/05/2020
Date of Submission :



Rhali

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SINGH SEEMA SHAMBHU BARFIDEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on commercial paper" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Singh Seema

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



R. K. S.

PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. SINGH SONAM SANJAY PINKY has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on dividend policy" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Sony

Name and Signature of Guiding Teacher

22/05/2020

Date of Submission :



VR

PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. TALREJA SUMRAN RAJESH BABITA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on types of financing" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

21/05/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. TIWARI SNEHA GYANSAGAR INDU has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on capital investment in retail sector" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20/25/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. YADAV LAXMI RAMPHER JASA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "Working capital of textile industry" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

21/05/2020
Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)

J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. YADAV POOJA LALIT USHA has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on management of working capital in bank" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

27/05/2020

Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. YADAV POOJA RAMRAJ RAMRATI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on risk analysis and risk management in investing Insurance policy" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20 MAY 2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. YADAV POOJA SADABRIKSH RAMAVATI DEVI has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on corporate social responsibility in India" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

20/05/2020

Date of Submission :



PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001.



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

CERTIFICATE

This is to certify that Ms./Mrs. YADAV REKHA RAMPHER JASHAV has worked and duly completed her/his Project Work for the degree of Master in Commerce under the Faculty of Commerce in the subject of Advance Accountancy and her project is entitled, "A study on current account holder of business" under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Name and Signature of Guiding Teacher

21/07/2020
Date of Submission :



PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421001

 Share Dealer Associates
Sharekhan
Equity | Commodities | Mutual Funds

TO WHOM SO EVER IT MAY CONCERN

Date: 22.01.2020

This is to inform you Swati Kundan Bhavsar has worked with us as an Assistant Manager for guiding to customers for predictor purchasing & selling shares & commodities, she has worked very well with hardship and well trained under the guidance of senior manager.

As she did internship under Share khan affiliated centre from 21st October 2019 to 21st January 2020, as she is talented & enthusiastic in her profile, she also learns greatly with System analyst.

On positive note best of luck for your future...

Address: Shop no. 1, Near Sadhubella College, Ulhasnagar-421001. Contact no. 8983112233



Swati

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



FS SERVICES

CREATING CAREER DIRECTIONS...


Date: 26th Jan 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Kiran Suresh Lal Chichriya, Student of Bachelor of Management Studies (BMS) of J. Watumull Sadhubella Girls College, Mumbai University, has successfully completed Internship in the field of Human Resource (HR) From 10th Decembar 2019 to 10th January 2020 under the Guidance of Mr. Feroz Shaikh (Proprietor).

During the period of her internship program with us she had been exposed to different process was found Punctual, Hard working & Incuisitive.

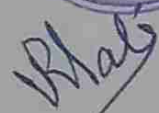
We wish her every success in her life & career.


FS SERVICES
FEROZ SHAIKH
(Proprietor)

Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath (East).
Contact: 9923463619 / 8308158603, Email ID: fsservices024@gmail.com

2020/5/4





Principal
J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001

Training Certificate Letter

This is to certify that Ms. Grisha Hareesh Dulant been an work in **Guru Kripa Agency** from 1 Jan 2020 to 15 Jan 2020.

as a **Trainee of Udit ACCOUNTANT**.

During the period we have observed her as most professional and discharged his duties as per his position.

She is diligent and conscientious. Her Character and conduct during this period has been excellent.

We wish her every success in her future.

For GURUKRUPA AGENCY

Signature _____

[Handwritten Signature]

Proprietor

Address: Anand palace Bhatia chowk,

Opp Murli wala complex,

Uthirancherai-4

Phone : 9767312345

[Handwritten Signature]

PRINCIPAL

J. Watumull Sadhubella Girls Coll
Uthirancherai-421 001

Z / 84

REPORT ON INTERNSHIP FIRM



CERTIFICATE

THIS IS TO CERTIFICATE THAT


MS. PRIYA PRADEEP HARWANI

HAS WORKED AND DULY COMPLETED
HER PROJECT WORK FOR THE DEGREE OF
BACHELOR IN MANAGEMENT STUDIES (B.M.S)

UNDER THE FACULTY OF COMMERCE IN THE SUBJECT OF
& HER PROJECT IS ENTITLED "
HDFC HOME LOANS" UNDER MY SUPERVISION

I FURTHER CERTIFY THAT THE ENTIRE WORK HAS BEEN DONE
BY THE LEARNER UNDER MY GUIDANCE AND THAT NO PART
OF IT HAS BEEN SUBMITTED PREVIOUSLY FOR ANY DEGREE
OR DIPLOMA OF ANY UNIVERSITY.

ITS HERS OWN WORK & FACTS REPORTED BY HER PERSONAL
FINDINGS & INVESTIGATION


NAME AND SIGNATURE
OF GUIDANCE TEACHER

DATE OF SUBMISSION


SIGNATURE OF COORDINATOR




PRINCIPAL
J. Yashwantrao Chavan College of Education
Ulhasnagar-421 001



INFO SOURCE LLP

Call : 022-25628582

Employee code: 2500

Name: Saumya Jaiswal

Designation: TME

Department: Aavas Finance

Date Of Joining: 7-May-2019

LETTER OF INTENT

With reference to the information you had with us, we are pleased to offer you an appointment to attend our Training Program.

You may note that the Organization has addressed you to attend this training on the understanding that you shall attend full training without paid leave and shall make all efforts to complete the work the best as the Company is incurring substantial cost towards the same.

You are required to join us and will undergo Training Program. On successful completion of Training, You will be absorbed as a CSA in our Operation Department for our Aavas Finance Process & will undergo the probation period for next 6 months. Your monthly salary is 9640/- in Words Nine Thousand Six Hundred And Forty only would start from the date you clear the certification and live on calls.

This period can be extended at the discretion of the management depending on your work and conduct & at the end period of probation, if your work and conduct is found to be satisfactory, your appointment will be confirmed by informing you in writing. Your Date of Joining (Training) is 7-May-2019

Yours Truly,

4G INFO SOURCE LLP

Authorized signature

Signature



I Accept

Name: Saumya Jaiswal

Signature

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

PIN No. AAB - 6902

Registered Address : 207/208, Parshwanath Apartment, Sarvodaya Nagar, Mulund West, Mumbai - 400080

Correspondence Address : B-2, 3rd Floor, Ashar IT Park, Road No 16Z, Wagle Estate Thane 400604

Email ID : info@4ginfo.com, Contact No. : 022-25628582



FS SERVICES

CREATING CAREER DIRECTIONS...


Date: 26th Jan 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Shweta Shivaji Mane, Student of Bachelor of Management Studies (BMS) of J. Watumull Sadhubella Girl College, Mumbai University, has successfully completed Internship in the field of Human Resource (HR) From 10th Decembar 2019 to 10th January 2020 under the Guidance of Mr. Feroz Shaikh (Proprietor).

During the period of her internship program with us she had been exposed to different process was found Punctual, Hard working & Inquisitive.

We wish her every success in her life & career.


FS SERVICES
FEROZ SHAIKH
(Proprietor)

For F. S. SERVICES

Proprietor




PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath (East).

Contact: 9923463619 / 8308158603, Email ID: fsservices024@gmail.com



FS SERVICES

CREATING CAREER DIRECTIONS...

Date: 26th Jan 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Vaishnavi Umesh Mane, Student of Bachelor of Management Studies (BMS) of J. Watumull Sadhubella Girl College, Mumbai University, has successfully completed Internship in the field of Human Resource (HR) From 10th Decembar 2019 to 10th January 2020 under the Guidance of Mr. Feroz Shaikh (Proprietor).

During the period of her internship program with us she had been exposed to different process was found Punctual, Hard working & Inquisitive.

We wish her every success in her life & career.


FS SERVICES
FEROZ SHAIKH
(Proprietor)
For FS SERVICES

Proprietor
Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath (East).
Contact: 9923463619 / 8308158603, Email ID: fsservices024@gmail.com




PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

Training Certificate Letter

This is to certify that Ms Seema Nara been an work in Guru Kripa Agency
from 1-Dec 2019 to 15 Dec 2019

In positions of Under ACCOUNTANT.

During this period we have Observed her as most professional and discharged his
work of his position

Very efficiently and conscientiously. Her Character and conduct during this period
has been excellent.

We wish her every success in her future.

Signature _____

For GURUKRUPA AGENCY

Proprietor

Address: Anand palace Bhatia chowk,

Opp Murli wala complex,

Ulhasnagar-4

Phone : 9767117000.



W. K. S.
PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



FS SERVICES

CREATING CAREER DIRECTIONS...

2020

Date: 26th Jan

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Muskan khall Shikalgar, Student of Bachelor of Management Studies(BMS) of J.Watumull Sadhubella Girl College, Mumbai University, has successfully completed Internship in the field of Human Resource (HR) From 10th Decembar 2019 to 10th January 2020 under the Guidance of Mr.Feroz Shaikh(Proprietor).

During the period of her internship program with us she had been exposed to different process was found Punctual, Hard working & Inquisitive.

We wish her every success in her life & career.

FS SERVICES
FEROZ SHAIKH



W. Shaikh

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath (East).
Contact: 9923463619 / 8308158603, Email ID: fsservices024@gmail.com



17th November 2019

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Garima Singh, a student of J. Watumull Sadhubella College doing a course in Third Year Bachelor in Management Studies in Finance had done in-plant training in our Organisation in the Finance Department - Storey from 17th October to 15th November 2019.

She took keen interest in the working of the department and various aspects of the project. She is hard-working and has performed to the satisfaction of the Departmental Manager.

We wish her success in her future endeavors.

For Century Rayon

(Under The Management & Operation of Grasim Industries Ltd.)

L. D'Souza



Leonardo D'Souza
Sr. Manager Training



CENTURY RAYON

W. H. S.
PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



FS SERVICES

CREATING CAREER DIRECTIONS...

Date: 26th Jan 2020

TO WHOMSOEVER IT MAY CONCERN

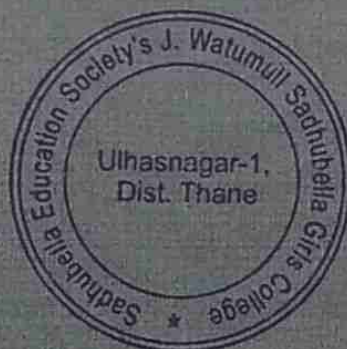
This is to certify that Miss. Priya Kripashankar Yadav, Student of Bachelor of Management Studies (BMS) of J. Watumull Sadhubella Girl College, Mumbai University, has successfully completed Internship in the field of Human Resource (HR) From 16th Decembar 2019 to 16th January 2020 under the Guidance of Mr. Feroz Shaikh (Proprietor).

During the period of her internship program with us she had been exposed to different process was found Punctual, Hard working & Inquisitive.

We wish her every success in her life & career.


FS SERVICES
FEROZ SHAIKH
(Proprietor)

FOR FS SERVICES




PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

Add: Office No 15, Sakat Apartment, Opp. Rotary club Ambarnath (East).
Contact: 9923463619 / 8308158603, Email ID: fsservices024@gmail.com

J.WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421 001

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that SUPRIYA YADAV of Third Year BMS (Bachelor of Management Studies) (SEMVI) for the academic year 2019-2020 has been completed the project title "ULIP-as an investment".

Under the Guidance of

PROFESSOR. BHAGYSHREE LAAD MAM

Balad

Prof.Bhagysree laad

(Project Guide)

Smita

Prof.Smita Chawak Mam

(Co-ordinator)

V.Mali

Dr.Vasant Pandit Mali

(Principal)

External Examiner



V.Mali

PRINCIPAL

**J. Watumull Sadhubella Girls College
Ulhasnagar-421 001**



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Harsha Anand Ahuja from J.W. sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSAB-CE001999



V. Aditya
PRINCIPAL
J. W. Sadhubella Girls College
Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Aishvarya manohar bhoir from J.watumull sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE002005



V. Aditya
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



®



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Pranali Prakash bhoir from J.w Sadhubella girls college Ulhasnagar-1 has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE002013



Prabha

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr./Miss. Disha chainani from G.w sadhubella girls college has attended the course on the Capital Market conducted by Bombay Stock Exchange Brokers' Forum. The course is complimentary and the objective is only knowledge sharing.

V. Aditya

(Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist

BSE BROKERS FORUM

OSNSA8-CE002270



12/13/2020



Watumull

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Bhavna Ganesh Gaikwad from J.W. Sadhubella Girls college Ulhasnagar1 has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE001996



V. Aditya
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Riya Milind Gamre from J.W Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE002007



Walis
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Ujwala Balasaheb Gholap from J.Watumull Sadhubella Girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE002023



Principali
PRINCIPAL
J. Watumull Sadhubella Girls College
Uthasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Sakshi Gupta from J.w sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



OSNSA8-CE001998



Prals

PRINCIPAL
J. Watamull Sadhubella Girls College
Ulnasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Shalini Nalin Jha from J.w Sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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This to Certify that Ms Jha Sunita Sudhir from J.W sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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This to Certify that Ms Pooja rikhai kashyap from J.w sadhubella gairl clg has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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This to Certify that Ms Kedar jyoti Ashok from J.W sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

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Chief Operating Officer and Chief Economist
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Kondajogala Neha Bhaskar from J.Watumull Sadhubella Girls college has successfully completed her internship in our organization from 2nd Decemember 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

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Chief Operating Officer and Chief Economist
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Lund Barkha from J W Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Nishad Sonal Bhagwandas from J.W Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Aarti Manoj Pawar from J.w. sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

Date: 12/03/2020

To Whom it may concern

We are running BMS and B.COM [Banking and Insurance] Professional Degree Courses affiliated to Mumbai University. As a part of their curriculum student has to do Project Work in their sixth semester.

It is expected that for project work student should visit the organizations for collecting practical information.

Ms. Komal Bansital Gani is a student of our college studying in class T-4 BBI doing project work Titled Information Technology in Banking Sector for (State Bank of India)

We will be very much grateful If you give permission to our students to visit your esteemed organization.

Kanubhai
Pranjal Kanubhai
Project Guide
Name and Signature



State Bank of India
For State Bank of India

Kanubhai
Name and Signature

[Signature]
BMS and BBI Coordinator

Name and Signature
B. Com (B&I) Co-Ordinator
J. Watumull Sadhubella Girls College
ULHASNAGAR, 421001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Shilpa Sureshchandra Sharma from J.w Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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Shilpa
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Ulhasnagar-421 001



14



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Sumankanwar Ratansingh Shekhawat from J. W. Sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

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Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Shirose Darshana Shashikant from J.W Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Shukla Sheela Rameshwar from J.Watumull Sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Roshni Ashok Singh from J.W sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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V. Aditya

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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Soni raju tagadkar from J.W sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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[Signature]

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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Talreja reema from J w sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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N. Hali

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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Namrata Deepak Tayade from J.W sadhubella Girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Poonam Tiwari from J.W Sadhubella has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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V. Aditya

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Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Vishwakarma Shivani Rajaram from J. Watumull Girls Degree College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist

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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Chandanabai Shivmurti Wadaverao from J.Watumulla sadhubella girls College has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)
Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Bhawana Giridhar Wagh from J.Watumull Sadhubella Girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
Bombay Stock Exchange Brokers' Forum



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V. Aditya

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Ulhasnagar-421 001



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr./Miss. Khushboo Rajendra yadav from J.W sathubella girls college has attended the course on the Capital Market conducted by Bombay Stock Exchange Brokers' Forum. The course is complimentary and the objective is only knowledge sharing.

V. Aditya

(Dr. V. Aditya Srivastava)

Chief Operating Officer and Chief Economist

BSE BROKERS FORUM

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12/13/2020



W. Sathubella

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J. W. Sathubella Girls College
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Priyanka sahajram yadav from J.w sadhubella girls college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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TO WHOMSOEVER IT MAY CONCERN

This to Certify that Ms Yadav sulekha ramprakash from J. W sadhubella girl's college has successfully completed her internship in our organization from 2nd December 2019 to 19th January 2020

During her Internship she was hard working , punctual and sincere

We wish her best wishes

V. Aditya

Dr.V.Aditya Srinivas)

Chief Operating Officer and Chief Economist
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