

**R. A. Podar College of Commerce & Economics
(Autonomous)
Matunga, Mumbai 400019.**

CERTIFICATE

This is to certify that **Ms. Mukta Joshi, Roll no - 23** of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on **A Study on Behavioural Biases in Personal Investment Decisions** under the guidance of **Mrs. Bhuvaneshwari R.**

[Handwritten Signature]

(Course Coordinator)

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(Principal)

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(Project Guide/ Internal Examiner)

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23/4/24

(External Examiner)



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CERTIFICATE

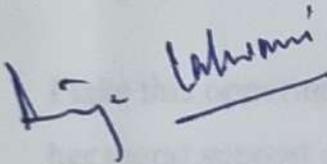
This is to certify that Ms. Khushi Khandvilkar, Roll No.30 of Third Year

BMS, Semester VI (2023-2024) has successfully completed the project on

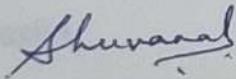
“A Comparative Study to Evaluate Customer Contentment

between Nationalised and Privatised Banks” under the guidance of

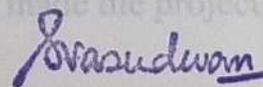
Ms. Bhuvaneshwari R.



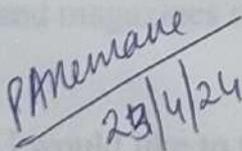
(Course Coordinator)



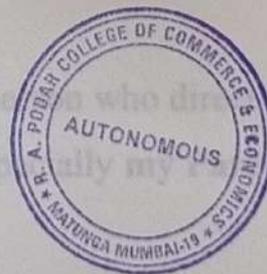
(Project Guide/Internal Guide)



(Principal)


29/4/24

(External Guide)



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Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that **Ms Nupur Khot , Roll no: 89** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **A Comparative Analysis of Tech Influencer's Marketing Strategy: Technical Guruji and GeekyRanjit** under the guidance of Mrs. N. Usha Rao.

Dij Lakshani

Jyotsudwan

Course Coordinator

Principal

NLRao

Project Guide/ Internal Examiner

WJash

External Examiner



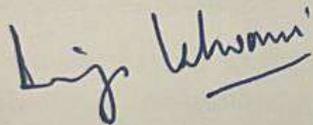
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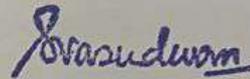
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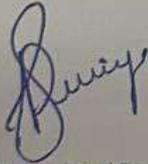
This is to certify that **MS. PRATYUSHA BIPUL GUHA**, Rollno-104 of Third year BMS, semester VI(2023-2024) has successfully completed the project on - **JOB SATISFACTION LEVELS IN VARIOUS AGE GROUPS "** Under the guidance of **MRS. DIVYA K. SHETTY**.



(Course Coordinator)

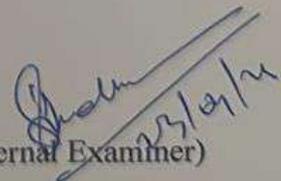


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(Project Guide/ Internal Examiner)





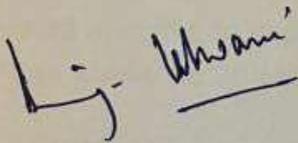
(External Examiner)

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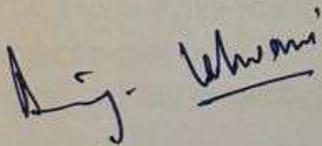
CERTIFICATE

This is to certify that Mr. Yuvraj Singh, Roll No.118 of Third Year BMS,
Semester VI (2023-24) has successfully completed the project on "The Influence of
the Film Industry on Tourism and Destination Branding" under the guidance of Ms.

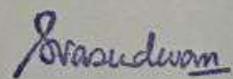
Divya Lalwani.



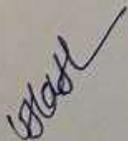
(Course Coordinator)



(Project Guide/Internal Guide)



Principal



External Guide



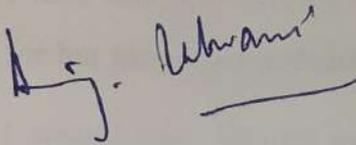
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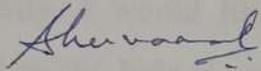
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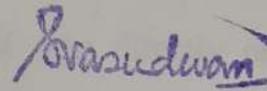
This is to certify that **Mr. Aditya Buchade, Roll no. 08** of Third Year B.M.S., Semester VI (2023- 2024) has successfully completed the project on **“The Impact of Financial Literacy Programs on Personal Finance”** under the guidance of **Mrs. Bhuvaneshwari. R**



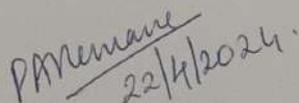
(Course Coordinator)



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(Principal)


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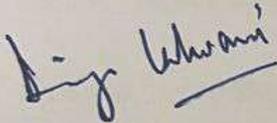
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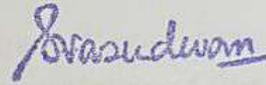
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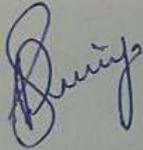
This is to certify that **Mr. Amogh Rajesh Tawade**, roll no. 68 of TYBMS semester VI (2023-2024) has successfully completed the project on **A Study On Cryptocurrency And Its Role In Finance**, under the guidance of **Adv. Divya K. Shetty**.



Course Coordinator

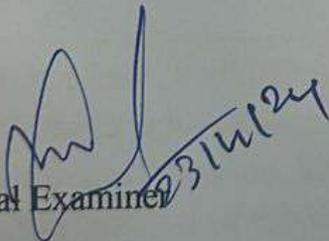


Principal



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CERTIFICATE

This is to certify that Mr. **Atharva N Jadhav** , Roll no: **22** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **The Role of Financial Management in Driving Enterprise Success** under the guidance of **Bhuvaneshwari. R**

Bij. Bhuvaneshwari

Course Coordinator

J. Sudwan

Principal

Shivani

Project Guide/ Internal Examiner



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External Examiner

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CERTIFICATE

This is to certify that **Mr. Siddhant Abhijeet Panchal, roll no- 119** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on “**Marketing Strategies of Cadbury Company**” under the guidance of **Mrs. N Usha Rao**

Dij Lakwani

Course Coordinator

Sarasudwan

Principal

Nikhar

Project Guide/ Internal Examiner

*Datta
23/04/24*

External Examiner



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CERTIFICATE

This is to certify that Mr. Adi Pawar, Roll No: 48, of Third Year B.M.S, Semester VI (2023-2024) has successfully completed the project on "Awareness of Initial Public Offering Among Youth" under the guidance of CA (Mr.) Orel Moses Kolet.

Diya Khwani

Course Coordinator

Omkar

Project Guide/Internal Examiner

Prasudwan

Principal

Shree

External Examiner



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CERTIFICATE

This is to certify that **Mr. Harsh Gandhi, Roll no. 114** of Third Year B.M.S., Semester VI (2023- 2024) has successfully completed the project on **“The Role Of UPI In Rise Of Organized & Unorganized Sales”** under the guidance of **Mrs. Divya Lalwani .**

Divya Lalwani

(Course Coordinator)

Divya Lalwani

(Project Guide/ Internal Examiner)

Prasudwan

(Principal)

Shege

(External Examiner)



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CERTIFICATE

THIS IS TO CERTIFY THAT MR. AMAN PATIL, ROLL NO. 44 OF TYBMS SEMESTER VI (2023-24) HAS SUCCESSFULLY COMPLETED THE PROJECT ON, A STUDY ON INVESTMENT HABITS AMONG DIFFERENT AGE GROUPS IN THANE AND MUMBAI, UNDER THE OF CA. OREL MOSES KOLET.

Dij. Ushani

Course Coordinator

J. Vasudwan

Principal

Omkar
Project Guide / Internal Examiner

Shree
External Examiner



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CERTIFICATE

This is to certify that **Ms. Vedika Jagannath Bambale, Roll No – 75** of T.Y. Bachelor of Management Studies, Semester VI (2023 – 2024) has successfully completed the project on “**A Study on Green Marketing**” under the guidance of **Mrs. N Usha Rao**.

Dij Bahani

(Course Coordinator)

Mehar

Project Guide/ Internal Examiner

Sasudwan

Principal

Wase

External Examiner



ACKNOWLEDGEMENT

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CERTIFICATE

This is to certify that Mrs. Srushti Gohil, Roll No. 81 of T.Y.BMS, Semester VI (2023-2024) has successfully completed the project on "Effects of Celebrity Marketing on Consumer Buying Behaviour" under the guidance of Usha Ma'am.

Divya Lalwani

Course Coordinator

Neha

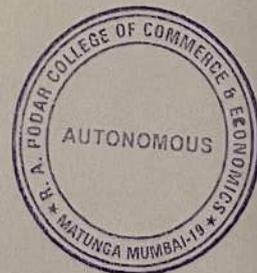
Project Guide/ Internal Examiner

Usha

External Examiner

Prasudwan

Principal



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Certificate

This is to certify that Ms SEJAL SADANE Roll no 54, Student of Third Year Semester VI (2023-2024) has Successfully completed the project on, "A STUDY ON THE IMPACT OF GOOGLE PAY ON ONLINE SHOPPING AMONG YOUNG ADULTS IN MUMBAI REGION" Under the guidance of CA Mr. Orel Moses

W. Whisman

(Course Coordinator)

Prasudwan

(Principal)

Omka

(Project Guide) / Internal Examiner

S. Rega

(External Examiner)



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CERTIFICATE

This is to certify that **Ms. Hiromi Patadia, Roll no: 43** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“Assessing the economic and financial implications of black money”** under the guidance of **CA (Mr.) Orel Moses Kolet.**

Dr. Whani

(Course Coordinator)

Orel Kolet

(Project Guide/Internal Guide)

J. Vasudwan

Principal

S. Rese

External Guide



R. A. Podar College of Commerce & Economics

To list who all have helped me is difficult (Autonomous) numerous,
and the depth is so enormous.

Matunga, Mumbai 400019.

I would like to acknowledge the following channels
and fresh discussions in the completion of this project.

CERTIFICATE

**This is to certify that Mr. Aryan Ketkar Roll No. 29 of T.Y.BMS ,
Semester VI (2023-2024) has successfully completed the project of research work on
Psychology of Investment: Understanding investor's behaviour under the guidance of
Bhuvaneshwari Ma'am.**

Divya Lalwani

Course Coordinator

I would like to thank our Coordinator Ma. Divya
Lalwani, for her moral support and guidance.
I would also like to express my sincere gratitude towards my project
guide, Bhuvaneshwari Ma'am, whose guidance and care made the project
successful.

I would like to thank my College Library, for being provided various
references which proved to be useful.

Shuvansal

Project Guide/ Internal Examiner

My parents who directly or
indirectly helped me in the completion of the project, especially my
parents and peers who supported me throughout my project.

Prasudham

Principal

*Prasudham
24/4/24.*

External Examiner



ACKNOWLEDGEMENT

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CERTIFICATE

This is to certify that Miss Bhavya Arya Roll No.74 of T.Y.BMS ,Semester VI (2023-2024) has successfully completed the project of research work on **Impact of social media influencers on consumer behaviour** under the guidance of N.Usha Rao ma'am.

Big Lalwani

Course Coordinator

Prakas

Project Guide/ Internal Examiner

Prasudwan

Principal

Wax

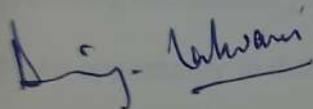
External Examiner



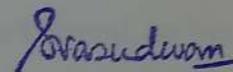
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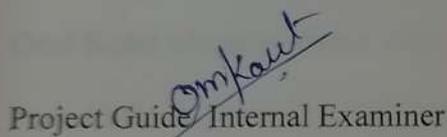
This is to certify that Ms. Riya Prasad Patkar, roll no: 47 of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on **THE STUDY ON THE IMPACT OF CASHLESS ECONOMY IN INDIA** under the guidance of MR. OREL KOLET.



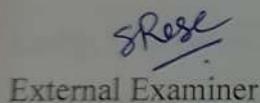
Course Coordinator



Principal



Project Guide / Internal Examiner



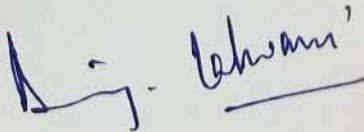
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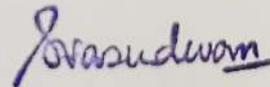
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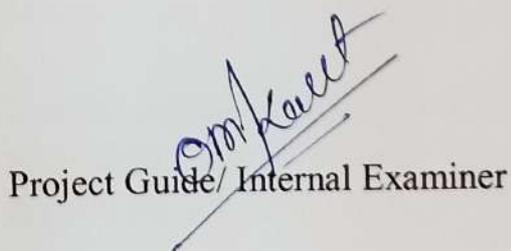
THIS IS TO CERTIFY THAT **MS. VAISHNAVI SHANTANU SHINDE**, ROLL NO. 60 OF TYBMS SEMESTER VI (2023-2024) HAS SUCCESSFULLY COMPLETED THE PROJECT ON A **STUDY ON CONSUMER PERCEPTION ON 'BUY NOW-PAY LATER MODEL'** IN MUMBAI, UNDER THE GUIDANCE OF **CA. OREL MOSES KOLET**.



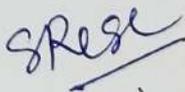
Course Coordinator



Principal



Project Guide/ Internal Examiner



External Examiner



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CERTIFICATE

This is to certify that **Ms. Aishwarya Naik, Roll No. 108** of Third Year BMS, Semester VI (2023-24) has successfully completed the project on **‘Dysfunctional Behaviour Demonstrated By Interns At Work – Causal Factors And Suggestive Remedies’**, under the guidance of **Mrs. Usha Rao.**

Divya Lalwani

(Course Co-ordinator)

Mrs. Divya Lalwani

Usha Rao

(Project Guide/Internal Examiner)

Mrs. Usha Rao

Shobana Vasudevan

(Principal)

Dr.(Mrs) Shobana Vasudevan

Shobana Vasudevan
23/04/24

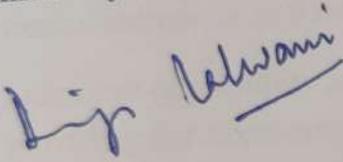
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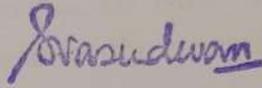
CERTIFICATE

This is to certify that **Ms. Yashashwi Jain**, roll no. 87 of T.Y. Bachelor of Management Studies, semester VI (2023-24) has successfully completed the project on **research on the evolution and impact of e-commerce on the retail industry** under the guidance of Mrs. N.Usha Rao.



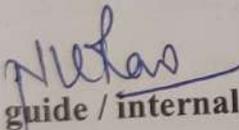
Course coordinator

Mrs. Divya Lalwani

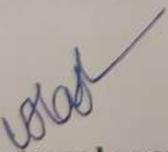


Principal

Dr. Mrs. Shobhana Vasudevan


Project guide / internal examiner

Mrs. N.Usha Rao


External examiner



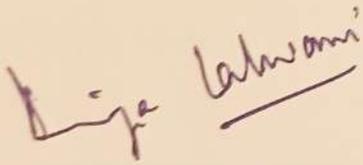
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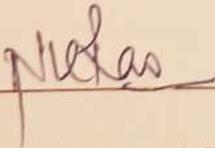
Matunga, Mumbai-400019.

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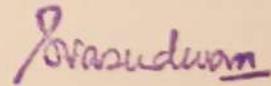
This is to certify that **Mr. Sangharsh Jadhav, Roll No.84** of Third Year BMS, Semester VI (2023-24) has successfully completed the project on "Marketing and Sales strategies of Parle Products" under the guidance of Ms. Usha Rao.



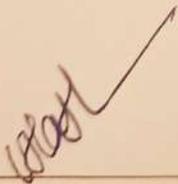
(Course Coordinator)



(Project Guide/Internal Guide)



Principal



(External Guide)

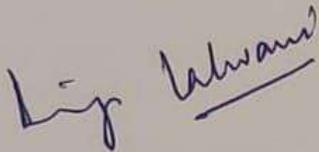


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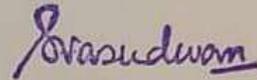
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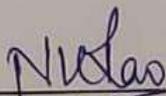
THIS IS TO CERTIFY THAT MS. PRANJAL SATISH MARADE,
ROLL NO. 92 OF TYBMS SEMESTER VI (2023-2024) HAS
SUCCESSFULLY COMPLETED THE PROJECT ON 'ANALYSIS OF THE
MARKETING STRATEGIES OF A DENTAL COMPANY NAMED
'ORMCO', UNDER THE GUIDANCE OF MRS. N. USHA RAO.



Course co-ordinator



Principal



Project guide/internal examiner



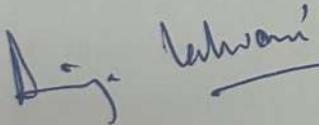


External examiner

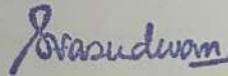
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CERTIFICATE

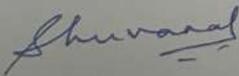
This statement functions as an attestation for **Mr. Safal Nitin Saboo** an undergraduate student actively pursuing a Bachelor's degree in Bachelor of Management Studies with a focus on Finance. The completion of the project titled "THE FUTURE OF CRYPTOCURRENCIES IN DIGITAL PAYMENTS: A STUDY OF UPI." is confirmed, having been carried out in fulfillment of the stipulated requirements during the semester of the academic year (2023-2024), in accordance with the guidelines set forth by the college administration.



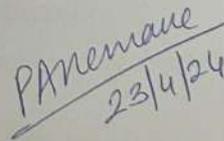
COURSE COORDINATOR



PRINCIPAL



PROJECT GUIDE


PANENAME
23/4/24

EXTERNAL EXAMINER



**R. A. Podar College Of Commerce & Economics (Autonomous)
Matunga, Mumbai 400019.**

CERTIFICATE

This is to certify that Ms. Sakshi Lokhande, Roll no. 105 of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“A comprehensive study on flexible working conditions and it’s impact on employee performance and job satisfaction”** under the guidance of Adv. Divya Shetty.

Sakshi Lokhande

Course Coordinator

Jyotsna

Principal

Divya

Project Guide/ Internal Examiner



Sharma
27/04/24

External Examiner

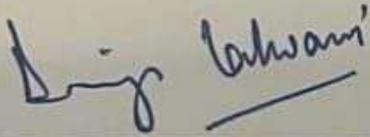
R. A. Podar College Of Commerce & Economics

(Autonomous)

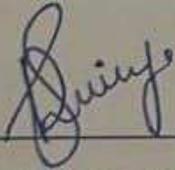
Matunga, Mumbai-400019

CERTIFICATE

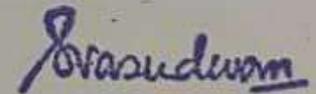
This is to certify that Ms. **Bhavna Maitry**, Roll no. **106** of T.Y. Bachelor Of Management Studies, Semester VI (2023- 2024) has successfully completed the project on '**Key Determinants of Employee Retention in a Dynamic Business Landscape: IT sector**' under the guidance of Adv. (Ms.) **Divya Karunakar Shetty**.



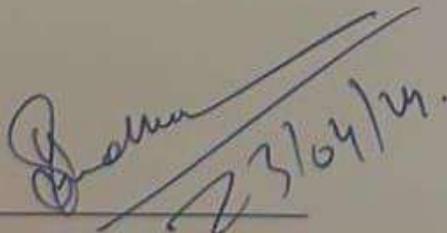
Course Coordinator



Project Guide/ Internal Examiner



Principal


23/04/24.

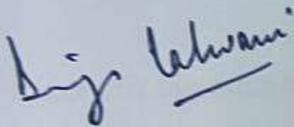
External Examiner

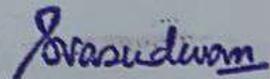


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Matunga, Mumbai 400019

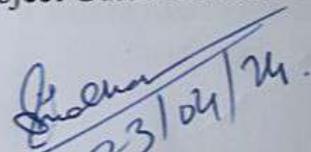
CERTIFICATE

This is to certify that Mr./Ms. TEJAS SANJAY SHEDE, Roll no: 110 of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on A STUDY ON UNDERSTANDING THE BEST HUMAN RESOURCE MANAGEMENT PRACTICES IN THE SERVICE SECTOR under the guidance of MS. DIVYA SHETTY.


Course Coordinator


Principal


Project Guide/ Internal Examiner


23/04/24.
External Examiner



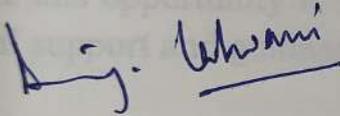
Acknowledgement

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(Autonomous)

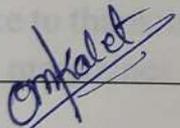
Matunga, Mumbai - 400019.

CERTIFICATE

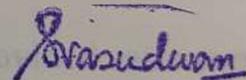
This is to certify that **Mr. Tejas Patil, Roll No. 46** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“A study on the attitude of youth towards entrepreneurship in Mumbai”** under the guidance of CA (Mr.) Orel Moses Kolet.



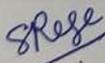
(Course Coordinator)



(Project Guide/Internal Examiner)



(Principal)



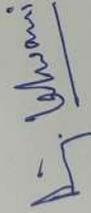
(External Guide)



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MATUNGA, MUMBAI-400019**

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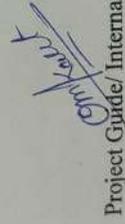
This is to certify that **Mr. Amey Mahesh Sutar**, roll no. 67 of TYBMS semester VI (2023-2024) has successfully completed the project on “A **Study On Personal Financial Management Habits Among College Students In Mumbai**”, under the guidance of **CA. Orel Moses Kolet**.



Course Coordinator



Principal



Project Guide/ Internal Examiner





External Examiner

R. A. Podar College of Commerce & Economics

(Autonomous)

Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that **Miss. Sanjyot Sunil Kshirsagar**, Roll no: **32** of Third Year BMS, Semester VI (2023-24) has successfully Completed the project on **“Investment Options for Gen Z”** Under the guidance of **Mrs. Bhuvaneshwari R.**

Dr. Bhuvaneshwari R.

Course Coordinator

P. Anandaram

Principal

Shivani

Internal Examiner

P. Anandaram
25/4/24

External Examiner

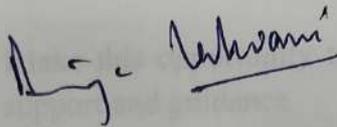


ACKNOWLEDGEMENT

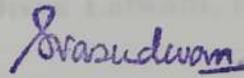
R. A. Podar College Of Commerce & Economics (Autonomous)
Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that **Ms. TANYA MOTWANI, Roll no: 40** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **A STUDY ON EFFECTS OF INFLATION ON PERSONAL SPENDING TOWARDS FMCG PRODUCTS** under the guidance of **Ms. Bhuvaneshwari R.**



Course Coordinator
Mrs. Divya Lalwani

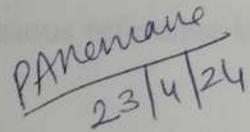


Principal
Dr. Mrs. Shobana Vasudevan



Project Guide/ Internal Examiner
Examiner
Ms. Bhuvaneshwari R.




23/4/24

External

R. A. Podar College of Commerce & Economics

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Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that Pranjal Prakash Wathore Roll No. 72 of T.Y.BMS , Semester VI (2023-2024) has successfully completed the project of research work on **“Various investment opportunities and patterns of salaried people with respect to the Kharghar area.”** under the guidance of Bhuvaneshwari Ma'am.

H. J. Whome

(Course Coordinator)

Ashwani

(Project Guide/ Internal Examiner)

S. Vasudwan

Principal

Pranmane
25/4/24

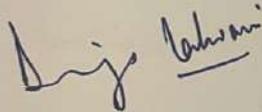
(External Examiner)



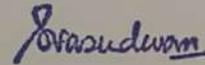
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Matunga, Mumbai 400019

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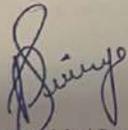
This is to certify that Mr./Ms. MIKITA ARVIND BANDIVADEKAR, Roll no: 100 of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on A STUDY ON SOUTSOURCING AND ITS APPLICATION IN IT SECTOR under the guidance of MS. DIVYA SHETTY.



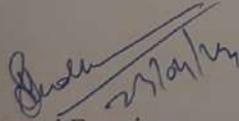
Course Coordinator



Principal



Project Guide/ Internal Examiner



External Examiner

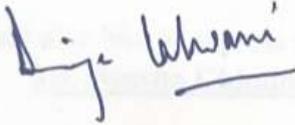


R. A. Podar College of Commerce & Economics
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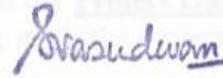
Matunga, Mumbai 400019.

CERTIFICATE

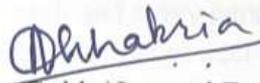
This is to certify that **Mr. Aaryan Rajendra Kavalekar, Roll no: 28** of T.Y.
Bachelor of Management Studies, Semester VI (2023- 2024) has
successfully completed the project on **A STUDY ON BANKING**
FRAUDS IN INDIA, under the guidance of **Ms. Neesha Chhabria**.



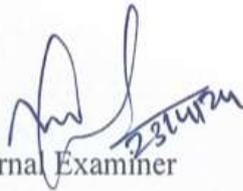
Course Coordinator



Principal



Project Guide/ Internal Examiner



External Examiner



ACKNOWLEDGEMENT

CERTIFICATE

This is to certify that Ms. Saloni Sankulkar, Roll no: 109 of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on _____ under the guidance of Ms. Divya Shetty.

Divya Shetty

Course Coordinator

Prasudhwan

Principal

Divya Shetty

Project Guide / Internal Examiner

Deeksha
23/04/24

External Examiner



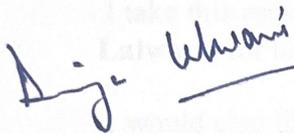
R. A. Podar College of Commerce & Economics

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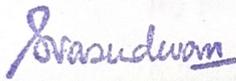
Matunga, Mumbai 400019.

CERTIFICATE

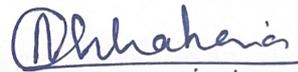
This is to certify that Ms. Tanvi Chandekar, Roll no: 9 of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on **“Impact of Fintech on Personal Finance”** under the guidance of **Professor Neesha Chhabria**.



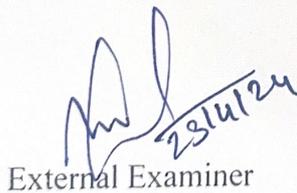
Course Coordinator



Principal



Project Guide/ Internal Examiner



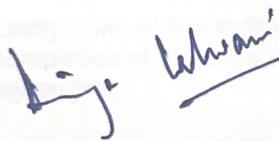
External Examiner



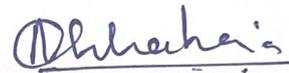
**R.A. Podar College of Commerce and Economics
(Autonomous)
Matunga, Mumbai-400019.**

CERTIFICATE

This is to certify that **Ms. Aarya Arte, Roll No. 02 of Third Year BMS, Semester VI (2023-34)** has successfully completed the project on "Personal Finance- analysis of its knowlege and application among Indian Consumers" under the guidance of **Ms. Neesha Chhabria**.



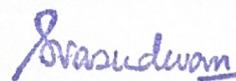
(Course Coordinator)



(Project Guide/ Internal Guide)


23/4/24

(External Guide)



(Principal)



CERTIFICATE

This is to certify that Mr./Ms. Mrunal Pawar , Roll no: 49 of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on 14 april under the guidance of C.A. Orel Kolet

Dr. J. Lakshmi

Course Coordinator

S. S. S. S. S.

Principal

Dr. S. S. S.
Project Guide / Internal Examiner

S. S. S.

External Examiner



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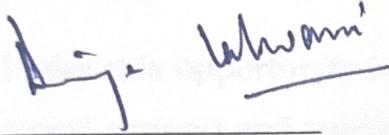
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Matunga, Mumbai 400019.

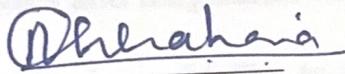
CERTIFICATE

This is to certify that **Ms. Aishwarya Manure, Roll no. 36** of Third Year B.M.S., Semester VI (2023- 2024) has successfully completed the project on **“Study On Which Financial Instruments Do People Prefer To Invest In Indian Financial Market”** under the guidance of

Ms. Neesha Chhabria.



(Course Coordinator)



(Project Guide/ Internal Examiner)



(Principal)


22/11/24

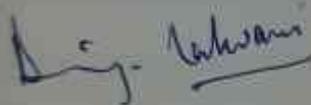
(External Examiner)



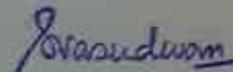
R. A. PODAR COLLEGE OF COMMERCE & ECONOMICS
MATUNGA, MUMBAI – 400019

CERTIFICATE

This is to certify that Ms. Riya Prasad Patkar, roll no: 47 of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on **THE STUDY ON THE IMPACT OF CASHLESS ECONOMY IN INDIA** under the guidance of MR. OREL KOLET.

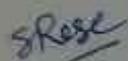


Course Coordinator



Principal


Project Guide Internal Examiner

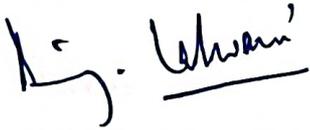

External Examiner



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Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that **Mr. HARSH NAIK, Roll no: 42** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **A STUDY ON SUSTAINABILITY AND IT'S IMPACT ON THE FINTECH INDUSTRY** under the guidance of **Mr. Orel Kolet**



Course Coordinator

Mrs. Divya Lalwani



Principal

Dr. Mrs. Shobana Vasudevan

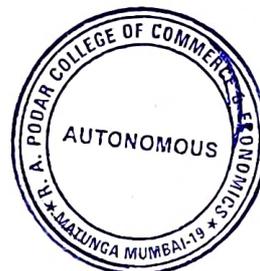


Project Guide/ Internal Examiner

CA (Mr.) Orel Kolet



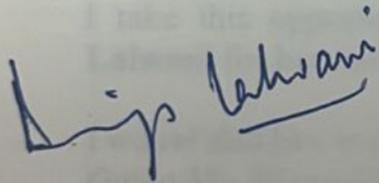
External Examiner



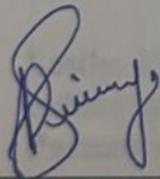
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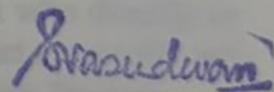
This is to certify that Ms. **Megha Parashram Talageri, Roll No. 111** of Third Year BMS, Semester VI (2022-2023) has successfully completed the project on **“Analysis Of Existing Job Design Method For Motivation Of Employees”** under the guidance of **Ms. Divya Shetty.**



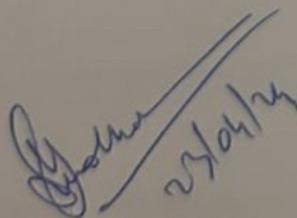
(Course Coordinator)



(Project Guide/ Internal Guide)



Principle



External Guide



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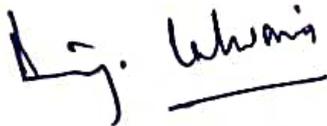
(Autonomous)

Matunga, Mumbai 400019.

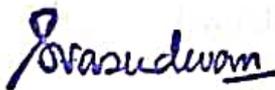
ACKNOWLEDGEMENT

CERTIFICATE

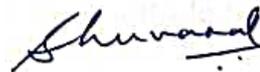
This is to certify that Ms. Roshani Thomare, Roll no: 112 of T.Y. Bachelor of Management Studies, Semester VI (2023-2024) has successfully completed the project on "Factors Influencing Employee Attrition In Private sectors" under the guidance of Professor Bhuvaneshwari. R.



Course Coordinator



Principal



Project Guide/ Internal Examiner



External Examiner



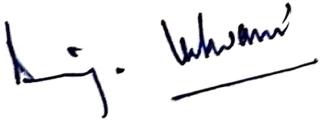
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Matunga, Mumbai 400019.

CERTIFICATE

This is to certify that Mr. **Prabhanjan Mahesh Meher**, Roll no: **38** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“A Study On Students Perception Towards Mobile Fintech Applications In Mumbai”** under the guidance of CA Mr. Orel Kolet.



(Course Coordinator)

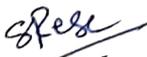


(Principal)



(Project Guide/ Internal Examiner)





(External Examiner)

R. A. Podar College of Commerce & Economics
(Autonomous)

Matunga, Mumbai - 400019.

CERTIFICATE

This is to certify that **Ms. Kiran Dhumale**, Roll no. **15** of Third Year BMS, Semester VI (2023- 2024) has successfully completed the project on **“A Study on UPI usage patterns of Undergraduate Students in Mumbai”** under the guidance of **Mrs. Bhuvaneshwari. R**

K. J. Lakshmi

(Course Coordinator)

Bhuvaneshwari

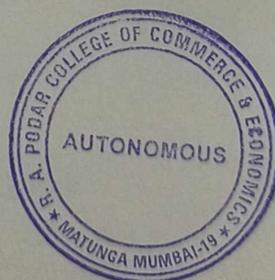
(Project Guide/ Internal Examiner)

Rasudwan

(Principal)

P. Anemane
22/4/24

(External Examiner)

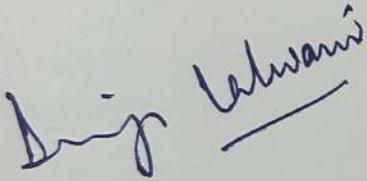


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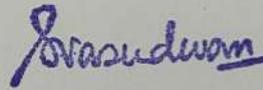
Matunga, Mumbai-400019

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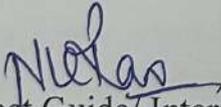
This is to certify that **Ms. Pradnya Mayekar, Roll no: 107** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **'Student's perspective on current job market in India and the most successful method of Recruitment and selection for them'** under the guidance of **Mrs. N. Usha Rao.**



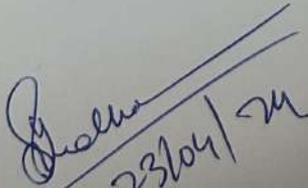
Course Coordinator
Ms. Divya Lalwani



Principal
Dr (Mrs.) Shobana Vasudevan



Project Guide/Internal Examiner
Mrs. N. Usha Rao


23/04/24

External Examiner



ACKNOWLEDGEMENT

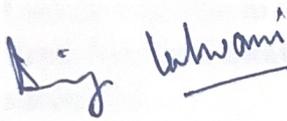
R. A. Podar College of Commerce & Economics

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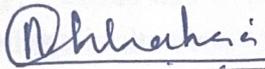
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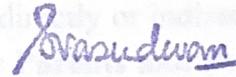
This is to certify that **Mr. Sairaj Dhumal, Roll no:14** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“A study on Investment Behavior among Millennials/Generation Z in INDIA”** under the guidance of **Prof. Neesha Chhabria**.



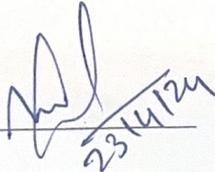
Course Coordinator



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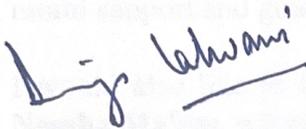
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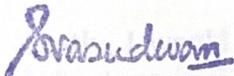
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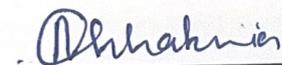
This is to certify that **Mr. Sarvesh Kadam** of T.Y.BMS , Semester VI (2023-2024) has successfully completed the project on under the guidance of Neesha Ma'am.



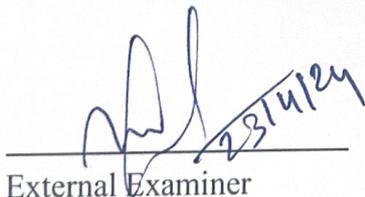
Course Coordinator



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External Examiner

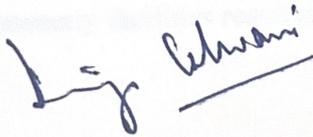


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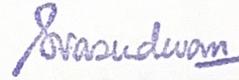
MATUNGA, MUMBAI-400019

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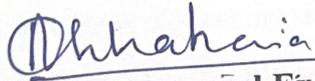
This is to certify that **Ms. Siddhi Dalvi, Roll No 12** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **A study on Awareness and Perception of Individuals Towards Digital Financial Literacy** under the guidance of **Ms. Neesha Chhabria.**



Course Coordinator



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External Examiner


23/4/24

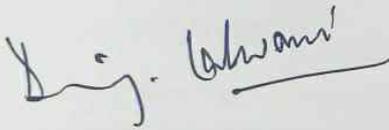


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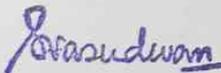
Matunga, Mumbai 400019.

Certificate

This is to certify that **Miss. Soniya Pawar. roll no: 50** of T.Y Bachelor of management studies, semester VI (2023-2024) has successfully completed the project on **“A STUDY ON INVESTOR PERCEPTION TOWARDS DIFFERENT INVESTMENT AVENUES IN MUMBAI”** under the guidance of **CA (Mr.) OREL MOSES KOLET**



Course Coordinator

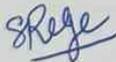


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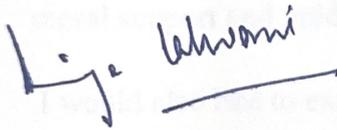
External Examiner

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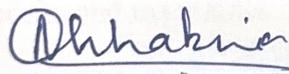
Matunga, Mumbai- 400019.

CERTIFICATE

This is to certify that **Ms Tejal Dhore, Roll no: 13** of T.Y. Bachelor of Management Studies, Semester VI (2023- 2024) has successfully completed the project on **“Examining the environmental impact of youth preferences for green cosmetics: A financial study on consumer behaviour and market trends”** under the guidance of **Ms. Neesha Chhabria.**



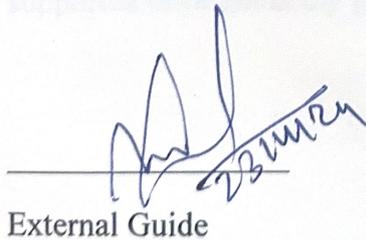
Course Coordinator



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