

**Certificates of students Undertaking project  
work/field work/ internships as per DVV template  
number 1.3.3**

**2017-18**

**Bachelor of Management Studies.**

**17 students were admitted. Hence certificate expect Roll number 20  
are enclosed i.e**


**For Roll numbers 04,08,12 and 16.**

J.WATTUMAL SADHUBELLA  
GIRLS COLLEGE, ULHASNAGAR

UNIVERSITY OF MUMBAI

CERTIFICATE

This certify that **Miss. Mamta Balaram Bhalerao**, Roll.no.04 of third year in Vth semester of T.Y.BMS for academic year 2017-2018as completed the project entitled "Total Quality Management" under the guidance of **Mrs.Smita Chawak**.

  
\_\_\_\_\_  
Signature

**Mrs.Smita Chawak**  
(Project Guide)

  
\_\_\_\_\_  
signature

**Mrs.Smita Chawak**  
(Co-coordinator)

  
\_\_\_\_\_  
Signature

**Dr.Vasant Pandit Mali**  
(Principal)

**Principal**  
J. Wattumal Sadhubella Girls College  
Ulhasnagar - 421 001

  
\_\_\_\_\_  
signature

**External examiner**

**J.WATTUMAL SADHUBELLA**  
**GIRLS COLLEGE, ULHASNAGAR**

UNIVERSITY OF MUMBAI

CERTIFICATE

This certify that **MISS. ADITI JOSHI** Roll.no.04 of third year in 5<sup>th</sup>semester of T.Y.BMS for academic year 2017-2018as completed the project entitled Pay Roll System under the guidance of **PROF. HEMA CHETWANI**



Signature

**PROF. HEMA CHETWANI**

(Project Guide)



Signature

**MRS.SMITACHAWAK**

(Co-coordinator)



Signature

**DR. VASANT MALI**

**Principal**  
(Principal) **J. Wattumal Sadhubella Girls College**  
Ulhasnagar - 421 001



Signature

**EXTERNALEXAMINER**

**J.W. SADHUBELLA GIRLS COLLEGE,**

**ULHASNAGAR**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

This is to certify that **MISS. MANISHA ASHOK LASSI** of **THIRD YEAR BMS (BACHELOR OF MANAGEMENT) (SEMESTER-5)** for the **ACADEMIC YEAR 2017-2018** has completed the project entitled **“VOUCHING AND VERIFICATION OF A COMPANY”** under the guidance of **PROF.HEMA CHETWANI**.

*Hema*

**PROF.HEMA CHETWANI**

(Project guide)

*Smita*

**PROF.SMITA CHAWAK**

(Co-ordinator)

*V. Mali*

**DR. VASANT PANDIT MALI**

(Principal)

Principal

J. Watum. Sadhubella Girls College  
Ulhasnagar - 421 004

*Sneha*

**EXTERNAL EXAMINAR**

# J.WATTUMAL SADHUBELLA

GIRLS COLLEGE, ULHASNAGAR

UNIVERSITY OF MUMBAI

## CERTIFICATE

This certify that **Miss. Annapurna Tiwari**, Roll.no. 16 of third year in V semester of T.Y.BMS for academic year 2017-2018as completed the project entitled **Role of human resources management** under the guidance of **Miss. Sophy Mathew**.



Signature

**Mrs.Sophy Mathew**

(Project Guide)



Signature

**Mrs. Smita Chawak**

(Co-ordinator)



Signature

**Dr. Vasant Pandit Mali**

**Principal**

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



Signature

External examiner

**2017-18**  
**TYBBI(SEM-V)**

**CERTIFICATE**

J .WATUMULL SADHUBELLA GIRLS COLLEGE

UNIVERSITY OF MUMBAI

This is to certify that **Miss. Panchshila R. Gajare** of Third Year from Bachelor of Commerce Banking & Insurance Semester 5<sup>th</sup> of Third Year has completed the project entitle "**Bank Audit**" in academic year 2017-2018 Under the guidance of **Prof. Hema chetwani**.

  
Signature

**PROF. HEMA CHETWANI**

(Project guide)

  
Signature

**PROF. SMITA CHAWAK**

(Co-ordinator)

  
Signature

**DR. VASANT PANDIT MALI**

(Principal)

Principal

J. Watumull Sadhubella Girls College  
Ulhasnagar - 421 001

  
Signature

**EXTERNAL EXAMINER**



**J.W.SADHUBELLAGIRLSCOLLAGE**

**ULHASNAGAR-421001**

**UNIVERSITYOFMUMBAI**

**CERTIFICATE**

I Professor SMITA CHAVAK certificate that miss. Manisha S. Gupta J.W.SADHUBELLA GIRLS COLLEGE of T.Y.B.C.B.I. Has completed the project on Study On Plastic Money for the Academic year 2017-2018 the information given is True and factual At the Best of my knowledge.



(PROF.SMITA CHAWAK)

Signature Of Guide



( MRS. SMITA CHAWAK)

Signature of co-ordinator



Dr. Vasant P. Mali

Principal signature

**Principal**  
**J. Watum** dhubella Girls College  
Ulhasnagar - 421 001



**EXTERNAL EXAMINER**

**J.W.SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR -421001**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

This is to Certify that Ms Pooja Kushwah of Third Year Bachelor of Commerce – (Banking and Insurance) (Semester- V) for the academic year 2017-18 has completed the project entitled “ INNOVATION IN BANKING” under the guidance of Prof. Smita Chawak.



Prof. Smita Chawak  
(Project Guide)



Prof. Smita Chawak  
(Co-ordinator)



Dr. Vasant P. Mali  
(Principal)  
**Principal**

**J. Watumbe: Sadhubella Girls College**  
Ulhasnagar - 421 001



Signature  
(External Examiner)

**J.W.SADHUBELLA GIRLS COLLEGE,**

**Ulhasnagar**

**University of Mumbai**

**Certificate**

This is to certify **Nambiar Arathi Dileep** of Third Year B.com(Banking and Insurance)Semester V for the academic year 2017-2018 has completed the project entitled Electronic Payment System(EPS) under the guidance of **Prof.Hema Chetwani**.

*Hema*

Prof.Hema Chetwani

(Project Guide)

*Smita*

Prof.Smita Chawak

(Co-ordinator)

*V.Mali*

Dr.Vasant Mali

(Principal)

*Murkeja*

External Examiner

**Principal**

J. Watumel: Sadhubella Girls College  
Ulhasnagar - 421 001

**J.W. SADHUBELLA GIRLS COLLEGE**

**ULHASNAGR-421002**

**UNERSITY OF MUMBAI**

**CERTIFICATE**

This is to certify that Kiran Ramani of Third Year B.com (Banking and Insurance) (Semester-V) for the academic year 2017-18 has completed the project entitled "RETAIL BANKING IN INDIA" under the guidance of Prof. Jyoti Lulla.



**Prof. Jyoti Lulla**

(Project Guide)



**Dr. Vasant P. Mali**

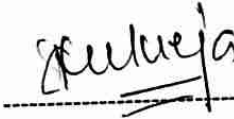
(Principal)

**J. Watumbe** Principal  
Sadhubella Girls College  
Ulhasnagar - 421 001



**Prof. Smita Chawak**

(Co. Ordinator)



**Signature**

(External Examiner)

**2017-18**  
**TYBBI(SEM-VI)**

**CERTIFICATE**

**J. WATUMULL SADHUBELLA GIRLS COLLEGE**

**UNIVERSITY OF MUMBAI**

This is to certify that **Miss. Panchshila R. Gajare** of Third Year from Bachelor of Commerce Banking & Insurance Semester 6<sup>th</sup> of Third Year has completed the project entitle "**Third Party Motor Insurance**" in academic year 2017-2018 Under the guidance of **Prof. Jyoti Lulla**.



Signature

**PROF. JYOTI LULLA**

(Project guide)



Signature

**PROF. SMITA CHAWAK**

(Co-ordinator)



Signature

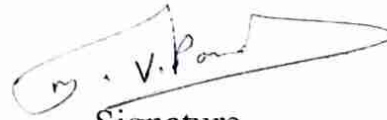
**DR. VASANT PANDIT MALI**

(Principal)

**Principal**

**J. Watumull Sadhubella Girls College**

**Ulhasnagar - 421 001**



Signature

**EXTERNAL EXAMINER**

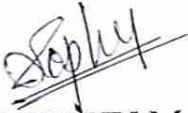
**J.W.SADHUBELLAGIRLSCOLLAGE**

**ULHASNAGAR-421001**

**UNIVERSITYOFMUMBAI**

**CERTIFICATE**

I Professor SOPHY MATHEW certificate that miss. Manisha S. Gupta  
J.W.SADHUBELLA GIRLS COLLEGE of T.Y.B.C.B.I. Has completed the  
project on GENERAL INSURANCE for the Academic year 2017-2018 the  
information given is True and factual At the Best of my knowledge.



(PROF.SOPHY MATHEW)

Signature Of Guide



MRS. SMITA CHAWAK)

Signature of co-ordinator



Dr. Vasant P. Mali

Principal signature  
**Principal**

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



EXTERNAL EXAMINER

**J.W.SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR -421001**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**


This is to Certify that MS Pooja Kushwah of Third Year Bachelor of Commerce – (Banking and Insurance) (Semester- VI) for the academic year 2017-18 has completed the project entitled **“EMPLOYEE STATE INSURANCE CORPORATION (esic)”**

” under the guidance of Prof. Pranjal N. Karkhanis



Prof. Pranjal N. Karkhanis

(Project Guide)



Prof. Smita Chawak

(Co-ordinate)

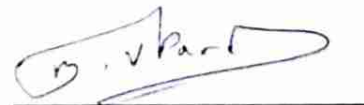


Dr. Vasant P. Mali

(Principal)

**Principal**

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



Signature

(External Examiner)



J. WATUMALL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421 003

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that MS. Nambiar Arathi Dileep of THIRD YEAR of Bachelor of Commerce (Banking and Insurance) (Semester VI) for the academic year 2017-18 has completed the project entitled "Insurance Products" under the guidance of Mrs. Smita Chawak



Signature

Mrs. Smita Chawak

(Project Guide)



Signature

Mrs. Smita Chawak

(BMS & BBI coordinator)



Signature

Dr. Vasant P Mali

(Principal)

**PRINCIPAL**

J. Watumall Sadhubella Girls College  
Ulhasnagar-421 001


J. WATUMALL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421 003

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that MS. Ramani Kiran Harnamsing of THIRD YEAR of Bachelor of Commerce (Banking and Insurance) (Semester VI) for the academic year 2017-18 has completed the project entitled "Role of strategic management in life insurance" under the guidance of Prof. Anagha Ajay Kotekar.

  
Signature

Prof. Anagha Ajay Kotekar  
(Project Guide)

  
Signature

Mrs. Smita Chawak  
(BMS & BBI coordinator)

  
Signature

Dr. Vasant P Mali  
(Principal)

**PRINCIPAL**  
J. Watumall Sadhubella Girls College  
Ulhasnagar-421 001

**2018-19**

**TYBMS**

J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR- 421001

UNIVERSITY OF MUMBAI


CIRTIIFICATE

This is to cirtify that NOORAFSHAN IRSHAD CHOUDHARY third year B.COM (BACHOLAR OF MANAGEMENT STUDIES) (SEMESTER –VI)for the academic year 2018-2019 has completed the project entitled (CURRENT TREND AND GROWTH PATTERN OF INDIAN BANKING SECTOR) under the guidance3 of DEEPA MAKHIJA..



Prof. deepa makhija

(Project guide)



prof. smeeta chawak

(co-ordinator)



Dr .vasant p.mali

(principal)

**PRINCIPAL**

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

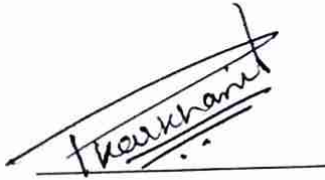


External

examiner

CERTIFICATE

This is to certify that VAIDEHI KAKADE , third year BMS (Bachelors of Management studies) (SEMESTER –VI) for the academic year 2018-2019 has complete the entitled (**RECRUITMENT AND SELECTION IN EDUCATION SECTOR**) under the guidance Prof. Pranjal. N. KARKHANIS .



Signature

Prof. Pranjal Karkhanis  
(Project Guide)



Signature

Prof. Smita Chawak  
(Co-ordinate BMS BBI. )



Signature

Dr. Vasant P. Mali

(Principle)

**PRINCIPAL**

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



Signature

External Examiner

**J. WATUMULL SADHUBELLA GIRLS COLLEGE**

**NEAR GOVERNMENT DISPENSARY, ULHASNAGAR – 421001**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

This is to certify that **SIMRAN KUKREJA**, third year BMS (BACHELOR OF MANAGEMENT STUDIES) (SEMESTER – VI) for the academic year 2018 – 2019 has complete the project entitled (**PERFORMANCE APPARISAL IN COPPERGATE COMPANY**) under the guidance of **PROF. ANAGHA AJAY KOTEKAR**.

*Anagha Ajay Kotekar*  
05/04/2019.

Signature of  
Prof. Anagha Ajay Kotekar  
(Project Guide)

*Smita Chawak*

Signature of  
Prof. Smita Chawak  
(Co – ordinator)

*V. Mali*

Signature of  
Dr. Vasant P. Mali  
(Principle)



*Mehus*

Signature of  
External Examiner

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

**J. WATUMULL SADHUBELLA GIRLS COLLEGE**

**NEAR GOVERNMENT DISPENSARY**

**ULHASNAGAR- 421001**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

This is to certify that **SNEHA MISHRA**, third year Bachelor of Commerce(Bachelor of Management Studies) (SEMESTER-VI) for the academic year 2018-2019 has complete the project entitled "**MARKETING MIX : A COMPARATIVE STUDY OF HONDA AND MARUTI SUZUKI COMPANY**" under the guidance **AST. PROF. SOPHY MATHEW**

  
Signature

**AST. PROF. SOPHY MATHEW**

(Project Guide)

  
Signature

**PROF. SMITA CHAWAK**

(Coordinator)

Signature



**DR. VASANT PANDIT MALI**

(Principal)

**PRINCIPAL**

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



  
Signature

**EXTERNAL EXAMINER**

**J. WATUMALL SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR-421 003**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

This is to certify that MS. Pawar Sonali Baban of THIRD YEAR of Bachelor of Management Studies (Semester VI) for the academic year 2018-19 has completed the project entitled "A study of commodity investment pattern" under the guidance of Prof. Nitasha Talreja



Signature

Prof. Nitasha Talreja


(Project Guide)



Signature

Mrs. Smita Chawak

(BMS & BBI coordinator)



Dr. Vasant P Mali

(Principal)

**PRINCIPAL**

J. Watumall Sadhubella Girls College

Ulhasnagar-421 001



**2018-19**

**TYBBI**

J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR – 421 001

UNIVERSITY OF MUMBAI

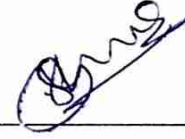
CERTIFICATE

This is to certify that **KIRAN BHATIA** of third year of bachelor of commerce in (Banking and Insurance) (Semester VI) for the academic year 2018-19 hereby has completed the project entitled “**FRAUDS IN BANKING SECTOR**” under the guidance “**PROF. HITIKA MAKHIJANI**”.



Prof. Hitika Makhijani

(Project Guide)



Prof. Smita Chawak

(Co-ordinator)



Dr. Vasant Pandit Mali

(Principal)

**PRINCIPAL**

J. Watumull Sadhubella Girls College  
Ulhasnagar-421 001



External Examiner

SADHUBELLA EDUCATION SOCIETY'S

J. W SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421001

CERTIFICATION

This is to certify that Ms. DIVYA JAIRAM DEVADIGA has been worked and duly completed her /his project work for the degree of Bachelor in Commerce (BANKING AND INSURANCE) under the Faculty of Commerce in the subject of Prof. HITIKA MAKHIJANI and her project is entitled, "RISK MANAGEMENT IN BANK" under my supervision.

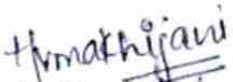
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

  
Coordinator

Principle Sir

Prof. Smitha Chawak

  
Guide

Prof. Hitika Makhijani

Date of submission : 08/04/2019





Dr. Vasant Pandit Mali

**PRINCIPAL**

J. Watumull Sadhubella Girls College

Ulhasnagar-421 001

External



J.W SAHUBELLA GIRLS COLLEGE  
ULHASNAGAR- 421001  
NEAR GOVT. DISPENSARY- 421001  
UNIVERSITY OF MUMBAI


CERTIFICATE

The is to certified that **Miss Shubhamlata N. Jaiswal** form Third year Bachelor of Commerce in Banking and Insurance (B.B.I) of semester VI for the Academia year 2018-2019 hereby has completed the project entitle "HDFC Life Home Loan Insurance" under the guidance of **Asst. Prof. Deepa Makhija**.



Asst. Prof. Deepa Makhija

(Project Guide)



Prof. Smita Chawak

(Co-ordinator)



Dr. Vasant P. Mali

(Principal)

**PRINCIPAL**

J. Watumull Sadhubella Girls College  
Ulhasnagar-421 001



External Examiner

J.W. SADHUBELLA GIRLS COLLEGE

ULHASNAGAR - 421001

UNIVERSITY OF MUMBAI

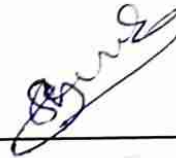
CERTIFICATE

This is to certify that MS. VAISHALI DEVIDAS KHILLARE of third year of banking and insurance for the academic year 2018-2019 hereby has completed the project entitled "ROLE OF LIC IN INDIA" under the guidance of "PROF. DEEPA MAKHIJA".



Prof. Deepa Makhija

(Project Guide)



Prof. Smita Chawak

(Co-ordinator)



Dr. VASANT PANDIT MALI

(Principal)  
**PRINCIPAL**

J. Watumull Sadhubella Girls College  
Ulhasnagar-421 001



External Examiner

**J.W SAHUBELLA GIRLS COLLEGE**

**ULHASNAGAR- 421001**

**UNIVERSITY OF MUMBAI**

**CERTIFICATE**

The is to certified that SANA MULLA form third year Bachelor of Commerce in banking & insurance (B.B.I) of semester VI for the Academia year 2018-2019 has completed project entitle "AVIATION INSURANCE under the guidance of ASST.PROF.ANAGHA AJAY KOTEKAR.

*Anagha*  
05/04/2019

ASST.PROF.ANAGHA AJAY  
KOTEKAR.

(Project Guide)

*V. Mali*

Dr. VASANT. P .MALI.

(PRINCIPAL)

**PRINCIPAL**

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



*Smita Chawak*

PROF. SMITA CHAWAK.

(Co-ordinator)

*Quite*

EXTERAL EXAMINER.

**2019-20**

**TYBMS SEM VI**

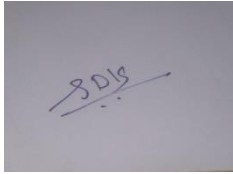
12 Students were admitted. Hence certificate expect Roll number 16,20 are enclosed i.e.

For roll number 4,8,12.

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

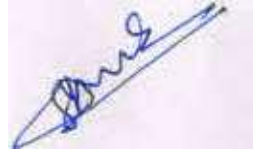
CERTIFICATE

This is to certify that MS. PRIYA PRADEEP HARWANI of THIRD YEAR of Bachelor of Commerce (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled " HDFC HOME LOANS " under the guidance of Mrs. Sharmila Karve



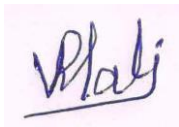
Signature

Mrs. Sharmila Karve  
(Project Guide)



Signature

Mrs. Smita Chawak  
(BMS & BBI coordinator)



Signature

Dr. Vasant P Mali  
(Principal)



J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

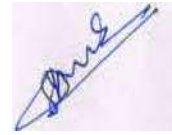
CERTIFICATE

This is to certify that MS SEEMA NARWANI of THIRD YEAR of Bachelor of Commerce (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "Industrial Relation " under the guidance of Ms. Anagha Ajay kotekar



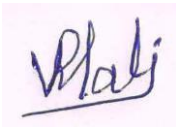
Signature

Ms. Anagha Ajay kotekar  
(Project Guide)



Signature

Prof. Smita Chawak  
(BMS & BBI coordinator)



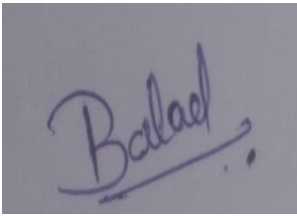
Signature

Dr. Vasant P Mali  
(Principal)

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

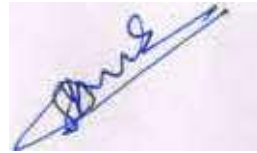
CERTIFICATE

This is to certify that Ms. **SUPRIYA YADAV** of THIRD YEAR of Bachelor of Commerce (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled “**ULIP-as an investment**” under the guidance of **Ms. Bhagyshree Laad Mam**



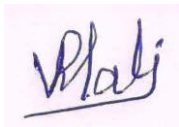
Signature

Ms. Bhagyshree Laad Mam  
(Project Guide)



Signature

Prof. Smita Chawak  
(BMS & BBI coordinator)



Signature

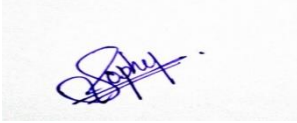
Dr. Vasant P Mali  
(Principal)

**2019-20**  
**TYBBI SEM-VI**

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

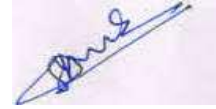
CERTIFICATE

This is to certify that Sakshi Gupta of THIRD YEAR of B.COM (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "Home Insurance "under the guidance of Prof. Sophy Mathew.



Signature

Prof. Sophy Mathew  
(Project Guide)



Signature

Prof. Smita Chawak  
(BMS & BBI coordinator)



Signature

Dr. Vasant P Mali  
(Principal)

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

CERTIFICATE

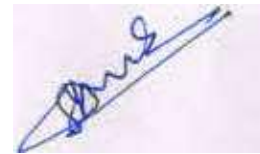
This is to certify that Jyoti Kedar of THIRD YEAR of B.COM (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "EMI on Home Loan" under the guidance of Prof. Deepa Makhija.



Signature

Prof. Deepa Makhija.

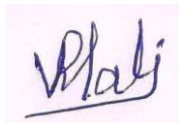
(Project Guide)



Signature

Prof. Smita Chawak

(BMS & BBI coordinator)



Signature

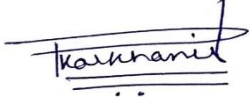
Dr. Vasant P Mali

(Principal)

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Aarti Pawar of THIRD YEAR of B.COM (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "Mobile Banking in India in ICICI Bank "under the guidance of Prof. Pranjal Karkhanis.



Signature

Prof. Pranjal Karkhanis.

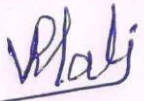
(Project Guide)



Signature

Prof. Smita Chawak

(BMS & BBI coordinator)



Signature

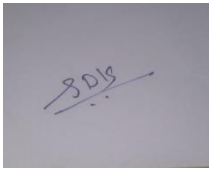
Dr. Vasant P Mali

(Principal)

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

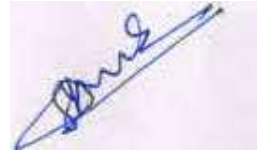
CERTIFICATE

This is to certify that Darshana Shirose of THIRD YEAR of B.COM (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "Modernization in Banking system in India "under the guidance of Prof. Sharmila Karve.



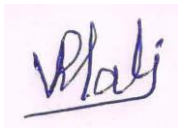
Signature

Prof. Sharmila Karve.  
(Project Guide)



Signature

Prof. Smita Chawak  
(BMS & BBI coordinator)



Signature

Dr. Vasant P Mali  
(Principal)

J. W SADHUBELLA GIRLS COLLEGE  
ULHASNAGAR  
UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that Disha Chainani of THIRD YEAR of B.COM (Banking and Insurance) (Semester VI) for the academic year 2019-20 has completed the project entitled "A study on Digitalization in Banking Sector "under the guidance of Prof. Deepa Makhija.



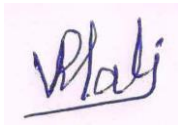
Signature

Prof. Deepa Makhija.  
(Project Guide)



Signature

Prof. Smita Chawak  
(BMS & BBI coordinator)



Signature

Dr. Vasant P Mali  
(Principal)




2017-18

M.Com Sem-III


## CERTIFICATE

I----- certify that Ms. SONALI R. AWAGHADE of J.WATUMUL GIRLS COLLEGE of M.COM ( sem-3<sup>rd</sup>) has completed the project on "LIFE INSURANCE CORPORATION" for the academic year 2017-2018. The information given is true & factual at the best my knowledge.

  
-----  
(Prof. Vilas Gaikar)  
Project Guide

28/11/2017



  
-----  
(Dr. Vasant Mali)  
Principal  
**Principal**  
J. Watumul Sadhubella Girls College  
Ulhasnagar - 421 001



SIGNATURE OF EXAMINER

**J. WATUMULL SADHUBELLA GIRLS COLLEGE**  
**ULHASNANGAR 421 001**

**CERTIFICATE**

This is to certify that Ms./Mrs. Dulani Kashish Haresh 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 Investors " 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 : 30/11/2017



**J. WATUMULL SADHUBELLA GIRLS COLLEGE**  
**ULHASNANGAR 421 001**

**CERTIFICATE**

This is to certify that Ms./Mrs. Haque Sultana Firojul Kebira 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, "NPA's of Cooperative 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

Date of Submission :

28/11/2017



**J WATUMULL SADHUBELLA GIRLS COLLEGE**  
**ULHASNAGAR 421 001**

**CERTIFICATE**

This is to certify that Ms./Mrs. Kanojiya Vandana Premprakash 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 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

Date of Submission :

29 / 11 / 2017



## CERTIFICATE

This is to certify that MISS NEELAM MODI 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 "ANGEL SHARE BROKING" 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  
Seal of college

  
for Guiding teacher

Date of submission

28/11/2017





2017-18  
MCOM Sem IV

### Certificate

This is to certify that Miss Himanshi Bhasubhani 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 "Digital marketing" 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

A handwritten signature in black ink, appearing to be "S. D. S.", written over a horizontal line.

Date of submission 25/4/2018

Signature of external Examiner

A handwritten signature in blue ink, appearing to be "V. Mali", written over a horizontal line.



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

**Certificate**

This is to certify that Miss Anisha Gobardhan Gaud 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 "e-commerce under G.S.T" 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  
Seal of college**

*Manisha*  
**Manisha D. Lahori**  
**Guiding teacher**

*25/4/2018*  
**Date of submission**

*[Signature]*  
**Signature of external examiner**

**J.WATUMULL SADHUBELLA GIRLS COLLEGE,  
ULHASNAGAR-421001.**

**CERTIFICATE**

This is to certified that **Miss Fauzia Abdul Kalam** worked and duty completed project work for the degree of master in commerce under the faculty of commerce in the subject of and project is entitled "INVESTMENT PLANNING AND FUND RAISING" under my supervision.

I further certify that the entire work has been done by the leaner 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

25/4/2018  
Date of Submission:  
Signature of external examiner:





## CERTIFICATE

### J.W.sadhubella girls college

I Prof. Sulata Parui, officially state that MS.VANDANA KANOJIYA studying in J.W. SADHUBELLA GIRLS COLLEGE, ULHASNAGAR-1, student of Master of commerce (M.com) Sem-4, has duly completed her project on "STUDY OF WORKING CAPITAL MANAGEMENT OF RETAILER IN ULHASNAGAR" in the academic year 2017-2018 under my guidance.

The information submitted by me is true and original to the best of my knowledge.



25/4/2018

*V. Parui*

*Sulata*  
Prof. Sulata Parui

(Research guide)

*[Signature]*  
External Examination:

**J. Watumull Sadhubella Girls College,**  
**Near Govt. dispensary, Ulhasnagar-421 001**

**CERTIFICATE**

This is to certify that **MISS NEELAM MODI** 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 "**WORKING CAPITAL IN FINANCIAL 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.



Seal of college

*Subh:*  
Name and Signature of Guiding teacher

Date of submission  
25-04-2018

*[Signature]*  
Signature of external Examiner

*[Signature]*

2018-19

M.Com Sem III

**J.W.SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR-421001**

**Certificate**

The is to certify that Ms. DEEPIKA DASWANI 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 OF LIC INSURANCE V/S ADITYA BIRLA 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 findings and investigations.



Project Guide

Name:

Signature

*[Handwritten Signature]*  
Mrs. Smita D. Chawak

29/11/18  
Date Of Submission

*[Handwritten Signature]*  
External Exam

**Certificate**

This is to certify Ms. Nikita Ram Gurnani 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 project is entitled,

**“A Study on Impact Of GST On Trading In Respect Of Manufacturer, Wholesaler & 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 personal findings and investigations.

Project guide:-

Name:- Sharmila Kame

Signature:- 



External examiner :

Name:- Dr Vilas Gaikar

Signature:- \_\_\_\_\_

Date Of Submission:- 29<sup>th</sup> November, 2018.

UNR-1.

**CERTIFICATE**

This is to certify that Miss. NEHA KAMLESH MISHRA has worked and duly completed her project work for degree of Master in commerce under the faculty of commerce her project is entitled, "A STUDY OF INVESTMENT 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 personal findings and investigations.



Prof. **SHARMILA KARVE**

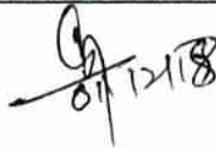
(Research Guide)



Date of Submission:

29/11/18

Signature of external Examiner





**J.W. SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR- 421001**


**CERTIFICATE**

This is to certify that Ms. PRITI PANDEY 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, "ELECTRONIC PAYMENT CURRENT SCENERIONAND SCOPE FOR IMPROVEMENT IN INDIA 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 or Diploma of any University.

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




  
Mrs. Smita D. Chavak  
Name and Signature of

Guiding Teacher

Date of submission: 19/11/2018

Signature of external examiner

  
01/12/18

J. Watumull Sadhubella Girls College, Ulhasnagar-421 001

CERTIFICATE

This is to certify that Miss PRIYANKA 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 Financial management and her project is entitled "A STUDY ON FRAUDS IN INSURANCE 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.

Seal of College



Date of submission: 29/11/2018

Name and Signature of  
Guiding Teacher

M  
28.11.18

Signature of external examiner

6/11/18  
(Dr. Vias G)

V. Phadi

2018-19

M.Com Sem- IV

**J.WATUMALL SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR-421001**

**Certificate**

This is to certify that Ms. **DEEPIKA VINOD DASWANI** 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 TYPES AND PROCEDURE OF HOUSING LOAN**" 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*

*SDK*

Name and signature of

**PROF. SHARMILA KARVE**

Date of submission: *30/04/19*

Certificate

This is to certify Ms. Nikita Ram Gurnani 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 project is entitled,

“A Study On Financial Investment In Different Sector 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 personal findings and investigations.



*V. P. Jali*

Project guide:-

Name:- Mrs. Smita D. Chawak

Signature:- *[Handwritten Signature]*

External examiner :

Name:- Manga Handwan

Signature:- *[Handwritten Signature]*

Date Of Submission:- 30/4/19

## CERTIFICATE

This is to certify that **Miss. NEHA KAMLESH MISHRA** has worked and duly completed her project work for degree of Master in commerce under the faculty of commerce her project is entitled, "**A STUDY ON INVESTMENT ANALYSIS AFTER RETIREMENT**" 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.



*V. Hali*

*Smita*  
Prof. SMITA CHAWAK  
(Research Guide)

Date of Submission:

*30/11/2019*

*M. Khandwani*

Signature of external Examiner

**J.W. SADHUBELLA GIRLS COLLEGE**

**ULHASNAGAR- 421001**

**CERTIFICATE**

This is to certify that Ms. PRITI PANDEY 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 personal financial planning of sole proprietorship 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 or Diploma of any University.

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



*Anita*  
20/11/18  
Name and Signature of

Guiding Teacher

*20/11/18*  
Date of submission:

*V. Mali*  
signature of principal sir .

*M. Khandwani*  
00

Signature of external examiner

## CERTIFICATE

This is to certify that Miss **PRIYANKA 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 Financial management and her project is entitled "A STUDY ON FINANCIAL ANALYSIS OF AXIS 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.



Seal of College

*V. Phadi*

*Manisha D. Lahoti*  
Name and Signature of  
Guiding Teacher

29/11/2018  
Date of submission:

*M. Khandwani*  
Signature of external examiner



2019-20

M.Com Sem III

**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.Mall

Principal

  
Signature of External Guide



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

**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**



# J. WATUMALL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR-421-001

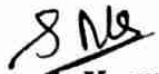
## Certificate

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



A STUDY ON ONLINE MARKETING IN RESPECTING CUSTOMER

**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 super vision .

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

2019-20

M.com - Sem -IV



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.

Name and Signature of Guiding Teacher

28/05/20

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. 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. 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

Date of Submission :

31/05/2020



**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. 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. 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