

Impact of Online Banking on customer during Covid-19 situation in India

**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**

NAAC Accredited B+  
(Affiliated to the University of Mumbai)



**CERTIFICATE**

We hereby certify that Mr./ Miss Zareen Aziz Shaikh of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on Impact of Online Banking on customer during Covid-19 situation in India in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Principal

Internal Examiner:

External Examiner:

  
28/04/22

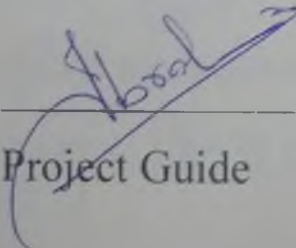
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.

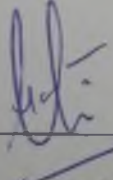
NAAC Accredited B+  
(Affiliated to the University of Mumbai)

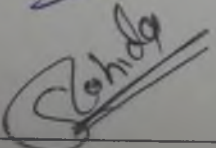


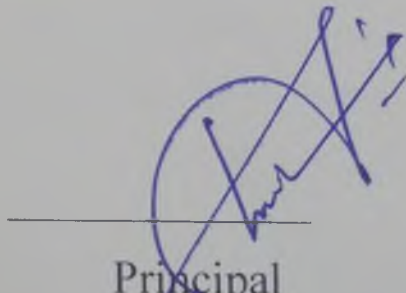
## CERTIFICATE

We hereby certify that Mr./ Miss Khan Khushnuma Abdul Razzak of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on Evolution of Housing Finance Sector the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

Internal Examiner: 

External Examiner: 

  
Principal



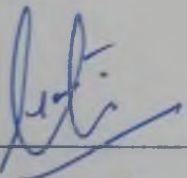
College Seal

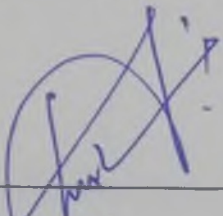
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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(Affiliated to the University of Mumbai)

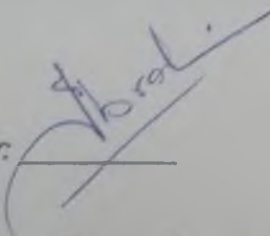


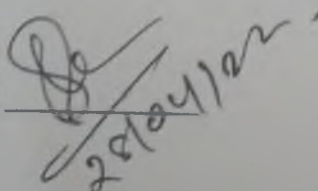
CERTIFICATE

We hereby certify that Mr./ YADAV AMAN DINESH of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on A STUDY ON ROLE OF FINANCIAL INSTITUTION IN INDIA in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner:   
28/04/22



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.

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CERTIFICATE

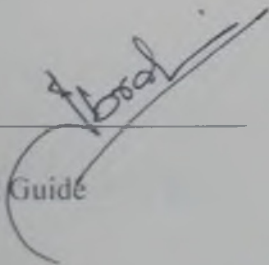
We hereby certify that **MISS. GUPTA BABLI SARBHU** of S.E.M.

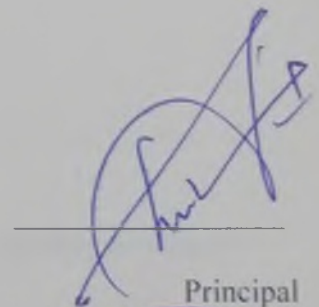
Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in

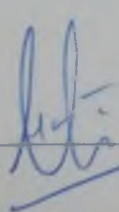
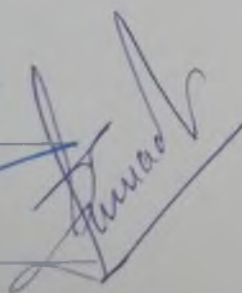
T.Y.BAF has completed project on **"IMPACT OF CYBER CRIME ( WITH RESPECT TO**

**BANKING SECTOR IN INDIA)"** in the academic year 2021- 2022.

The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner:   
External Examiner: 




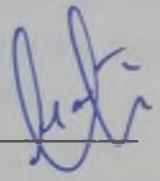
College Seal.

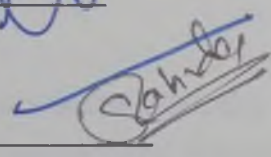
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT  
**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S**  
**M. B. HARRIS COLLEGE OF ARTS &**  
**A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
**NAAC Accredited B+**  
**(Affiliated to the University of Mumbai)**

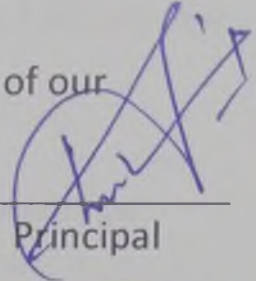
**CERTIFICATE**

I hereby certify that Mr. MIRZA SOFIKUL SHAKIR of S.E.M.  
Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce &  
Management  
studying in T.Y.B.A.F has completed project on "THE RECESSION IN USA 2008.  
in the academic year 2021-22. The  
information submitted in the project is true & original to the best of our  
knowledge.

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Project Guide

Internal Examiner: \_\_\_\_\_ 

External Examiner: \_\_\_\_\_ 

\_\_\_\_\_   
Principal



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M. B. HARRIS COLLEGE OF ARTS &  
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NAAC Accredited B+GRADE  
(Affiliated to the University of Mumbai)

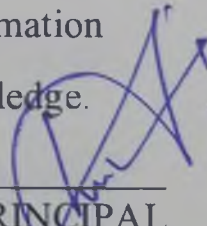


CERTIFICATE

We hereby certify that Mr./ **SHARMA SHEKHAR NARESHKUMAR** of  
S.E.M. Trust's

M.B. Harris College of Arts & A. E. Kalsekar College of Commerce  
& Management .

studying in T.Y.B.A.F has completed project on PERFORMANCE OF MU-  
TUAL FUND IN INDIA in the academic year 2021-22. The information  
submitted in the project is true & original to the best of our knowledge.

  
PRINCIPAL

Project Guide \_\_\_\_\_

Internal Examiner:  \_\_\_\_\_

External Examiner:  \_\_\_\_\_

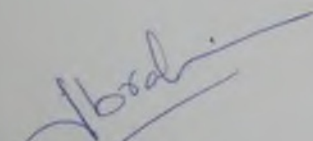


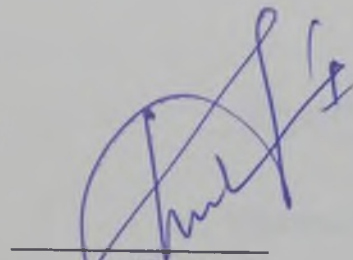
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(Affiliated to the University of Mumbai)

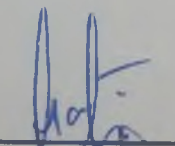
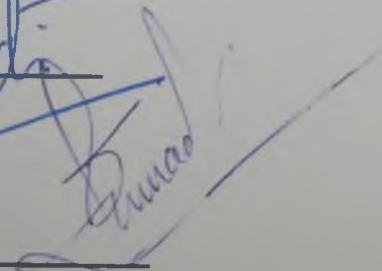


CERTIFICATE

We hereby certify that Mr. / Miss SHARDHYA VIDYANAND GUPTA of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.BAF has completed project on A STUDY ON USE OF PLASTIC MONEY in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner:   


External Examiner: \_\_\_\_\_





## CERTIFICATE

We hereby certify that Mr./ Miss NITESH DHARMENDRA GAUD of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on A STUDY ON ONLINE PAYMENT FRAUD in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Internal Examiner:

External Examiner:

Principal





SHURPARAK EDUCATIONAL & MEDICAL TRUST'S M.B.  
HARRIES COLLEGE OF ARTS & A.E. KALSEKAR COLLEGE OF  
COMMERCE & MANAGEMENT.

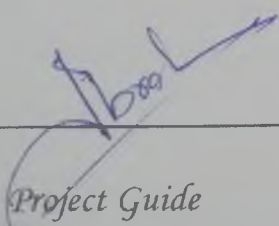
NAAC Accredited B+

(Affiliated to the UNIVERSITY OF MUMBAI)

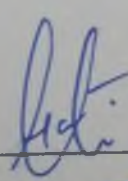


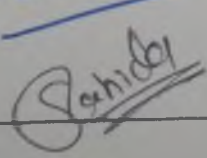
CERTIFICATE

We hereby certify that Mr. /Miss. **Manisha pal** Of S.E.M. Trust's M.B. Harris College Of Arts & A.E. Kalsekar College Of Commerce & Management Studying In TYBAF has completed project on "Impact Of Micro Finance On Living Standard Empowerment And Poverty Alleviation Of Poor Women: A Case Study Of India" in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 



**M. B. HARRIS COLLEGE OF ARTS &  
A.E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)



## CERTIFICATE

We hereby certify that Mr./ Miss KAIF SIRAJ SHAIKH of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on "ASTUDY ON MUTUAL FUND - HDFC MUTUAL FUND" in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Principal

Internal Examiner:

External Examiner:



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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A. E. KALSEKAR COLLEGE OF COMMERCE &  
MANAGEMENT.

NAAC Accredited B+  
(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./Miss Arshad Nadeem Afzal Hussain Khan of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on A Study on Role of Statistical factor of How Small Invest Use there Saving in Stock Market in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

[Signature]  
Project Guide

[Signature]  
Principal

Internal Examiner: [Signature]

External Examiner: [Signature]

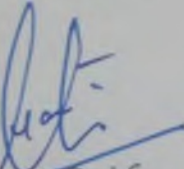


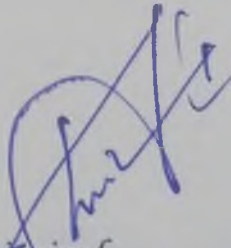
**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S**  
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**A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
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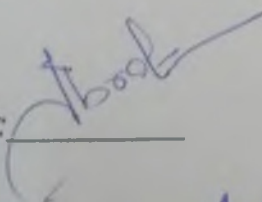


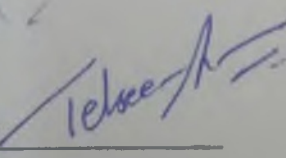
**CERTIFICATE**

We hereby certify that Mr./ Miss *shaiikh Shahzad Abdul Rashid* of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A STUDY ON ARBITRAGEURS OPPORTUNITIES IN NSE AND BSE** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A.E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.

NAAC Accredited B+

(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./ Miss SHARMA RAJPAL GHANSHYAM of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.BAF has completed project on NBFCs AND THEIR ROLE IN ECONOMIC DEVELOPMENT OF INDIA In the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Principal

Internal Examiner:

External Examiner:



**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
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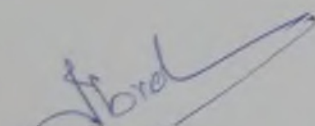
NAAC Accredited B+

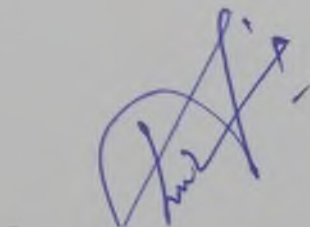
(Affiliated to the University of Mumbai)

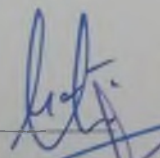
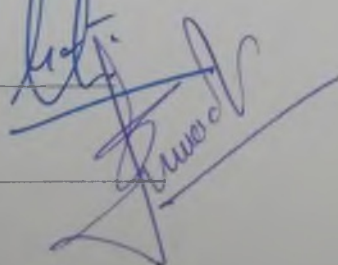


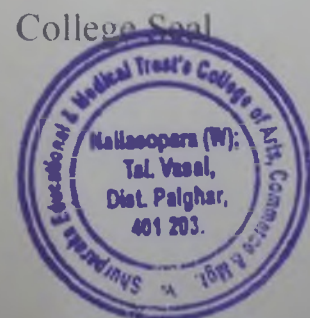
CERTIFICATE

We hereby certify that Mr./ Miss SADAF SHAKEEL ANSARI of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on "IMPACT OF MICRO INSURANCE IN INDIA" in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner:   
External Examiner: 



**M. B. HARRIS COLLEGE OF ARTS &  
A.E.KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**

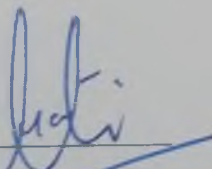
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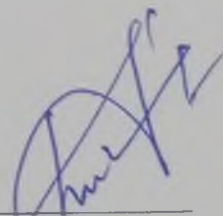
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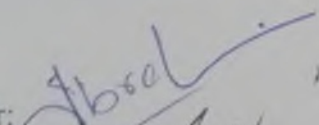
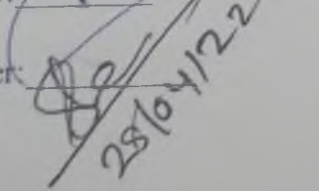


**CERTIFICATE**

We hereby certify that Mr./ Miss Gaurav Vinay Singh of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on CSR And Financial Performance Of TSC In Mumbai in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner:   
External Examiner:   
28/04/22

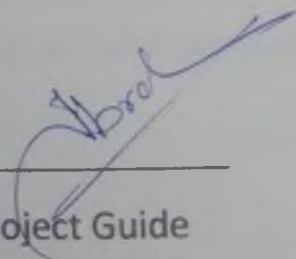


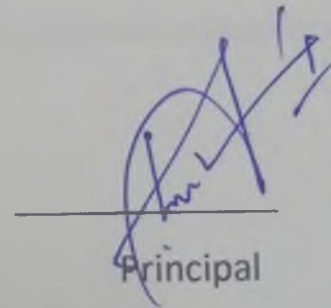
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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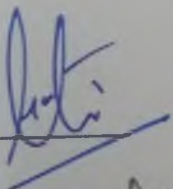


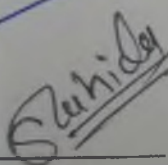
CERTIFICATE

We hereby certify that Mr. KHAN MOHAMMAD SAJID ABDUL AZIZ of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on FORANSIC AUDIT: - WITH RESPECT TO DETECTION AND INVESTIGATION OF FRAUD ." in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 





Health insurance identified awareness preferences and buying

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A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
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## CERTIFICATE

We hereby certify that Mr./ Miss SHAIKH SHAISTA MD SAJJAD of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F.S has completed project on HEALTH INSURANCE: IDENTIFYING AWARENESS PREFERANCES AND BUYING in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Internal Examiner: \_\_\_\_\_

External Examiner: \_\_\_\_\_

Principal



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CERTIFICATE

We hereby certify that Mr./ **SHARMA SHEKHAR NARESHKUMAR** of  
S.E.M. Trust's

M.B. Harris College of Arts & A. E. Kalsekar College of Commerce  
& Management

studying in T.Y.B.A.F has completed project on PERFORMANCE OF MU-  
TUAL FUND IN INDIA in the academic year 2021-22. The information  
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Project Guide

A handwritten signature in blue ink, appearing to be 'Abdul', written over a horizontal line.

Internal Examiner: \_\_\_\_\_

External Examiner: \_\_\_\_\_

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A large, stylized handwritten signature in blue ink, written over a horizontal line.

PRINCIPAL



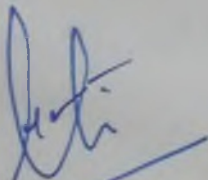
COLLEGE SEAL

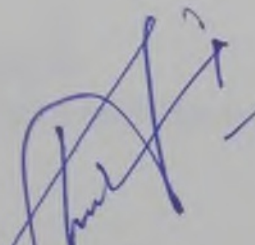
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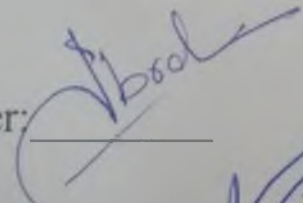


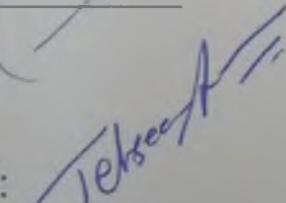
## CERTIFICATE

We hereby certify that Mr./ Miss **Yogesh Santosh Rai** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in **T.Y.B.A.F** has completed project on **Foreign exchange and its risk management** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 

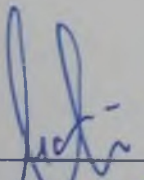


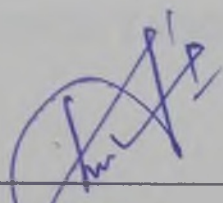
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)

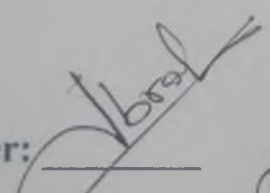


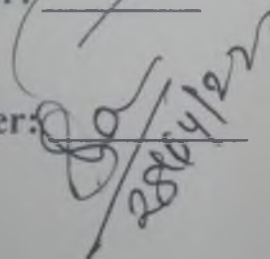
CERTIFICATE

We hereby certify that **MISS SINGH TANOO BHEEM** OF S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.BAF has completed project on "**MERGERS AND ACQUISITION IN BANKING SECTOR**". In the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner:   
28/6/22



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A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
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(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./ Miss SHARMA MANISH JAISHIND of S.E.M.

Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A..F has completed project on A COMPARITIVE STUDY ON HOISING LOAN OF PUBLIC SECTOR AND PRAYATE SECTOR BANK in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Internal Examiner:

External Examiner:

Principal

College seal



**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S**  
**M. B. HARRIS COLLEGE OF ARTS &**  
**A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT,**  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)



**CERTIFICATE**

We hereby certify that Mr./ Miss Sabeena I. Shaikh of S.E.M.  
Trust's M.B.

Harris College of Arts & A. E. Kalsekar College of Commerce & Management  
studying in T.Y.B A F has completed project on A STUDY ON DIVIDEND  
POLICY in the academic year 2021-22. The information submitted in the project is  
true & original to the best of our knowledge.

A handwritten signature in blue ink, appearing to be 'S. K. Kulkarni', written over a horizontal line.

Project Guide

Internal Examiner:

Two handwritten signatures in blue ink. The first signature is written over a horizontal line, and the second signature is written below it, also over a horizontal line.

External Examiner:

A handwritten signature in blue ink, appearing to be 'S. K. Kulkarni', written over a horizontal line.

Principal



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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A.E KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.

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(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./ Miss IRFAN AKHTAR ALI MANSOORI  
of S.E.M. Trust's M.B. Harris College of Arts & A.E Kalsekar College of  
Commerce & Management studying in T.Y.B.A.F has completed project on  
ROLE OF BANKING SECTOR IN INDIA in the academic year 2021-22.

The information submitted in the project is true & original to the best of our  
knowledge.

Project Guide

A handwritten signature in blue ink, appearing to be 'Abdul', written over a horizontal line.

Principal

A handwritten signature in blue ink, appearing to be 'Irfan Akhtar', written over a horizontal line.

Internal Examiner:

A handwritten signature in blue ink, appearing to be 'M.K.', written over a horizontal line.

External Examiner:

A handwritten signature in blue ink, appearing to be 'Sahid', written over a horizontal line.

College Seal



**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**

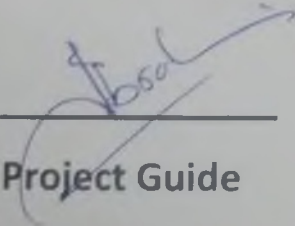
**NAAC Accredited B+**

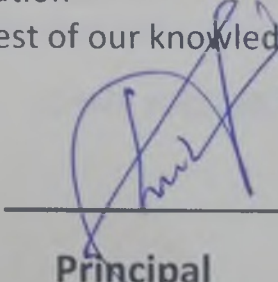
*(Affiliated to the University of Mumbai)*

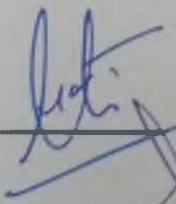
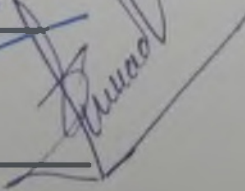


**CERTIFICATE**

We hereby certify that Mr./ Miss ANSARI SANA PRAVIN MOHD AHMAD  
\_\_\_\_\_ of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of  
Commerce & Management studying in T.Y.B.A.F has completed project on A  
Comparative Study On Active Mutual Fund And Passive Mutual Fund \_\_\_\_\_ in the  
academic year 2021-22. The information  
submitted in the project is true & original to the best of our knowledge.

  
\_\_\_\_\_  
**Project Guide**

  
\_\_\_\_\_  
**Principal**

**Internal Examiner:**   
**External Examiner:** 





SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+

(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./ Miss Vishal Kamlesh Waghela of  
S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce  
& Management studying in T.Y.B.A.F has completed project on AN ANALYSIS ON CRYPTOCURRENCY  
in the academic year 2021-22. The information submitted in the project is true &  
original to the best of our knowledge

ASST.PROF. MAMTA HATI  
Project Guide

DR. MOHAMMAD KHALIL AHAMD  
Principal

Internal Examiner:

External Examiner:

college seal

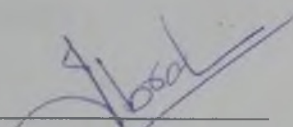


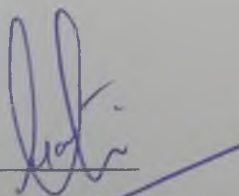
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)

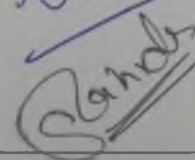


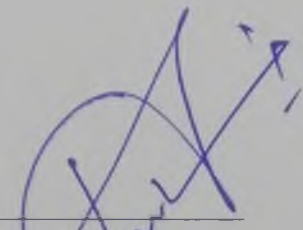
## CERTIFICATE

We hereby certify that Mr./ Miss Khan Sakina Abdul Razzak of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on "A STUDY ON UNDERSTANDING OF DERIVATIVE MARKET" the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

Internal Examiner: 

External Examiner: 

  
Principal



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
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A. E. KALSEKAR COLLEGE OF COMMERCE &  
MANAGEMENT. NAAC Accredited B+  
(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr. ABBUSAD ALIM SHAIKH of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.BAF has completed project on DETAIL STUDY ABOUT "ANALYSIS OF FINANCIAL STATEMENT OF INDIAN BANK in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide

Principal

Internal Examiner:

External Examiner:



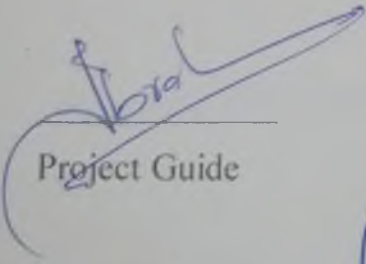
TO STUDY THE PERSPECTIVE OF COMMON PEOPLE ON ECONOMIC IMPORTANCE DUE TO GST DURING LOCKDOWN

SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)




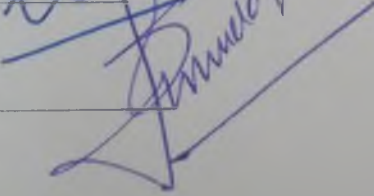
CERTIFICATE

We hereby certify that Mr./ Miss RUKHSAR SALIM JUNANI of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.M.S has completed project on To study the perspective of common people on economic importance due to GST during lockdown in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 

College Seal



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A.E.KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.

NAAC Accredited B+

(Affiliated to the University of Mumbai)



CERTIFICATE

We hereby certify that Mr./ Miss SHAIKH ALTAMASH MOHAMMAD ASAD of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F. has completed project on STUDY ON COMMODITY MARKET WITHIN THE COUNTRY in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide :

Principal

Internal Examiner:

External Examiner:

A.E. KALSEKAR COLLEGE OF COMMERCE AND MANAGEMENT



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)



**CERTIFICATE**

We hereby certify that Mr./ Miss PRAJAPATI MANGALA SURENDRA of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y. B.A.F. has completed project on A STUDY OF CAPITAL BUDGETING OF MARUTI SUZUKI COMPANY in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

Project Guide :

Principal:

Internal Examiner:

External Examiner:



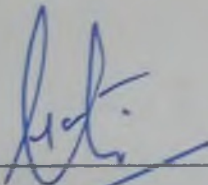
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.


NAAC Accredited B+  
(Affiliated to the University of Mumbai)

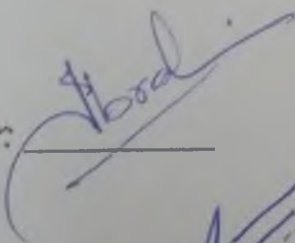


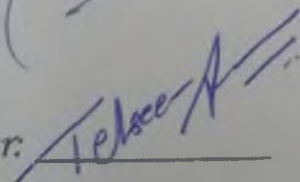
CERTIFICATE

We hereby certify that Mr./ Miss Rohit Jaiprakash Prajapati of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on INCOME TAX PLANNING WITH RESPECT TO INDIVIDUAL ASSESSEE in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner: 

External Examiner: 



SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E.KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+GRADE  
(Affiliated to the University of Mumbai)



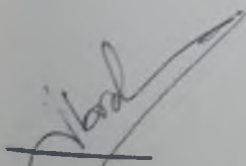
CERTIFICATE

We hereby certify that Mr./ CHAUDHARYINZAMAM MO ISLAM of S.E.M.  
Trust's

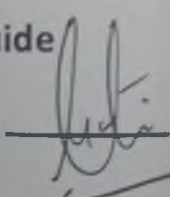
M.B. Harris College of Arts & A. E.Kalsekar College of Commerce &  
Management

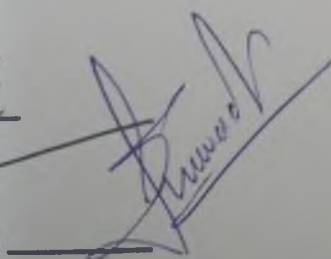
studying in T.Y.B.A.F has completed project on Deference Between Financial  
Institutions And Banks in the academic year 2021-22. The information  
submitted in the

project is true & original to the best of our knowledge.

  
\_\_\_\_\_

Project Guide

Examiner:   
\_\_\_\_\_

External Examiner:   
\_\_\_\_\_

  
\_\_\_\_\_  
PRINCIPAL





SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A.E KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.


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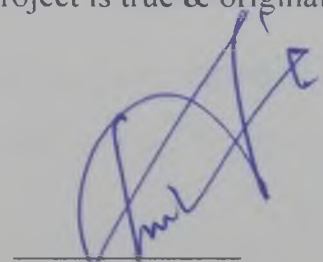
*(Affiliated to the University of Mumbai)*

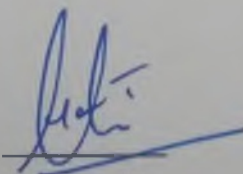


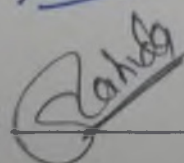
**CERTIFICATE**

We hereby certify that Mr./ Miss **Pal Rinku Sureshchandra**  
of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce &  
Management studying in T.Y.B.A.F has completed project on **A STUDY ON  
INFORMATION TECHNOLOGY WITH REFERENCE TO FOREIGN EXCHANGE**  
in the academic year 2021-22. The information submitted in the project is true & original to  
the best of our knowledge.

  
\_\_\_\_\_  
**Project Guide**

  
\_\_\_\_\_  
**Principal**

**Internal Examiner:** 

**External Examiner:** 

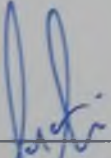


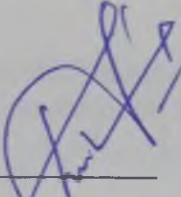
SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.  
NAAC Accredited B+  
(Affiliated to the University of Mumbai)



CERTIFICATE

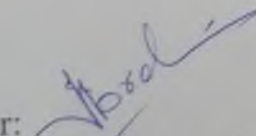
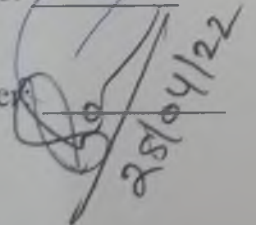
We hereby certify that Mr./ Miss SHARMA ASHISH RAJESH of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.BAF has completed project on A STUDY ON IMPACT OF GST ON CLOTH MERCHANT OF MUMBAI in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Principal

Internal Examiner:

External Examiner:

  
  
28/04/22



**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
*(Affiliated to the University of Mumbai)*



**CERTIFICATE**

We hereby certify that Mr./ *Chaurasiya Vishal Vijay* of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Performance Of Mutual Fund In India** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

*[Signature]*  
Project Guide

*[Signature]*  
Internal Examiner.

*[Signature]*  
External Examiner.

*[Signature]*  
Principal

(Dr. Mohammad Khalil Ahmad)

College Seal



**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
*(Affiliated to the University of Mumbai)*



**CERTIFICATE**

*We hereby certify that Miss / **Gupta Deepa Sanjay** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Study on Strategy of HUL** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

*Internal Examiner:*

*External Examiner:*

*College Seal*

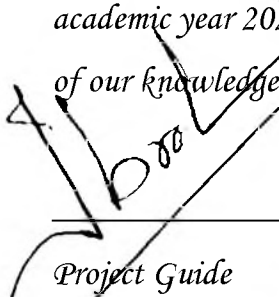


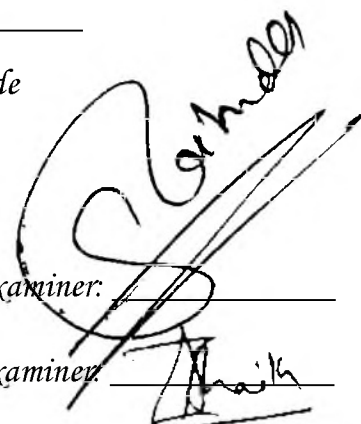
**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S  
M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
*(Affiliated to the University of Mumbai)*

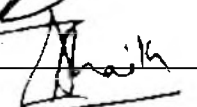


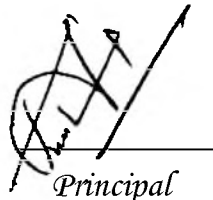
**CERTIFICATE**

We hereby certify that Mr./ **Gupta Vijaykash Babul** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Marketing Strategy On Vivo Mobile in India** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Internal Examiner:

  
External Examiner:

  
Principal

(Dr. Mohammad Khalil Ahmad)

College Seal



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M. B. HARRIS COLLEGE OF ARTS &  
A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
*(Affiliated to the University of Mumbai)*



**CERTIFICATE**

*We hereby certify that Miss/ **Pandey Shivani Umesh** of S.E.M. Trust's M.B. Harris  
College of Arts & A. E. Kalsekar College of Commerce & Management studying in  
T.Y.B.A.F has completed project on **A Study On Stock Market** in the academic year 2021-22.  
The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

*Internal Examiner*

*External Examiner*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

*College Seal*

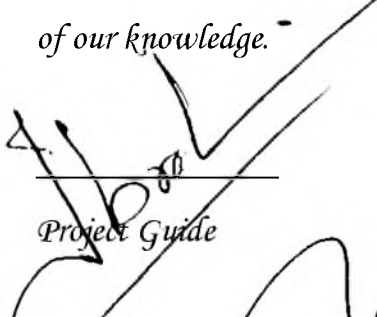


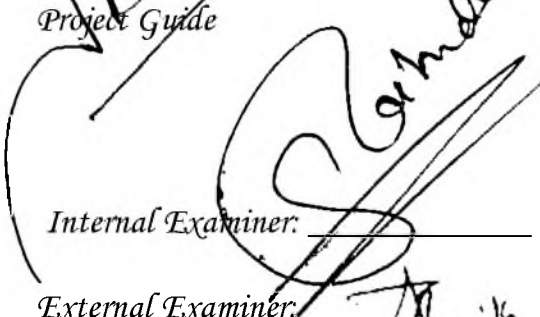
**SHURPARAKA EDUCATIONAL & MEDICAL TRUST'S**  
**M. B. HARRIS COLLEGE OF ARTS &**  
**A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
*(Affiliated to the University of Mumbai)*

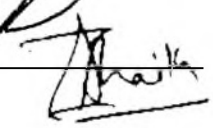


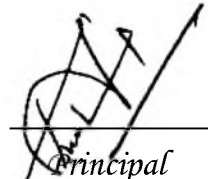
**CERTIFICATE**

We hereby certify that Miss/ **Qureshi Nida Taj** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Marketing Strategies of Samsung Company** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Internal Examiner:

  
External Examiner:

  
Principal

(Dr. Mohammad Khalil Ahmad)

College Seal



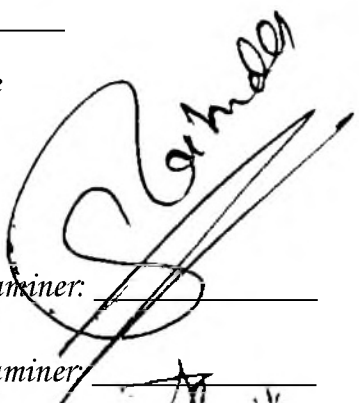
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A. E. KALSEKAR COLLEGE OF COMMERCE & MANAGEMENT.**  
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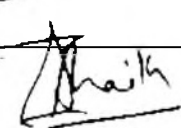



**CERTIFICATE**

We hereby certify that Miss/ **Pathak, Sheetal Chanraprakash** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Project on Waste Management** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
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External Examiner:

  
Principal

(Dr. Mohammad Khalil Ahmad)

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**CERTIFICATE**

*We hereby certify that Miss / **Shaikhi Mehak Farook** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Role Of EXIM Bank** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

*Internal Examiner:*

*External Examiner:*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

*College Seal*

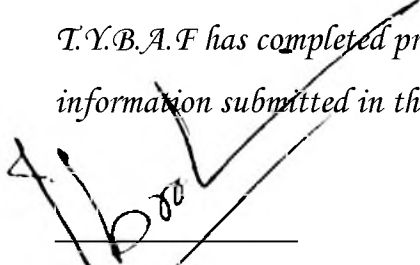


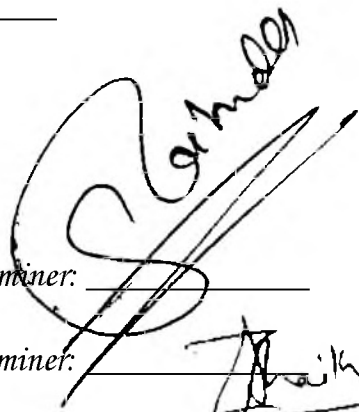
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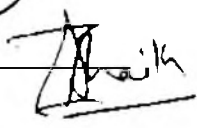


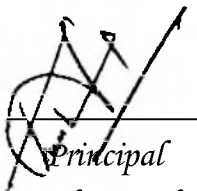
**CERTIFICATE**

We hereby certify that Miss/ **Shaikhi Shayda Nabila** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Event Management** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
Internal Examiner.

  
External Examiner.

  
Principal

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## CERTIFICATE

*We hereby certify that Mr./ **Shaikh Tauqeer Mohd Sajjad** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **General Awareness on Marketing** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

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*External Examiner:*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*



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**CERTIFICATE**

*We hereby certify that Mr./ **Sharma Ankur Dinesh** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Study on labour welfare Scheme** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

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*External Examiner*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

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**CERTIFICATE**

*We hereby certify that Mr./ **Sharma Chandan Vijayprakash** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Stock Market and CRYPTO Currency** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*[Signature]*  
Project Guide

*[Signature]*  
Internal Examiner:

*[Signature]*  
External Examiner:

*[Signature]*  
Principal

*(Dr. Mohammad Khalil Ahmad)*

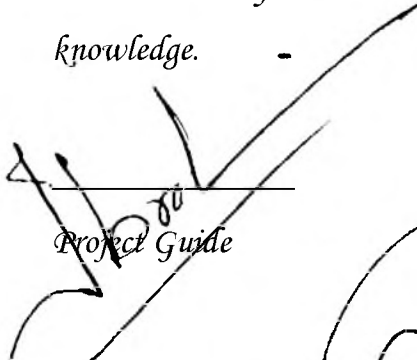


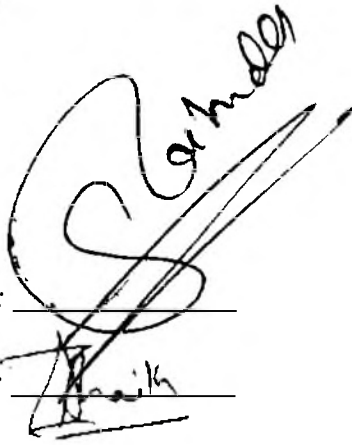
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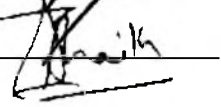


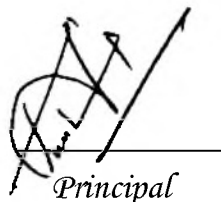
**CERTIFICATE**

We hereby certify that Mr./ **Singh Brijesh Vanshraj** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Study on Indian Money Market** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

  
Project Guide

  
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External Examiner:

  
Principal

(Dr. Mohammad Khalil Ahmad)

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**CERTIFICATE**

*We hereby certify that Miss/ **Singh Pratiksha Kamlesh** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Study on Cooperative Movement in Agro Product** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

*Internal Examiner:*

*External Examiner:*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

*College Seal*



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**CERTIFICATE**

*We hereby certify that Miss/ **Thakur Vaishnavi Prakash** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **A Study of Tourism Industry** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

*Project Guide*

*Principal*

*(Dr. Mohammad Khalil Ahmad)*

*Internal Examiner:*

*External Examiner:*

*College Seal*





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**CERTIFICATE**

*We hereby certify that Mr/ **Yadav Nitesh Suresh** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Project Report on Competency Development of Employees** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.*

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*External Examiner*

*Principal*

*(Dr. Mohammad Kifailil Ahmad)*

*College Seal*



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## CERTIFICATE

We hereby certify that Mr/ **Chaurasiya Kajal Indrasan** of S.E.M. Trust's M.B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management studying in T.Y.B.A.F has completed project on **Project Report on Competency Development of Employees** in the academic year 2021-22. The information submitted in the project is true & original to the best of our knowledge.

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External Examiner

Principal

(Dr. Mohammad Khalil Ahmad)

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