

# CLARA'S COLLEGE OF COMMERCE

Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## **Certificate**

This is to certify that **Ms. Patil Samiksha Devanand.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**FINANCIAL ANALYSIS OF ONGC & IT'S COMPARISON WITH OIL INDIA LIMITED**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MPG*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
Claras College of Commerce  
Yari Road, Versova,  
Andheri (W), Mumbai-400 061

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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## **Certificate**

This is to certify that **Ms. Chikhale Hitansha Mangesh.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is **“A COMPARATIVE STUDY OF E BANKING IN PRIVATE BANK AND PUBLIC SECTORS BANKS (WITH SPECIAL REFERENCE TO SBI AND HDFC BANK)”** under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Jadhav Supriya Gabaji.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**TREND ANALYSIS OF MERCHANT BANKING IN INDIA**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gite*

**Principal**  
Dr. Madhukar Gite



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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **MR. GUPTA SANSKAR SANJAY KUMAR.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**A STUDY AND ANALYSIS OF THE INCREASING IMPORTANCE OF FORENSIC AUDIT**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**

Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**

Dr. Madhukar Gitte



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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Khannah Yashraj Vikash.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**IMPACT OF COVID-19 ON AVIATION SECTOR**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

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**Principal**  
Dr. Madhukar Gitte

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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Varne Maithilee Sanjay.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A COMPARATIVE STUDY OF MANAGING THE FINANCE BY LIFE INSURANCE CORPORATION OF INDIA**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gite*

**Principal**  
Dr. Madhukar Gite



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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Yadav Ratnesh Gangadhari.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**OVER VIEW ON INDIAN TAX WHICH REFERS TO PENALTIES IN INCOME TAX**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MRGP*

**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Dalwai Mahek Nadim.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**ANALYSIS OF FINANCIAL STATEMENT OF ICICI BANK**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Dhakle Kinnari Shashikant.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**COMPARATIVE STUDY OF MUMBAI METRO AND LOCAL TRAINS IN MUMBAI WITH REFERENCE TO PASSANGERS FACILITIES/SERVICES**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



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**Claras College of Commerce**  
Yari Road, Versova,  
Andh - (W), Mumbai-400 061

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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Choudhari Naba Arif.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**TYPES OF MUTUAL FUNDS AND IT'S RISKS AND RETURNS**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Chinchay Swarangi Natraj.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY ON SCAMS IN FINANCIAL MARKET**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MPG*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Pulikkottil Eleena Johnson.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is **“A STUDY ON INVESTMENT AND INVESTMENT AVENUES”** under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MPH*

**Principal**  
Dr. Madhukar Gitte

**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Chandi Diya Rajendra.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**FINANCIAL ANALYSIS ON TATA MOTORS**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V.S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Chasmawala Mohammed Zaid Moh. Rafiq.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**STUDY ON RECENT AMENDMENT IN INDIAN TAX SYSTEM FROM 2018 TO 2021**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**

Prof. Vijay Kumar Makwana

*MP Gitte*

**Principal**

Dr. Madhukar Gitte



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Yar' Road, Versova,  
Andheri (W), Mumbai-400 061

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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Memon Faiz Imran.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**WORKING CAPITAL MANAGEMENT AND RATIO ANALYSIS ON TATA STEEL**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V.S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
Claras College of Commerce  
Yar' Road, Versova,  
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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Chamar Prerna Vinod.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY OF REVIEW OF TAX PAYER AND CONSUMER TOWARDS GOODS AND SERVICE TAX WITH REFERENCE TO MUMBAI**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Shivekar Amar Sambhaji.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**FINANCIAL ANALYSIS OF ASHOK LEYLAND**" under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V.S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MPG*

**Principal**  
Dr. Madhukar Gitte



**Principal**  
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Yari Road, Versova,  
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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Singh Niranjn Mahendra.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is **"A STUDY OF EFFECT OF GST ON REAL ESTATE MARKET IN INDIA"** under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MPG*

**Principal**  
Dr. Madhukar Gitte



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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **MR. GOMES DARREN DANIEL**. has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**IMPACT OF COVID19 ON FINANCIAL SECTOR OF INDIA**" under my supervision.

I further certify that the 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.

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Date of Submission : 21/03/2022

*Makwana V.G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MP Gite*

**Principal**  
Dr. Madhukar Gite



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Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Khan Siddiqa Naseer Ahmad.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is **“A STUDY ON IMPACT OF E-BANKING OF CUSTOMERS SATISFACTION”** under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Londhe Ektaa Ajay.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY ON THE AWARENESS LEVEL AND PERCEPTION OF PEOPLE ON CRYPTOCURRENCY IN MUMBAI**" under my supervision.

I further certify that the 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.

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Date of Submission : 21/03/2022

*Makwana V. G.*

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Prof. Vijay Kumar Makwana



**Principal**  
Dr. Madhukar Gitte



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Diwakar Anju Anil.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY ON STUDENTS REVIEW ON SBI MUTUAL FUND**" under my supervision.

I further certify that the 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.

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Prof. Vijay Kumar Makwana



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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Lakhani Zaid Yusuf.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is "**STUDY OF VARIOUS INVESTMENT OPTIONS**" under my supervision.

I further certify that the 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.

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*Makwana V. G.*

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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Ms. Shaikh Rameeza Javed.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is **“IMPACT OF INCOME TAX LAW ON SALARIED PEOPLE IN MUMBAI CITY”** under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana



*Dr. Madhukar Gitte*

**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **MS. MUKHI FAHIM YUNUS.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY OF PLASTIC MONEY IN INDIA TO INDIVIDUAL**" under my supervision.

I further certify that the 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.

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Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana



**Principal**  
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**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Jaiswar Akash Vimlesh.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is **"A COMPARATIVE STUDY OF MARKETING AND PROMOTIONAL STRATEGIES DEPLOYED BY AIRTEL AND RELIANCE JIO IN ORDER TO GAIN MARKET SHARE AND INFLUENCE CUSTOMER PREFERENCE"** under my supervision.

I further certify that the 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.

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Date of Submission : 21/03/2022

*Makwana V-G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*MP Gite*

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## Certificate

This is to certify that **Ms. Dubey Kareena Sheshnath.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is **“BIG TICKET MERGER: MERGER OF THREE NATIONALISED BANKS”** under my supervision.

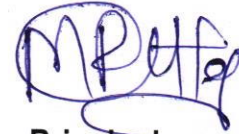
I further certify that the work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana



**Principal**  
Dr. Madhukar Gitte

**Principal**  
Claras College of Commerce  
Yari Road, Versova,  
Andheri (W), Mumbai-400 061



# CLARA'S COLLEGE OF COMMERCE

Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## Certificate

This is to certify that **Mr. Kasmani Umair Iqbal.** has worked and duly completed his Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and his project is **“FINANCIAL ANALYSIS OF RELIANCE INDUSTRIES LIMITED”** under my supervision.

I further certify that the 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. S.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana



**Principal**  
Dr. Madhukar Gitte



**Principal**  
Claras College of Commerce  
Yar' Road, Versova,  
Andheri (W), Mumbai-400 061

# CLARA'S COLLEGE OF COMMERCE

Yari Road, Versova, Andheri (West), Mumbai - 400 061.

**ACADEMIC YEAR : 2021-2022**

## **Certificate**

This is to certify that **Ms. Kazi Sahana Nazmuddin.** has worked and duly completed her Project Work for the degree of Bachelor Of Commerce (Accounting And Finance) under the Faculty of Commerce in the subject of Project Work and her project is "**A STUDY ON CONSUMER PERCEPTION TOWARDS ON ZOMATO**" under my supervision.

I further certify that the 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 feelings and investigations.

Date of Submission : 21/03/2022

*Makwana V. G.*

**Name of Project Guide**  
Prof. Vijay Kumar Makwana

*Dr. Madhukar Gitte*

**Principal**  
Dr. Madhukar Gitte

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