

(Affiliated to University of Mumbai and NAAC Accredited)

Address - Yari Road, Versova, Mumbai - 400061

Contact No - 7738501168, Website - clarascollegeofcommerce.edu.in

ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Awari Vaibhav Kailas. 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 THE IMPACT OF GST ON SECONDARY SECTOR INDUSTRIES" 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: 05/04/2023

Name of Project Guide

Prof. Vijay Kumar Makwana

makwanav. G.

Principal
Dr. Madhukar Gitte



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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Bavkar Khushi Bharat**. 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 FINANCIAL ANALYTICS OF ONGC AND 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: 05/04/2023

Name of Project Guide

Majowana V C

Prof. Vijay Kumar Makwana

Principal
Dr. Madhukar Gitte





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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Bhanji Srushti Devendra**. 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 COVID-19 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.

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

Date of Submission: 05/04/2023

Name of Project Guide

Makwangv. 9.

Prof. Vijay Kumar Makwana

D Char

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Bodle Wasim Hamid. 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" 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Chamadia Adnan Altaf**. 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 THE VIEW OF COMMON PEOPLE REVISION OF TAX SLAB" 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: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Darnell Aayush Nitesh**. 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 INVESTORS PREFERENCE IN FIX INCOME SECURITIES" 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: 05/04/2023

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Dhilod Siddhart Bindher**. 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 AND ANALYSIS OF FINANCIAL STATEMENT OF SBI 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 his own work and facts reported by his personal feelings and investigations.

Date of Submission: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Dubey Harsh Sheshnath**. 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 "CENTURION BANK OF PUNJAB MERGER WITH 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.

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Date of Submission: 05/04/2023

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Gajiyani Shaad Sadruddin**. 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 GST ON CONSTRUCTION PROJECT**" 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: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Gajra Raj Chhagan. 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 ETHICS IN AUDITING THROUGH NFRA" 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: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Haldankar Shravani Hemant**. 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 "COMPREHENSIVE STUDY ON SEBI AND ITS SIGNIFICANCE ROLE IN INDIAN ECONOMY." 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: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Jagrala Salman Inaytullah. 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 "DIGITALIZATION OF EDUCATION SYSTEM AND IT'S IMPACT ON LEARNER IN HIGHER EDUCATION SYSTEM" 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: 05/04/2023

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Kafar Dhruv Chandrakant. 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 MERGER AND ACQUISITIONS OF BANK OF BOTODA" 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: 05/04/2023

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Mehta Vanshika 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 ON SYSTEMATIC INVESTMENT PLAN" 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: 05/04/2023

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Mota Rishi Bhavesh**. 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 "**RETAIL CREDIT EXPLOSION IN INDIAN BANKING**" 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: 05/04/2023

Name of Project Guide

Maxwana V. S.

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Patil Sakshi 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 "GROWTH OF E-COMMERCE WEBSITE" (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.

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Date of Submission: 05/04/2023

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Principal
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Contact No - 7738501168, Website - clarascollegeofcommerce.edu.in

ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Sidhpurwala Mustafa Anis**. 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 "GROWTH OF E COMMERCE WEBSITE IN INDIA (FLIPKART)" 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: 05/04/2023

Name of Project Guide Prof. Vijay Kumar Makwana

Wumbai 400 061

Principal
Dr. Madhukar Gitte

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Address - Yari Road, Versova, Mumbai - 400061

Contact No - 7738501168, Website - clarascollegeofcommerce.edu.in

ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Zoya Fatima Hasan Raza**. 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 "STUDY THE RISK AND RETURN OF SHGS IN VERSOVA" 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: 05/04/2023

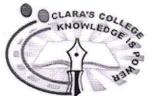
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Name of Project Guide

Majowana V.S.

Prof. Vijay Kumar Makwana

Principal
Dr. Madhukar Gitte



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Address - Yari Road, Versova, Mumbai - 400061
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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Mr. Kadri Ovesh Afzal. 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 "PEOPLE'S PROSPECTIVE TOWARDS RISK AND RETURN REGARDING LIFE INSURANCE POLICY" 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: 05/04/2023

Name of Project Guide

Malawana V.C

Prof. Vijay Kumar Makwana

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that Ms. Khan Firdous Jamil Ahmed. 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 "STUDY THE PERCEPTION OF INVESTORS TOWARDS AVAILABLE 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.

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Date of Submission: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Mr. Shaikh Shahabaz Kwazamainuddin**. 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 FUNDAMENTAL ANALYSIS OF BANKING 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.

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Date of Submission: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that MR. SHAIKH ABDUL REHMAN FAKIR ALI. 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 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.

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Date of Submission: 05/04/2023

Name of Project Guide

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ACADEMIC YEAR: 2022-2023

Certificate

This is to certify that **Ms. Bhende Kinjal Premnath**. 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.

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

Date of Submission: 05/04/2023

Name of Project Guide

Mexima V. S.

Prof. Vijay Kumar Makwana

Principal
Dr. Madhukar Gitte