

**S.I.C.E.S Degree College of Arts, Science & Commerce, Ambarnath (w)**  
**(Affiliated to University of Mumbai)**  
**A.Y.2020-21**

**Key Indicator 3: Curriculum Enrichment (30 Marks)**

**QnM.1.3.2.**

**QnM.1.3.2. Average percentage of courses that include experiential learning through project work/field work/Internship during last five years.**

Study tours, Industrial visits are conducted by concerned departments to impart practical knowledge to students related to theoretical concepts. Project work are conducted as per University of Mumbai guidelines and as prescribed in the syllabus of self-financing courses.

Internships are not conducted.

**LIST OF SUPPORTING DOCUMENTS**

<b>Sr.no.</b>	<b>Particulars</b>	<b>Page No.</b>
1.	Project work mentioned in B.Com (Accounting & Finance) syllabus	1
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## B.Com. (Accounting and Finance) Programme Under Choice Based Credit, Grading and Semester System

### T.Y.B.Com. (Accounting and Finance)

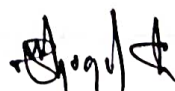
(To be implemented from Academic Year 2018-2019)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
<b>1</b>	<b>Elective Courses (EC)</b>		<b>1</b>	<b>Elective Courses (EC)</b>	
1,2,3 &4	*Any four courses from the following list of the courses	12	1,2,3 &4	**Any four courses from the following list of the courses	12
<b>2</b>	<b>Core Courses (CC)</b>		<b>2</b>	<b>Core Courses (CC)</b>	
5	Financial Accounting - V	04	5	Financial Accounting - VII	04
6	Financial Accounting - VI	04	6	Project Work-II	04
<b>Total Credits</b>		<b>20</b>	<b>Total Credits</b>		<b>20</b>

✓ **Note:** Project work is considered as a special course involving application of knowledge in solving/analyzing/exploring a real life situation/ difficult problem. Project work would be of 04 credits each. A project work may be undertaken in any area of Elective Courses/ Study Area

*List of Elective Courses for Semester V (Any Four)		**List of Elective Courses for Semester VI (Any Four)	
01	Cost Accounting - III	01	Cost Accounting - IV
02	Financial Management - II	02	Financial Management - III
03	Taxation - IV (Indirect Taxes - II)	03	Taxation - V (Indirect Taxes- III)
04	International Finance	04	Security Analysis and Portfolio Management
05	Financial Analysis and Business Valuation	05	Management Control Systems
06	Management -II (Management Applications)	06	Economics Paper – III (Indian Economy)
<b>Note: Course selected in Semester V will continue in Semester VI</b>			



  
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 Jambhul Phata, Ambarnath (W)

# Bachelor of Management Studies (BMS) Programme

## Under Choice Based Credit, Grading and Semester System

**TYBMS**

(To be implemented from Academic Year- 2018-2019)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
<b>1</b>	<b>Elective Courses (EC)</b>		<b>1</b>	<b>Elective Courses (EC)</b>	
1,2,3 & 4	*Any four courses from the following list of the courses	12	1,2,3 & 4	**Any four courses from the following list of the courses	12
<b>2</b>	<b>Core Course (CC)</b>		<b>2</b>	<b>Core Course (CC)</b>	
5	Logistics & Supply Chain Management	04	5	Operation Research	04
<b>3</b>	<b>Ability Enhancement Course (AEC)</b>		<b>3</b>	<b>Ability Enhancement Course (AEC)</b>	
6	Corporate Communication & Public Relations	04	6	Project Work	04
<b>Total Credits</b>		<b>20</b>	<b>Total Credits</b>		<b>20</b>

✓ **Note:** Project work is considered as a special course involving application of knowledge in solving/analysing/exploring a real life situation/ difficult problem. Project work would be of 04 credits. A project work may be undertaken in any area of Elective Courses/ study area selected

*List of group of Elective Courses(EC) for Semester V (Any Four)		** List of group of Elective Courses(EC) for Semester VI (Any Four)	
<b>Group A: Finance Electives</b>			
1	Investment Analysis & Portfolio Management	1	International Finance
2	Commodity & Derivatives Market	2	Innovative Financial Services
3	Wealth Management	3	Project Management
4	Financial Accounting	4	Strategic Financial Management
5	Risk Management	5	Financing Rural Development
6	Direct Taxes	6	Indirect Taxes
<b>Group B: Marketing Electives</b>			
1	Services Marketing	1	Brand Management
2	E-Commerce & Digital Marketing	2	Retail Management
3	Sales & Distribution Management	3	International Marketing
4	Customer Relationship Management	4	Media Planning & Management
5	Industrial Marketing	5	Sports Marketing
6	Strategic Marketing Management	6	Marketing of Non Profit Organisation
<b>Group C: Human Resource Electives</b>			
1	Finance for HR Professionals & Compensation Management	1	HRM in Global Perspective
2	Strategic Human Resource Management & HR Policies	2	Organisational Development
3	Performance Management & Career Planning	3	HRM in Service Sector Management
4	Industrial Relations	4	Workforce Diversity
5	Talent & Competency Management	5	Human Resources Development
6	Stress Management	6	Indian Ethos in Management

**Note:** Group selected in Semester III will continue in Semester V & Semester VI

**B.Com. (Banking and Insurance) Programme**  
*Under Choice Based Credit, Grading and Semester System*

**T.Y.B.Com. (Banking and Insurance)**

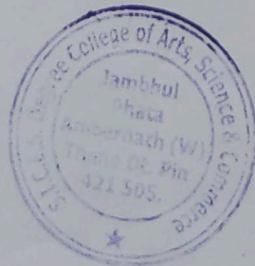
*(To be implemented from Academic Year 2018-2019)*

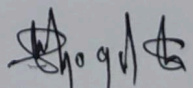
No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	<b>Elective Courses (EC)</b>		1	<b>Elective Courses (EC)</b>	
1,2,3 &4	*Any four courses from the following list of the courses	12	1,2,3 &4	**Any four courses from the following list of the courses	12
2	<b>Core Courses (CC)</b>		2	<b>Core Courses (CC)</b>	
5	International Banking and Finance	04	5	Central Banking	04
3	<b>Ability Enhancement Course(AEC)</b>		3	<b>Ability Enhancement Course (AEC)</b>	
6	Research Methodology	04	6	<b>Project Work In Banking &amp; Insurance</b>	04
<b>Total Credits</b>		<b>20</b>	<b>Total Credits</b>		<b>20</b>

✓ **Note:** Project work is considered as a special course involving application of knowledge in solving/analyzing/exploring a real life situation/ difficult problem. Project work would be of 04 credits each. A project work may be undertaken in any area of Elective Courses/ Study Area

<b>*List of Elective Courses for Semester V (Any Four)</b>		<b>**List of Elective Courses for Semester VI (Any Four)</b>	
01	Financial Reporting & Analysis(Corporate Banking & Insurance)	01	Security Analysis and Portfolio Management
02	Auditing - I	02	Auditing - II
03	Strategic Management	03	Human Resource Management
04	Financial Services Management	04	Turnaround Management
05	Business Ethics and Corporate Governance	05	International Business
06	Actuarial Analysis in Banking & Insurance	06	Marketing in Banking & Insurance

**Note: Course selected in Semester V will continue in Semester VI**



  
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# PROSPECTUS..A.Y. 2015-16

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambar Nath

## Commerce Faculty

### F.Y. B. Com

- 1) Business Communication
- 2) Business Economics Paper I
- 3) Environmental Studies
- 4) Mathematical and Statistical Techniques
- 5) Accountancy and Financial Management Paper I
- 6) Commerce Paper I (Business System & Society)
- 7) Foundation Course

**N. B.:** As per University of Mumbai rules, Tutorials are **mandatory**, in the subjects of Business Communication and Mathematical and Statistical Techniques.

### S.Y.B.Com.

Students have to select the following **SIX PAPERS** (600 Marks)

- 1) Foundation Course Paper II
- 2) Applied Component
  - a) Advertising
- 3) Business Economics Paper II
- 4) Accountancy and Financial Management Paper II
- 5) Business Law
- 6) Commerce Paper II (Marketing & Finance)

### T.Y.B.Com.

(Syllabus is subject to change 2015-16)  
Students will have to offer **SEVEN PAPERS** (700 Marks)

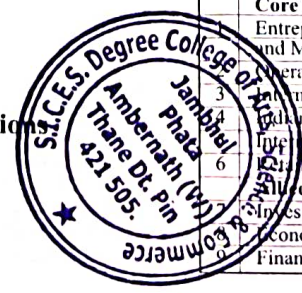
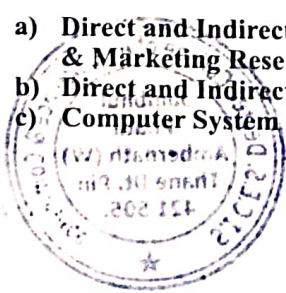
### Compulsory subjects.

- 1) Management and Production Planning
- 2) Business Economics Paper III
- 3) Financial Accounting and Auditing - I
- 4) Auditing and Cost Accounting-
- 5) Introduction to Management Accounting

**OPTIONAL SUBJECTS** (Any one Combination to be selected from the following )

- a) Direct and Indirect Taxation & Marketing Research
- b) Direct and Indirect Taxation
- c) Computer System and Application

Bachelor of Management Studies (BMS)	
F.Y.B.M.S. (Semester - I)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Foundation of Human skills
2	Introduction to Financial Accounts
3	Principles of Management - I
<b>Allied Courses</b>	
4	Business Law
5	Business Statistics
6	Business Communication
7	Introduction to Computers
F.Y.B.M.S. (Semester - II)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Business Environment
2	Industrial Law
3	Managerial Economics - I
4	Business Mathematics
5	Introduction to Cost Accounting
<b>Allied Courses</b>	
6	Computer Applications in Business
7	Environmental Management
Bachelor of Management Studies (BMS)	
S.Y.B.M.S. (Semester - III)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Management Accounting
2	Managerial Economics - II
3	Marketing Management
4	Materials Management
5	Strategic Management
<b>Allied Courses</b>	
6	Banking and Insurance
S.Y.B.M.S. (Semester - IV)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Research Methods in Business
2	Direct and Indirect Taxes
3	EXIM Procedures and Documentation
4	Co-operative and Rural Markets
5	Productivity and Quality Management
6	Public Relations Management
Bachelor of Management Studies (BMS)	
T.Y.B.M.S. (Semester - V)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Human Resource Management
2	Service Sector Management
3	Financial Management
4	Elements of Logistics and Supply Chain Management
5	Business Ethics and Corporate Social Responsibility
<b>Allied Courses</b>	
6	Special Studies in Marketing
7	Special Studies in Finance
8	E- Commerce
<b>Project Work</b>	
9	Project Work - I
T.Y.B.M.S. (Semester - VI)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Entrepreneurship and Management of Small and Medium Enterprises
2	Operations Research
3	International Finance
4	International Management Thought and Practices
5	International Marketing
6	Quality Management
<b>Allied Courses</b>	
7	Investment Analysis and Portfolio Management
8	Econometrics
9	Financial Market Operations

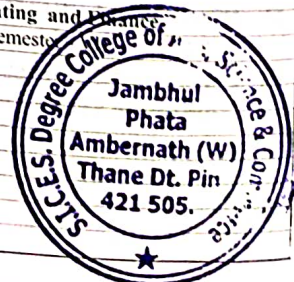
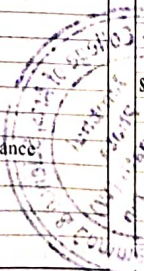


# PROSPECTUS A.Y. 2015-16

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

B.Com - Banking and Insurance F.Y.BBI (Semester - I)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Environment and Management of Financial Services
2	Principles of Management
3	Economics - I (Micro)
<b>Allied Courses</b>	
4	Effective Communication - I
5	Qualitative Methods - I
6	Introduction to Computer Systems
B.Com - Banking and Insurance F.Y.BBI (Semester - II)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Principles and Practices of Banking and Insurance
2	Financial Accounting
3	Economics - II (Micro)
<b>Allied Courses</b>	
4	Effective Communication - II
5	Qualitative Methods - II
6	Business Law
B.Com - Banking and Insurance S.Y.BBI (Semester - III)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Laws Governing Banking and Insurance
2	Financial Management - I
3	Management Accounting (Tools and techniques , Focus on Banking and Insurance )
4	Customer Relationship Management in Banking and Insurance
5	Qualitative Methods Taxation of Financial Services
6	Organizational Behaviour
<b>Allied Courses</b>	
7	Information Technology in Banking and insurance
S.Y.BBI (Semester - IV)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Universal Banking
2	Financial Management - II
3	Innovations in Banking and Insurance
4	Cost Accounting of Banking and Insurance
5	Entrepreneurship Management
6	Financial Markets (Equity, Debt , Forex and Derivatives )
<b>Allied Courses</b>	
7	Corporate Law and Laws Governing Capital Markets
B.Com - Banking and Insurance T.Y.BBI (Semester - V)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Marketing in Banking and Insurance
2	Financial Services Management
3	International Banking and Finance
4	Financial Reporting and Analysis (Corporate Banking and Insurance )
5	Security Analysis and Portfolio Management
6	Auditing
<b>Project Work</b>	
7	Project on Banking
T.Y.BBI (Semester - VI)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Strategic Management (Banking and Insurance )
2	Central Banking
3	International Business ( Banking and Insurance)
4	Human Resource Management in Banking and Insurance
5	Business Ethics and Corporate Governance
6	Turnaround Management
<b>Project Work</b>	
7	Project on Insurance

B.Com - Accounting and Finance F.Y.BAF (Semester - I)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - I
2	Cost Accounting - I
3	Economics - I
4	Commerce - I
<b>Allied Courses</b>	
4	Information Technology - I
5	Business Communication - I
6	Foundation Course - I
B.Com - Accounting and Finance F.Y.BAF (Semester - II)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - II
2	Auditing - I
3	Financial Management - I
4	Taxation - I
<b>Allied Courses</b>	
4	Business Law - I
5	Quantitative Methods for Business - I
6	Business Communication - II
B.Com - Accounting and Finance S.Y.BAF (Semester - III)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - III
2	Cost Accounting - II
3	Auditing - II
4	Economics - II
5	Management - I
<b>Allied Courses</b>	
4	Business Law - II
5	Quantitative Methods - II
B.Com - Accounting and Finance S.Y.BAF (Semester - IV)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - IV
2	Management Accounting - I
3	Taxation - II
4	Commerce - II
<b>Allied Courses</b>	
4	Business Law - III
5	Information Technology - II
6	Foundation Course - II
B.Com - Accounting and Finance T.Y.BAF (Semester - V)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - V
2	Cost Accounting - III
3	Financial Accounting - VI
4	Management Accounting - II
5	Taxation - III
6	Economics - III
B.Com - Accounting and Finance T.Y.BAF (Semester - VI)	
Sr.No.	Title of the course
<b>Core Courses</b>	
1	Financial Accounting - VII
2	Cost Accounting - IV
3	Auditing - III
4	Financial Accounting - VIII
5	Taxation - IV
6	Management - II



# PROSPECTUS.. A.Y. 2016-17

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

## Commerce Faculty

### F.Y. B. Com

- 1) Business Communication
- 2) Business Economics Paper I
- 3) Environmental Studies
- 4) Mathematical and Statistical Techniques
- 5) Accountancy and Financial Management Paper I
- 6) Commerce Paper I (Business System & Society)
- 7) Foundation Course

N. B.: As per University of Mumbai rules, Tutorials are mandatory, in the subjects of Business Communication and Mathematical and Statistical Techniques.

### S.Y.B.Com

Students have to select the following SIX PAPERS (600 Marks)

- 1) Foundation Course Paper II
- 2) Applied Component
  - a) Advertising
- 3) Business Economics Paper II
- 4) Accountancy and Financial Management Paper II
- 5) Business Law
- 6) Commerce Paper II (Marketing & Finance)

### T.Y.B.Com. (syllabus is subject to change 2015-16)

Students will have to offer SEVEN PAPERS (700 Marks)

#### Compulsory subjects.

- 1) Management and Production Planning
- 2) Business Economics Paper III
- 3) Financial Accounting and Auditing - I
- 4) Auditing and Cost Accounting-
- 5) Introduction to Management Accounting

#### OPTIONAL SUBJECTS

(Any one combination to be selected from the following)

- a) Direct and Indirect Taxation & Marketing Research
- b) Direct and Indirect Taxation
- c) Computer System and Applications



### Bachelor of Management Studies (BMS)

#### F.Y.B.M.S. (Semester - I)

Sr. No.	Title of the course
<b>Core Courses</b>	
1	Foundation of Human skills
2	Introduction to Financial Accounts
3	Principles of Management - I
<b>Allied Courses</b>	
4	Business Law
5	Business Statistics
6	Business Communication
7	Introduction to Computers

#### F.Y.B.M.S. (Semester - II)

Sr. No.	Title of the course
<b>Core Courses</b>	
1	Business Environment
2	Industrial Law
3	Managerial Economics - I
4	Business Mathematics
5	Introduction to Cost Accounting
<b>Allied Courses</b>	
6	Computer Applications in Business
7	Environmental Management

### Bachelor of Management Studies (BMS)

#### S.Y.B.M.S. (Semester - III)

Sr. No.	Title of the course
<b>Core Courses</b>	
1	Managerial Economics - II
2	Principles of Marketing
3	Accounting for Managerial Decisions
4	Organization behavior & HRM

#### Elective Courses (Any 1 Group to be selected by Learner)

##### FINANCE GROUP- ELECTIVES

1.	Basics of Financial Service
2.	Corporate Finance

##### MARKETING GROUP- ELECTIVES

1.	Consumer Behavior
2.	Strategic Management

##### HUMAN RESOURCE - GROUP - ELECTIVES

1.	Recruitment & Selection
2.	Motivation & Leadership

#### S.Y.B.M.S. (Semester - IV)

##### Core Courses

1	Business Planning & Entrepreneurial Management
2	Business Research Methods
3	Direct Taxes
4	Production & Total Quality Management

#### ELECTIVE GROUP (ANY 1 GROUP TO BE SELECTED BY LEARNER)

##### FINANCE GROUP- ELECTIVE

1.	Advanced Costing & Auditing
2.	Equity & debt Markets

##### MARKETING GROUP ELECTIVES

1.	Integrated Marketing Communication & Advertising
2.	Rural Marketing

##### HUMAN RESOURCE GROUP ELECTIVE

1.	Training & development in HRM
2.	Change Management

#### T.Y.B.M.S. (Semester - V)

##### Core Courses

1	Logistics & Supply Chain Management
2	Ethics & Governance
3	Project Work

#### ELECTIVE GROUP (ANY 1 GROUP TO BE SELECTED BY LEARNER)

##### FINANCE GROUP- ELECTIVE

1.	Investment Analysis & Portfolio Management
2.	Commodity & derivate Market
3.	Wealth Management
4.	Strategic Financial Management

**MARKETING GROUP ELECTIVES**

1. Services Marketing
2. E-Commerce & Digital Marketing
3. Sales & Distribution Management
4. Customer Relationship Management

**HUMAN RESOURCE GROUP ELECTIVE**

1. Finance for HR Professionals & Compensation Management
2. Strategic Human Resource Management & HR Policies
3. Performance Management & Career Planning
4. Industrial Relations

**T.Y.B.M.S (Semester-VI)**

1. Operations Research
2. Indian Ethics in Management
3. Corporate Communications & Public Relations

**ELECTIVE GROUP**

(ANY 1 GROUP TO BE SELECTED BY LEARNER)

**FINANCE GROUP- ELECTIVE**

1. Risk Management
2. International Finance
3. Innovative Financial Services
4. Project Management

**MARKETING GROUP ELECTIVES**

1. Brand Management
2. Retail Management
3. International Marketing
4. Media Planning & Management

**HUMAN RESOURCE GROUP ELECTIVE**

1. HRM in Global Perspective
2. Organizational Development
3. HRM in Service sector Management
4. Human Resources Planning & Information System

**F.Y.BBI (Semester - I)**

Sr. No.	Title of the course
1	Environment and Management of Financial Services
2	Principles of Management
3	Economics - I (Micro)
4	Effective Communication - I
5	Quantitative Methods
6	Introduction to Computer Systems

**B.Com - Banking and Insurance**

**F.Y.BBI (Semester - II)**

Sr. No.	Title of the course
1	Principles and Practices of Banking and Insurance
2	Financial Accounting
3	Economics - II (Micro)
4	Effective Communication - II
5	Qualitative Methods - II
6	Business Law

**B.Com - Banking and Insurance**

**S.Y.BBI (Semester - III)**

Sr. No.	Title of the course
1	Laws Governing Banking and Insurance
2	Financial Management - I
3	Management Accounting (Tools and techniques, Focus on Banking and Insurance)
4	Customer Relationship Management in Banking and Insurance
5	Information Technology in Banking and insurance
6	Organizational Behavior
7	Taxation of Financial Services

**S.Y.BBI (Semester - IV)**

Sr. No.	Title of the course
1	Universal Banking
2	Financial Management - II
3	Innovations in Banking and Insurance
4	Corporate Law and Laws Governing Capital Markets
5	Entrepreneurship Management
6	Financial Markets (Equity, Debt, Forex and Derivatives)
7	Cost Accounting

**B.Com - Banking and Insurance**

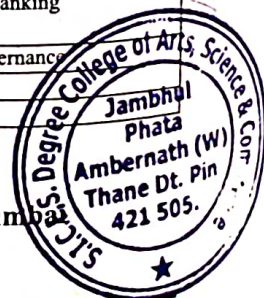
**T.Y.BBI (Semester - V)**

Sr. No.	Title of the course
1	Marketing in Banking and Insurance
2	Financial Services Management
3	International Banking and Finance
4	Financial Reporting Analysis (Corporate Banking and Insurance)
5	Security Analysis and Portfolio Management
6	Auditing
7	Project on Banking

**T.Y.BBI (Semester - VI)**

Sr. No.	Title of the course
1	Strategic Management (Banking and Insurance)
2	Central Banking
3	International Business (Banking and Insurance)
4	Human Resource Management in Banking and Insurance
5	Business Ethics and Corporate Governance
6	Turnaround Management
7	Project on Insurance

All Syllabi are subject to change. Students are advised to visit University of Mumbai website ([www.mu.ac.in](http://www.mu.ac.in)) time to time for updates.





# PROSPECTUS. A.Y. 2016-17

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

## B.Com - Accounting and Finance F.Y.BAF (Semester - I)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting - Elements of Financial Accounting- Paper I
2	Cost Accounting Introduction & Element of Cost Paper I
3	Micro Economics Paper- I
4	Commerce Business Environment Paper I
5	Accounting with use of Accounting Software's- Introduction & Applications
6	Business Communication - I
7	Foundation Course Commercial Environment Paper II

## B.Com - Accounting and Finance F.Y.BAF (Semester - II)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting Special Accounting Areas-II
2	Auditing Introduction & Planning Paper I
3	Financial Management Introduction to FM Paper I
4	Taxation - Indirect Taxes Paper I
5	Business Law Business Regulatory Framework I
6	Quantitative Methods for Business I
7	Business Communication Applications in Business - I

## B.Com - Accounting and Finance S.Y.BAF (Semester - III)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting III ((Special Accounting Areas)
2	Cost Accounting - II (Methods of Costing)
3	Auditing II(Techniques of Auditing & audit procedures)
4	Economics - II(Macro Economics)
5	Business Law II (Business Regulatory Framework)
6	Management II (Introduction to Management)
7	Quantitative Methods - II

## B.Com - Accounting and Finance S.Y.BAF (Semester - IV)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting - IV(Special Accounting Areas)
2	Management Accounting I (Introduction to Management Accounting)
3	Taxation II(Indirect Taxes)
4	Commerce - II(Financial Market Operations)
5	Business Law III(Company Law)
6	Information Technology II(Applications in Business)
7	Foundation Course - II (Value Education & Soft Skills)

## B.Com - Accounting and Finance T.Y.BAF (Semester - V)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting V
2	Cost Accounting - III
3	Financial Management II
4	Taxation III (Direct Tax Paper I)
5	Auditing Paper III
6	Management Paper II (Management Applications)

## F.Y.BFM (Semester - I)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Financial Accounting - Principles of Investment
2	Micro Economics
3	Financial Accounting
4	Business Environment
	<b>Allied Courses</b>
5	Basic Statistics
6	Basic Computer Skills

## B.Com - Financial Markets F.Y.BFM (Semester - II)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Environment of Financial System
2	Macro Economics
3	Management Accounting
4	Principles of Business Management
	<b>Allied Courses</b>
5	Statistics Applications
6	Communication Skills

## B.Com - Financial Markets S.Y.BFM (Semester - III)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Debt Markets
2	Corporate Finance - I
3	Equity Markets - I
4	Banking in Financial System
5	Business Ethics
6	Organizational Behavior
	<b>Allied Courses</b>
5	Computer Applications in Investments

## B.Com - Financial Markets S.Y.BFM (Semester - IV)

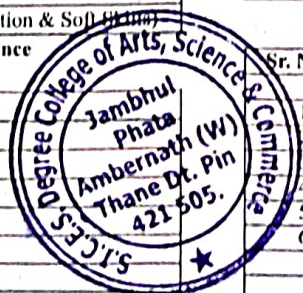
Sr. No.	Title of the course
	<b>Core Courses</b>
1	Commodities Markets
2	Corporate Finance - II
3	Equity Markets - II
4	Financial Services
5	Taxation for Investments
6	Security Analysis
	<b>Allied Courses</b>
7	Business Law

## B.Com - Financial Markets T.Y.BFM (Semester - V)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Global Capital Markets
2	Regulations of Securities Markets
3	Insurance (Fund) Management
4	Derivatives Markets
5	Foreign Exchange Markets
6	Portfolio Management
	<b>Allied Courses</b>
7	Project - I

## B.Com - Financial Markets T.Y.BFM (Semester - VI)

Sr. No.	Title of the course
	<b>Core Courses</b>
1	Risk Management
2	Corporate Governance
3	Computer Applications in Financial Services
4	Marketing and Financial Services
5	Mutual Fund Management
6	Customer Relationship Management in Financial Services
	<b>Allied Courses</b>
7	Project - II



# PROSPECTUS, A.Y. 2017-18

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

## S.Y.B.M.S

(W.E.F. Academic Year- 2017-2018)

<b>SEMESTER III</b> Elective Courses (EC) *Any one group of courses from the following list of the courses (A or B or C)	<b>SEMESTER IV</b> Elective Courses (EC) *Any one group of courses from the following list of the courses (A or B or C)
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### Group A: Finance Electives (Any Two Courses)

1. Basics of Financial Services 2. Introduction to Cost Accounting 3. Equity & Debt Market 4. Corporate Finance	1. Financial Institutions & Markets 2. Auditing 3. Strategic Cost Management 4. Behavioural Finance
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### Group B: Marketing Electives (Any Two Courses)

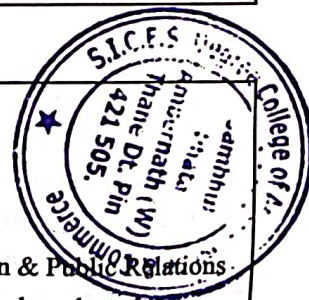
1. Consumer Behavior 2. Product Innovations Management 3. Advertising 4. Social Marketing	1. Integrated Marketing Communication 2. Rural Marketing 3. Event Marketing 4. Tourism Marketing
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### Group C: Human Resource Electives (Any Two Courses)

1. Recruitment & Selection 2. Motivation and Leadership 3. Employees Relations & Welfare 4. Organisation Behaviour & HRM  <b>Ability Enhancement Courses (AEC)</b> Information Technology in Business Management - I Core Courses (CC) 1. Environmental Management 2. Business Planning & Entrepreneurial Management 3. Accounting for Managerial Decisions 4. Strategic Management	1. Human Resource Planning & Information System 2. Training & Development in HRM 3. Change Management 4. Conflict & Negotiation  <b>Ability Enhancement Courses (AEC)</b> Information Technology in Business Management - II Core Courses (CC) 1. Business Economics-II 2. Business Research Methods 3. Ethics & Governance 4. Production & Total Quality Management
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## T.Y.B.M.S

<b>SEMESTER V</b> Compulsory Courses 1. Logistics & Supply Chain Management 2. Ethics & Governance 3. Project work Any One Elective group to be selected by the learner	<b>SEMESTER VI</b> Compulsory Courses 1. Operation Research 2. Indian Ethos in Mgmt. 3. Corporate Communication & Public Relations Any One Elective group to be selected by the learner
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**S.Y.B.B.I**  
(W.E.F. Academic Year- 2017-2018)

<p><b>SEMESTER III</b> Elective Courses (EC) Any <b>THREE</b> courses from the following list of the courses</p> <ol style="list-style-type: none"> <li>1. Financial Management -I</li> <li>2. Management Accounting (Tools &amp; Techniques, Focus on Banking &amp; Insurance)</li> <li>3. Organizational Behavior</li> <li>4. Risk Management</li> <li>5. Mutual Fund Management</li> </ol> <p>Ability Enhancement Courses (AEC) - Skill Enhancement Course (SEC) Information Technology in Banking &amp; Insurance-I Core Courses (CC)</p> <ol style="list-style-type: none"> <li>1. Laws Governing Banking &amp; Insurance</li> <li>2. Financial Market (Equity, Debt, Forex and Derivatives)</li> <li>3. Taxation of Financial Services</li> </ol>	<p><b>SEMESTER IV</b> Elective Courses (EC) Any <b>THREE</b> courses from the following list of the courses</p> <ol style="list-style-type: none"> <li>1. Financial Management II</li> <li>2. Financial Market (Equity, Debt, Forex and Derivatives)</li> <li>3. Wealth Management</li> <li>4. Cost Accounting of Banking &amp; Insurance</li> <li>5. Entrepreneurship Management</li> </ol> <p>Ability Enhancement Courses (AEC) - Skill Enhancement Course (SEC) Information Technology in Banking &amp; Insurance-II Core Courses (CC)</p> <ol style="list-style-type: none"> <li>1. Corporate Laws &amp; laws Governing Capital Market</li> <li>2. Universal Banking</li> <li>3. Business Economics-II</li> </ol>
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**T.Y.B.B.I.**

<p><b>SEMESTER V</b></p> <ol style="list-style-type: none"> <li>1. Marketing in Banking &amp; Insurance</li> <li>2. Financial Service Management</li> <li>3. International Banking &amp; Finance</li> <li>4. Financial Reporting Analysis</li> <li>5. Security Analysis and Portfolio Management</li> <li>6. Auditing</li> <li>7. Project (Banking)</li> </ol>	<p><b>SEMESTER VI</b></p> <ol style="list-style-type: none"> <li>1. Strategic Management</li> <li>2. Central Banking</li> <li>3. International Business</li> <li>4. Human Resource Management</li> <li>5. Business Ethics &amp; Corporate Governance</li> <li>6. Turnaround Management</li> <li>7. Project (Insurance)</li> </ol>
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**Department of Arts [Bachelor of Arts (B.A.)]**

**F.Y.B.A. (Credit System implemented from Academic year 2011-12)**  
Students have to select the following SIX PAPERS (600 Marks) Per Semester

- A) **Compulsory Subjects**
- 1) Communication Skills in English
  - 2) Foundation Course Paper I
  - 3) Modern Indian Language - a) Hindi OR b) Marathi
- B) **Optional Subjects (Students have to select ANY THREE of the following subjects)**
- 1) (a) Economics OR (b) Sociology
  - 2) (a) English OR (b) Marathi
  - 3) (a) History OR (b) Geography OR (c) Hindi
  - 4) (a) Psychology OR (b) Political Science

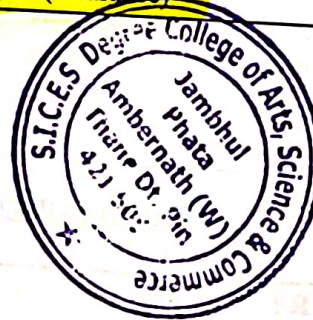
**S.Y.B.A. (Credit System implemented from Academic year 2012-13)**  
Students have to select the following EIGHT PAPERS (800 Marks) Per Semester

- A) **Compulsory Subject**  
Foundation Course Paper II
- B) **Applied Component Group - ANY ONE of the Following:**
- 1) Entrepreneurial Development
  - 2) Population Study
  - 3) Health Psychology
  - 4) Business Communication
  - 5) Mass Communication
  - 6) Women's Studies
  - 7) Travel and Tourism
- C) **Optional Subjects**

Optional Subjects offered in F.Y.B.A. are continued at SYBA with TWO PAPERS in each subject

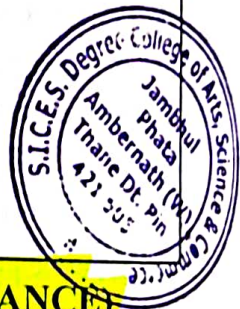
**T.Y.B.A. (Credit System to be implemented from Academic year 2013-14)**  
Students have to select ANY ONE subject with SIX PAPERS or ANY TWO subjects with THREE PAPERS in each, out of the three optional subjects offered at S.Y.B.A.

**NOTE:** Admission to the above subject is provisional subject to availability of adequate number of students and restriction of number of seats in the subject. Departments of History, Geography & Psychology organize Excursions to relevant places, to support the curriculum. All Syllabi are subject to change. Visit University of Mumbai website ([www.mu.ac.in](http://www.mu.ac.in)) time to time for updates.



**T.Y.B.M.S.**

SEMESTER - V	SEMESTER - VI
<p><b>1. Elective Courses (EC)</b>                      * Any Four courses from the following list of the courses</p> <p><b>Group A: Finance Elective</b>                      1. Investment Analysis &amp; Portfolio Management                      2. Commodity and Derivative Market                      3. Wealth Management                      4. Strategic Financial Management</p> <p style="text-align: center;"><b>OR</b></p> <p><b>Group B: Marketing Elective</b>                      1. Service Marketing                      2. E-Commerce and Digital Marketing                      3. Sales and Distribution Management                      4. Consumer Relationship Management</p> <p><b>2. Core Courses(CC)</b>                      1. Logistic &amp; Supply chain Management                      2. Corporate Communication &amp; Public Relation</p> <p><b>3. Project Work</b>                      1. Project Work-I</p>	<p><b>1. Elective Courses (EC)</b>                      * Any Four courses from the following list of the courses</p> <p><b>Group A: Finance Elective</b>                      1. International Finance                      2. Innovative Financial Services                      3. Project Management                      4. Risk Management in Banking sector</p> <p style="text-align: center;"><b>OR</b></p> <p><b>Group B: Marketing Elective</b>                      1. Brand Management                      2. Retail Management                      3. International Marketing                      4. Media Planning and Management</p> <p><b>2. Core Courses(CC)</b>                      1. Operation Research</p> <p><b>3. Project Work</b>                      1. Project Work-II</p>



**BACHELOR OF COMMERCE (ACCOUNTING & FINANCE)**  
**F.Y. B.A.F**

SEMESTER - I	SEMESTER - II
<p><b>1. Elective Courses (EC)</b>                      1. Financial Accounting - Elements of Financial Accounting Paper I                      2. Cost Accounting - Introduction &amp; Element of Cost - Paper I                      3. Financial Management - Introduction to FM - Paper I</p> <p><b>2. Ability Enhancement Courses (AEC)</b>                      2 (A) Ability Enhancement Compulsory Courses                      1. Business Communication-I</p>	<p><b>1. Elective Courses (EC)</b>                      1. Financial Accounting - Special Accounting Areas - Paper II                      2. Auditing - Introduction &amp; Planning - Paper I                      3. Taxation - Indirect Taxes - Paper I</p> <p><b>2. Ability Enhancement Courses (AEC)</b>                      2 (A) Ability Enhancement Compulsory Courses                      1. Business Communication-II</p>

• Syllabi are subject to change. Visit University of Mumbai website (www.mu.ac.in) time to time for updates.

# PROSPECTUS . A.Y. 2018-19

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

SEMESTER - I	SEMESTER - II
<b>3. Core Courses(CC)</b> 1. Commerce (Business Environment) - I 2. Business Economics -I	<b>3. Core Courses(CC)</b> 1. Business Law - Business Regulatory Framework - I 2. Business Mathematics

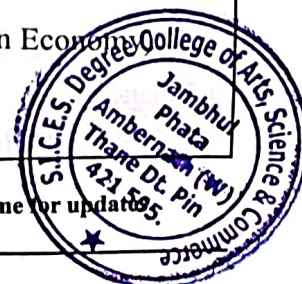
## S.Y.B.A.F

SEMESTER -III	SEMESTER - IV
<b>1. Elective Courses (EC) (Any 3)</b> 1. Financial Management-I 2. Management Accounting 3. Organizational Behavior 4. Risk Management 5. Mutual Fund Management  <b>2. Ability Enhancement Courses (AEC)</b> <b>2 (A) Ability Enhancement Compulsory Courses (AEC)</b> 1. Information Technology in Banking & Insurance I  <b>2(B) Skill Enhancement Course (SEC)</b> 1. Foundation Course - III (An Overview of Banking Sector)  <b>3. Core Courses (CC)</b> 1. Financial Markets 2. Direct Taxation	<b>A. Elective Courses (EC) (Any 3)</b> 1. Financial Management-II 2. Customer Relationship Management 3. Wealth Management 4. Cost Accounting 5. Entrepreneurship Management  <b>2. Ability Enhancement Courses (AEC)</b> <b>2 (A) Ability Enhancement Compulsory Courses (AEC)</b> 1. Information Technology in Banking & Insurance II  <b>2(B) Skill Enhancement Course (SEC)</b> 1. Foundation Course - IV (An Overview of Insurance Sector)  <b>3. Core Courses (CC)</b> 1. Corporate & Securities Law 2. Business Economics- II

## T.Y.B.A.F

SEMESTER -V	SEMESTER - VI
<b>1. Elective Courses (EC) (Any 4)</b> 1. Financial Accounting - V 2. Cost Accounting - IV 3. Financial Management - II 4. Taxation - IV (Direct Tax -I)  <b>2. Core Courses (CC)</b> 5. Management-II (Management Applications)  <b>3. Project Work</b> <b>6. Project Work-I</b>	<b>1. Elective Courses (EC) (Any 4)</b> 1. Financial Accounting - VI 2. Cost Accounting - V 3. Financial Management - III 4. Taxation - V (Direct Tax -II)  <b>2. Core Courses(CC)</b> 5. Economics - III (Indian Economy)  <b>3. Project Work</b> <b>6. Project Work-II</b>

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# PROSPECTUS

A.Y. 2018-19

S.I.C.E.S. Degree College of Arts, Science & Commerce ..... Ambarnath

## T.Y.B.B.I

SEMESTER - V	SEMESTER - VI
<p><b>1. Elective Courses (EC) (Any 4)</b></p> <ol style="list-style-type: none"> <li>1. Financial Reporting &amp; Analysis (Corporate Banking &amp; Insurance)</li> <li>2. Auditing -I</li> <li>3. Strategic Management</li> <li>4. Financial Services Management</li> <li>5. Business Ethics &amp; Corporate Governance</li> <li>6. Actuarial Analysis in Banking &amp; Insurance</li> </ol> <p><b>2. Core Courses (CC)</b></p> <ol style="list-style-type: none"> <li>1. International Banking &amp; Finance</li> </ol> <p><b>3. Ability Enhancement Course(AEC)</b></p> <ol style="list-style-type: none"> <li>1. Research Methodology</li> </ol>	<p><b>1. Elective Courses (EC) (Any 4)</b></p> <ol style="list-style-type: none"> <li>1. Security Analysis and Portfolio Management</li> <li>2. Auditing -II</li> <li>3. Human Resource Management</li> <li>4. Turnaround Management</li> <li>5. International Business</li> <li>6. Marketing in Banking &amp; Insurance</li> </ol> <p><b>2. Core Courses (CC)</b></p> <ol style="list-style-type: none"> <li>1. Central Banking</li> </ol> <p><b>3. Ability Enhancement Course(AEC)</b></p> <ol style="list-style-type: none"> <li>1. Project Work in Banking &amp; Insurance</li> </ol>

### Department of Arts [Bachelor of Arts (B.A.)]

#### F.Y.B.A. (Credit System implemented from Academic year 2011-12)

Students have to select the following SIX PAPERS (600 Marks) Per Semester

**A) Compulsory Subjects**

- 1) Communication Skills in English
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Students have to select the following EIGHT PAPERS (800 Marks) Per Semester

**A) Compulsory Subject**

Foundation Course Paper II

**B) Applied Component Group - ANY ONE of the Following:**

- 1) Entrepreneurial Development
- 2) Population Study
- 3) Health Psychology
- 4) Business Communication
- 5) Mass Communication
- 6) Women's Studies
- 7) Travel and Tourism

**C) Optional Subjects**

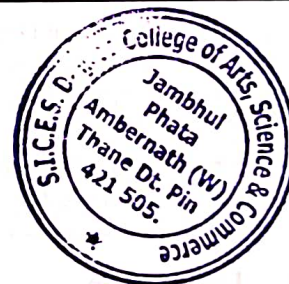
Optional Subjects offered in F.Y.B.A. are continued at SYBA with TWO PAPERS in each subject

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**NOTE:** Admission to the above subject is provisional subject to availability of adequate number of students and restriction of number of seats in the subject. Departments of History; Geography & Psychology organize Excursions to relevant places, to support the curriculum.

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**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W)**

Date: 5<sup>th</sup> April, 2019

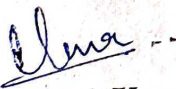
**NOTICE**

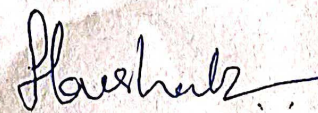
All the students of TYBMS/TYBBI/TYBAF here by informed that internal Viva -Voce will be conducted on 8<sup>th</sup> April, 2019. Students remain present on time.

**Schedule for Internal Viva-Voce (Project)**

Class	Roll No.	Timing
TYBAF	TAF-18001 to 18029	8:00am to 11:30am
TYBBI	TBI-18001 to 18006	8:00am to 11:30am
TYBMS	TMS-18001 to 18007 , 18009 18010, 18011, 18013, 18014, 18015, 18020 ,18021, 18021,18022, 18023	8:00am to 11:30am
TYBMS	TMS-18008, 18012, 18016, 18017, 18018, 18019	11:30am to 2:30pm
TYBAF	TAF-18030, 18031,18032	11:30am to 2:30pm
TYBBI	TBI- 18007 to 18021	11:30am to 2:30pm

**\*NOTE- Attendance is Compulsory.**

  
Asst. Prof. Uma V. Tanwar  
HOD  
COMMERCE

  
Dr. Harshal M. Bachhav  
I/c. PRINCIPAL

I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Attendance Sheet

Date:- 10/04/2019

External Viva-Voce

TYBBI

Roll No.	Name of the Student	Signature
1	Akanksha Yadav	Akanksha
2	<del>Smita</del> Renuka. Vipul. Bairallu.	Renuka
3	Nisha Santu Bhawari.	N.S. Bhawari.
4	Susaj. K. Tiwari	Susaj.
5	SHARMA PREETI RADHESHYAM	P. Sharma
6	Junita Ramanand Gupta	Junita
7	Sairabanu. A. Shaikh	Shaikh
8	Shahid - A. Khan	SAK
9	Gulnar Ayub Khan	Gulnar
10	Mohit Subhash Naikane.	M. Naikane
11	Sungana Ganesh Dhoke	Sungana
12	Plohini Sunesh Tadhe	P. Tadhe
13	Shaikh Saima khwaja Mohiddin	Saima
14	Gagar Venkatesh Devedra	Devedra
15	komal kashinath Gawas	Komal
16	Sonali Ram Bhasale	Sonali
17	Dikshita Sonkamble	D. Sonkamble
18	Archana R Jaiswar	Archana
19	Anjum Ashpak momin.	Anjum
20	Namrta Ashfaq Shaikh	Namrta
21	Deepa. Thegendra. Bist	Deepa

Signature of Faculty:



S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Attendance Sheet

Date:- 08/04/2019

External Viva-Voce

TYBBI

Roll No.	Name of the Student	Signature
1	Atsanksha Yadav	Atsanksha
2	Renuka. Vipul. Barzollu.	Renuka
3	Nisha Santu Bhawari.	N.s. Bhawari.
4	Buraj. K. Tiwari	Buraj
5	Sharma preeti Radheshyam	Sharma
6	Punita R. Gupta	Punita
7	Sairabanu. A. Shaikh	Sairabanu
8	Shahid. A. Khan	<del>Shahid</del>
9	Gulnaze Ayub Khan	Gulnaze
10	Mohit Subhash Nachane	Mohit
11	Sunayana Ganesh Dhoke	Sunayana
12		
13	Shaikh Saima Khwaja Mohiddin	Saima
14	Sagar Venkatesh Devendra	Sagar
15	Komal. K. Guwas	Komal
16	Sonali Ram Bhosale	Sonali
17	Dikshita D. Sonkamble.	Dikshita
18	Archana R. Jaiswar	Archana
19	Anjum Ashpak Momin.	Anjum
20	Namita Ashfaqul Shaikh	Namita
21	Deepa Thegendra Bist	Deepa



**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

Date: 08-04-2019

**CLASS: TYBBI**

**INTERNAL PROJECT VIVA VOCE**

**Attendance**

Roll No.	Name of Student	Sign
TBI-18001	Akanksha Yadav	Akanksha
TBI-18002	Renoka. Bairdolu	Renoka
TBI-18003	Nisha Santu Bhawari	N.S. Bhawari
TBI-18004	Suraj. K. Tiwari	Suraj.
TBI-18005	SHARMA PREETI KADHESHYAM	Pshormel.
TBI-18006	Sunita Ramarand Gupta	Sunita
TBI-18007	Saisabanu Shaikh	Shaikh
TBI-18008	Shahid Khan	SAK
TBI-18009	Gulnar Khan	Gulnar
TBI-18010	Mohik	
TBI-18011	Sunayana Dhoke	Sunayana
TBI-18012	Mohini Tadhar	Mohini
TBI-18013	Shaikh Saima Khwaja Moliddin	Saima
TBI-18014	Vanshitesh D. Sagar	Vanshitesh
TBI-18015	Komal. K. Gawar	Komal
TBI-18016	Sonali. R. Bhosale	Sonali
TBI-18017	Dikshita D. Sonkamble	Dikshita
TBI-18018	Archana R Jaiswar	Archana
TBI-18019	Anjum Ashpak Momin.	Anjum
TBI-18020	Namira Ashpaqui Shaikh	Namira
TBI-18021	Deepa Thegensia Bist	Deepa

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Date :- 8/4/19

Attendance sheet  
(Project) Internal viva-voce  
TYBMS

Roll No.	Name of the Students	Sign
TMS-18001	Ranjith. Rajesh. Nair	<u>Ranjith</u>
TMS-18002	Aatishkumar Ramsajinan Bind.	<u>Bind.</u>
TMS-18003	Aditya. Prakash. Bellare	<u>Bellare</u>
TMS-18004	Shrey Sandeep Shiltri	<u>Shiltri</u>
TMS-18005	Manish Sunil Tiwari	<u>Tiwari</u>
TMS-18006	Rohit Sharma	<u>Rohit</u>
TMS-18009	Rounak Sarkar	<u>Sarkar</u>
TMS-18014	Aishwarya. Milind. Bankar	<u>Bankar</u>
TMS18020	Thebin Thomas. Mathew	<u>Mathew</u>
TMS-18021	Sagar Shamrao Mane	<u>Sagar</u>
TMS:18023	Bunq Shankar Jalwar	<u>Jalwar</u>
TMS-18010	Mansi Shrish Mandhe	<u>Mandhe</u>
TMS-18011	Janhavi Rajendra Thakare	<u>Thakare</u>
TMS-18013	Pandey Pratik Manoj	<u>Pratik</u>
TMS-18015	Pratibha. Jaiprakash. Tiwari	<u>Tiwari</u>
TMS-18017	Satyam. Hari Narayan. Tripathi	<u>Satyam</u>
TMS-18016	Ajay. Nirav. Banglurkar	<u>Banglurkar</u>
TMS-18018	Yogesh Hanumanta Chawade	<u>Chawade</u>
TMS-18008	Kareem Foster	<u>Foster</u>
TMS-18017	ASHWINI. SURESH. PARDESHI	<u>Pardehi</u>
TMS-18012	Mcaaz Mehmoed Mirza	<u>Mirza</u>

TMS-18007 Manesh Pillai

clp

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Date :- 8/4/19

Attendance sheet  
(Project) Internal viva-voce  
TYBAF

Roll No.	Name of the Students	Sign
18001	Mohank Vinay Naik	M.V. Naik
18002	Omkar Shrikant Pandit	Omkar
18003	Vishal. Reena. Patil	Vishal
18004	Charani No Lonani	Charani
18005	Chetana S. Dingankar	Chetana
18006	Kankana G. Deka	Kankana
18007	Komal D Bhagwat	Komal
18010	Jeevitha. Rajendran. Mudaliar	Jeevitha
18011	Ruksar. M. Shaikh.	Ruksar
18012	Firoz. M. Shaikh.	Firoz
18013	Manish. M. Singh.	Manish
18014	Manoj P. Padui	M.P. Padui
18015	Ravikant Pendley	Ravikant
18016	Sanjay Anumogam	Sanjay
18017	Revathi Shekar	Revathi
18018	Sruha. A. Naik.	Sruha
18019	Anjali. R. Pillai	Anjali
18020	Somiksha. U. Poojary	Somiksha
18021	Kadamban. N. More	K.N. More

**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).**

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Attendance sheet  
(Project) Internal viva-voce  
TYBAF

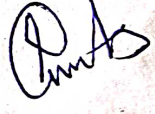


Roll No.	Name of the Students	Sign
18022	Prachi. D. Jadhav	<u>Jadhav</u>
18023	Vidhi. J. Rijhwani	<u>Vidhi Rijhwani</u>
18024	James. S. Samsen	<u>Samsen</u>
18025	Nagesh ingre	<u>Nagesh</u>
18026	MUNDHE SHUBHAM LAXMAN	<u>Shubham</u>
18015	Ravikant V. Pardley	<u>Pardley</u>

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, AMBERNATH (W).

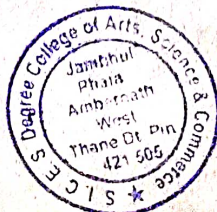
Date:23/01/19

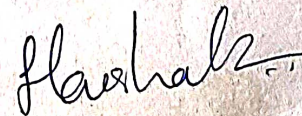
The Following Faculties are appointed as Project Guide for T. Y. Project submission as per University of Mumbai guidelines.

S.No	Name of Faculty	Class	Students Roll no	Sign
1.	Asst. Prof. Santosh Rohra	BBI	TBI- 18001,18002,18003,18004, 18005,18006	
2.	Asst. Prof. Neelam Jaiswar	BBI	TBI- 18007,18008,18009,18010, 18011,18012,18013,18014, 18015	
3.	Asst. Prof. Swapnil Bagade	BBI	TBI- 18016,18017,18018,18019, 18020,18021	



Prof. Uma V. Tanwar  
HOD  
COMMERCE





Dr. Harshal M. Bachhav  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, AMBERNATH (W).**

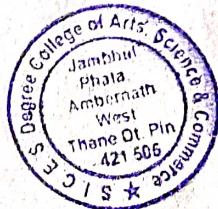
Date: 23/01/19

The Following Faculties are appointed as Project Guide for T. Y. Project submission as per University of Mumbai guidelines.

S.No	Name of Faculty	Class	Students Roll no.	Sign
1.	Asst. Prof. Rakhi V. Gulati	B.M.S	TMS-18009 TMS-18014 TMS-18020 TMS-18021 TMS-18022 TMS-18023	<i>Rakhi V. Gulati</i>
2.	Asst. Prof. Vishal Shingare	B.M.S	TMS-18001 TMS-18002 TMS-18003 TMS-18004 TMS-18005	<i>Vishal Shingare</i>
3.	Asst. Prof. Mudassar Sayyed	B.M.S	TMS-18008 TMS-18012 TMS-18016 TMS-18017 TMS-18018 TMS-18019	<i>Mudassar Sayyed</i>
4.	Asst. Prof. Amol Kadam	B.M.S	TMS-18006 TMS-18007 TMS-18010 TMS-18011 TMS-18013 TMS-18015	<i>Amol Kadam</i>

*Uma V. Tanwar*

**Asst. Prof. Uma V. Tanwar**  
**HOD**  
**COMMERCE**



*Harshal M. Bachhav*

**Dr. Harshal M. Bachhav**  
**I/C PRINCIPAL**  
**I/c Principal**

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 Ambernath - 421 505


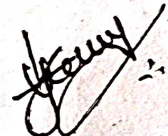




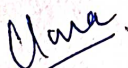
S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

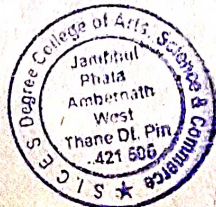
JAMBHUL PHATA, AMBERNATH (W).

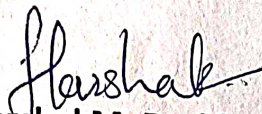
Date:23/01/19

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S.No	Name of Faculty	Class	Students Roll no	Sign
1.	Asst. Prof. Aruna Kadam	BAF	TAF- 18001,18002,18003,18004,18005 ,18006,18007,18008,18009,18010 18011,18012,18013,	
2.	Asst. Prof. Ghanshyam Lakhani	BAF	TAF- 18014,18015,18016,18017,18018,18019,18020 ,18021,18022,18023,18024,18025, 18026	
3.	Asst. Prof. Santosh Rohra	BAF	TAF-18027,18028, 18029	
4.	Asst. Prof. Swapnil Bagade	BAF	TAF-18030, 18031,18032	

  
Asst.Prof. Uma V.Tanwar  
HOD  
COMMERCE



  
Dr. Harshal M. Bachhav  
I/C PRINCIPAL  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
Jhambhulphata, Ambernath (W)

---

Date: 29<sup>th</sup> January, 2019

To,  
The President/ Secretary,  
S.I.C.E. Society,  
Ambernath (w)

**Subject: Request letter to sanction remuneration for External and Internal  
guide for T.Y. (self-financing) project work.**

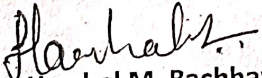
Respected Sir,

I am forwarding the request letter received from Asst. Prof. Uma V. Tanwar ( HOD Commerce) for sanctioning remuneration for External and Internal examiner for project work and Viva-Voce of T.Y B.M.S.,B.B.I. and B.A.F.(Sem -VI)

Kindly do the needful.

Thanking you,

Yours Faithfully,

  
Dr. Harshal M. Bachhav  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

1122

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

Jhambhulphata, Ambernath (W)

Date: 29<sup>th</sup> January, 2019

To,  
The President/ Secretary,  
S.I.C.E. Society,  
Ambernath (w)

**Subject: Request letter to sanction remuneration for External and Internal guide for T.Y. (self-financing) project work.**

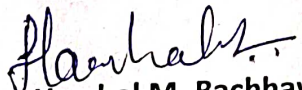
Respected Sir,

I am forwarding the request letter received from Asst. Prof. Uma V. Tanwar ( HOD Commerce) for sanctioning remuneration for External and Internal examiner for project work and Viva-Voce of T.Y B.M.S,B.B.I. and B.A.F.(Sem -VI)

Kindly do the needful.

Thanking you,

Yours Faithfully,

  
Dr. Harshal M. Bachhav  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

1122

29/01/2019

To,  
The I/c. Principal,  
S.I.C.E.S Degree College.  
Ambarnath (W).

Subject: Regarding sanction of Remuneration of External and Internal Examiner  
of Viva of T.Y. B.M.S, BBI and BAF, Sem-VI.

Respected Sir,

As per the university norms regarding Viva-voce of T.Y. (B.M.S, BBI, BAF), this is a request to sanction the remuneration amount, as the fees is collected from the students which is included in their fees of the said courses. Details of the required documents, circulars for your kind consideration are attached herewith.  
Please do the needful.

Thanking you,

Yours faithfully,

*Uma*

Asst. Prof. Uma V. Tanwar  
HOD  
Department of Commerce

Encl: Required documents.

Mv. Rajiv  
Pls. verify & mention fees.  
Collected from students towards  
Project fee and then forward  
to Management for  
sanction.

*Ambar*  
01/02/2019

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
Jhambhulphata, Ambernath (W)

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Date: 29<sup>th</sup> January, 2019

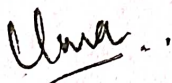
Detail s of Remuneration of External and Internal guide for viva-voce of T.Y. (B.M.S, BBI & BAF) students as under:

Sr.No.	Class	No. of students	Remuneration of EXTERNAL guide (A)	Remuneration of INTERNAL guide (B)	Total (A) + (B)
1.	B.M.S	23	23*150=3450/-+ 200/-	23*150=3450/-	7100/-
2.	BBI	21	21*150=3150/- + 200/-	21*150=3150/-	6500/-
3.	BAF	32	32*150=4800/+200/-	32*150=4800/-	9800/-
<b>TOTAL</b>					<b>Rs.23400/-</b>

**Note:**

Rs.200 for T.A and Refreshment.

**Total Amount: Twenty three thousand four hundred only.**



**Asst. Prof Uma Tanwar**  
**HOD**  
**Commerce Department**

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

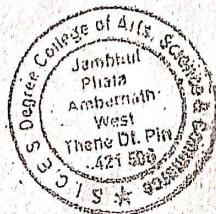
JAMBHUL PHATA, AMBERNATH (W).

Date:23/01/19

The Following Faculties are appointed as Project Guide for T. Y. Project submission as per University of Mumbai guidelines.

S.No	Name of Faculty	Class	Students Roll no	Sign
1.	Asst. Prof. Aruna Kadam	BAF	TAF- 18001,18002,18003,18004,18005 ,18006,18007,18008,18009,18010 18011,18012,18013,	R.G.I Kadam
2.	Asst. Prof. Ghanshyam Lakhani	BAF	TAF- 18014,18015,18016,18017,18018,18019,18020 ,18021,18022,18023,18024,18025, 18026	A.K. Lakhani
3.	Asst. Prof. Santosh Rohra	BAF	TAF-18027,18028, 18029	S.T. Rohra
4.	Asst. Prof. Swapnil Bagade	BAF	TAF-18030, 18031,18032	S.T. Bagade

*Uma*  
Asst.Prof. Uma V.Tanwar  
HOD  
COMMERCE



*Harshak*  
Dr. Harshal M. Bachhav  
I/C PRINCIPAL  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

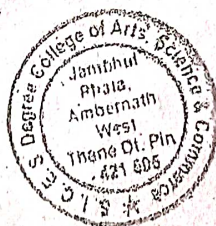
S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
JAMBHUL PHATA, AMBERNATH (W).

Date: 23/01/19

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S.No	Name of Faculty	Class	Students Roll no.	Sign
1.	Asst. Prof. Rakhi V. Gulati	B.M.S	TMS-18009 TMS-18014 TMS-18020 TMS-18021 TMS-18022 TMS-18023	<i>Rakhi V. Gulati</i> M.S
2.	Asst. Prof. Vishal Shingare	B.M.S	TMS-18001 TMS-18002 TMS-18003 TMS-18004 TMS-18005	<i>Vishal Shingare</i> S.R.
3.	Asst. Prof. Mudassar Sayyed	B.M.S	TMS-18008 TMS-18012 TMS-18016 TMS-18017 TMS-18018 TMS-18019	<i>Mudassar Sayyed</i> U.T.
4.	Asst. Prof. Amol Kadam	B.M.S	TMS-18006 TMS-18007 TMS-18010 TMS-18011 TMS-18013 TMS-18015	<i>Amol Kadam</i> S.R.

*Uma V. Tanwar*  
Asst. Prof. Uma V. Tanwar  
HOD  
COMMERCE



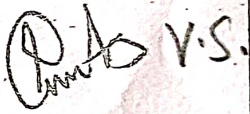
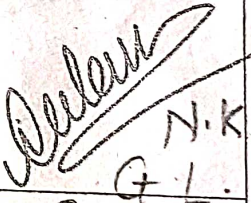

*Harshal M. Bachhav*  
Dr. Harshal M. Bachhav  
I/C PRINCIPAL  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

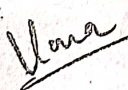
S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

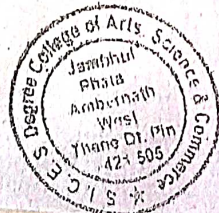
JAMBHUL PHATA, AMBERNATH (W).

Date:23/01/19

The Following Faculties are appointed as Project Guide for T. Y. Project submission as per University of Mumbai guidelines.

S.No	Name of Faculty	Class	Students Roll no	Sign
1.	Asst. Prof. Santosh Rohra	BB1	TBI- 18001,18002,18003,18004, 18005,18006	 V.S.
2.	Asst. Prof. Neelam Jaiswar	BB1	TBI- 18007,18008,18009,18010, 18011,18012,18013,18014, 18015	 N.K. G.L.
3.	Asst. Prof. Swapnil Bagade	BB1	TBI- 18016,18017,18018,18019, 18020,18021	

  
Prof. Uma V. Tanwar  
HOD  
COMMERCE



  
Dr. Harshal M. Bachhav  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505





# S.I.C.E. SOCIETY'S DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE

Affiliated to the University of Mumbai

JDHE Code : T-44

University Code : 961

Jambhul Phata, Chikloli, Ambernath (W)-421505. Dist. Thane (MS)  
E-mail:sicesdegreecollege@gmail.com

Tel : 0251-2685264, 2689946  
Website: www.sicesdegreecollege.com

Ref:SICES/VIVA VOCE/2071 /2018-19

Date:05/04/2019

The Director,  
Board of Examination and Evaluation,  
Mahatma Phule Bhavan,  
Examinations House,  
Vidyanagari, Kalina Campus,  
Santacruz (E),  
MUMBAI - 400 098.

Sub: Details of Appointment of External Examiner for Viva Voce of Project Work TYBMS, TYBBI and TYBAF Sem-VI (Choice Based) **First Half-2019.**

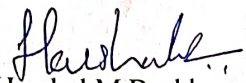
Respected Sir,

As per your circular regarding appointment of External Examiner for Viva Voce of Project Work TYBMS, TYBBI and TYBAF Sem-VI (Choice Based) First Half-2019, we are sending you the following details:

Sr.No	Examination	Name of External Examiner	Name of College
01	T.Y.B.Com(Accounting Finance)(Choice Based) Sem-VI	Asst.Prof.Aakanksha Sant	Model College,Dombivli
02	T.Y.B.Com(Accounting Finance)(Choice Based) Sem-VI	Asst.Prof.Bharti Valechha	CHM College,Ulhasnagar
03	T.Y.B.Com(Banking & Insurance)(Choice Based) Sem-VI	Asst.Prof.Sonam A.Pinjani	Model College,Dombivli
04	T.Y.B.M.S. (Choice Based) Sem-VI	Asst.Prof.Anand Kale	Model College,Dombivli

Kindly consider the same.  
Thanking you.

Yours sincerely,

  
Dr. Harshal M. Bachhav

**I/c Principal**

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505



S.I.C.E. SOCIETY'S  
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University Code : 961

Jambhul Phata, Chikdoli, Ambernath (W)-421505. Dist. Thane (MS) Tel : 0251-2685264, 2689946  
E-mail:sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref: SICES/EXT-VIVA/2078/2018-19

Date-10/04/2019

To,  
Asst. Prof. Bharti Valechha  
CHM College  
Ulhasnagar-421003

Subject: Thanks giving letter.

Dear Madam,

We gratefully thank & acknowledge your visit to our college as external examiner to conduct project viva voce of T.Y.B.A.F Sem-VI on 10th April, 2019.

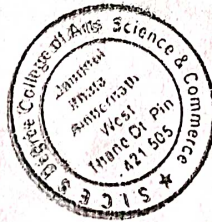
We appreciate your efforts and hope for the co-operation in future.

*Harshal*

Dr. Harshal Bachhav  
I/C Principal

I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505



Received  
Bharti  
10/4/19



S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**

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E-mail: sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref.No. 2075/2018-19

05<sup>th</sup> April, 2019

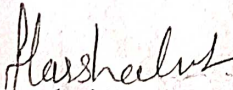
To,  
The Principal  
CHM College  
Ulhasnagar-421003.

Subject: Appointment of Asst. Prof. Bharti Valechha as External Examiner for T.Y.B.A&F. (Choice Based) (Sem-VI) Project Viva -Voce-April-2019

Respected Sir/Madam,

Asst. Prof. Bharti Valecha is appointed as external examiner – subject expert for the T.Y.B.A&F. (Choice Based)(SEM -VI) -2018-2019 Project Viva Voce Examination in our college being held between 08<sup>th</sup> April to 15<sup>th</sup> April, 2019 as per University Circular No. Exam./App./VIVA-VOCE./of 2019

She is requested to confirm the date and timing with Asst. Prof, Uma Tanwar T.Y.B.A&F (Contact No. 9920888431) / Asst. Prof. Santosh Rohra (Contact No. 9325556258) at the earliest.

  
Dr. Harshal Bachhav  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

Received  
Dhawa  
10/4/19



S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
Affiliated to the University of Mumbai

JDHE Code : T-44  
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Jambhul Phata, Chikdoli, Ambernath (W)-421505. Dist. Thane (MS) Tel : 0251-2685264, 2689946  
E-mail: sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref.No. 2074/2018-19

05<sup>th</sup> April, 2019

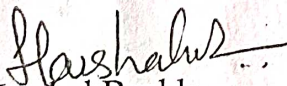
To,  
The Principal,  
KSD's Model College  
Dombivali (East).

Subject: Appointment of Asst. Prof. Sonam A. Pinjani as External Examiner for T.Y.BBI. (Choice Based) (Sem-VI) Project Viva –Voce-April-2019

Respected Sir/Madam,

Asst. Prof. Sonam A. Pinjani is appointed as external examiner – subject expert for the T.Y.BBI (Choice Based) (SEM –VI) -2018-2019 Project Viva Voce Examination in our college being held between 08<sup>th</sup> April to 15<sup>th</sup> April, 2019 as per University Circular No. Exam./App./VIVA-VOCE./of 2019

She is requested to confirm the date and timing with Asst. Prof, Uma Tanwar BCBI Dept. (Contact No. 9920888431) /Asst. Prof. Santosh Rohra (Contact No. 9325556258) at the earliest.

  
Dr. Harshal Bachhav  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

  
Received  
Pinjani



S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**

Affiliated to the University of Mumbai

JDHE Code : F-44  
University Code : 961

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E-mail: sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref: SICES/EXT-VIVA/2077/2018-19

Date-10/04/2019

To,  
Asst. Prof. Sonam A. Pinjani  
Model College,  
Dombivali (East).

Subject: Thanks giving letter.

Dear Madam,

We gratefully thank & acknowledge your visit to our college as external examiner to conduct project viva voce of T.Y.B.B.I Sem-VI on 10th April, 2019.

We appreciate your efforts and hope for the co-operation in future.

*Harshal Bachhav*

Dr. Harshal Bachhav  
I/C Principal  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505



*Received*  
*Pinjani*

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Attendance sheet

Date:- 10/04/2019

External Viva-Voce

TYBMS

Roll No.	Name of the Student	Signature
18001	Ranji BANGLURKAR AJAY NITIN	<u>Banglurkar</u>
1110639	Bellare. Aditya. Prakash	<u>Bellare</u>
1110643	Aatishkumar Ramsajivan Bind	<u>Aatish</u>
1110646	CHALWADI YOGESH HANUMANTA	<u>Yogesh</u>
1110676	Jalswan Buntly shankar	<u>Buntly</u>
1110702	Sagar . Shamrao . Mane	<u>Sagar</u>
1110705	Mansi Shrish Mundhe	<u>Mundhe</u>
1110708	Ranjith Rajesh Nair	<u>Ranjith</u>
1110714	Pandey Pratik Manoj	<u>Pratik</u>
1110715	ASHWINI SURESH PARDESHI	<u>Aswini</u>
1110720	Manesh Moreli Pillai	<u>Manesh</u>
1110736	Rohit Babulal Sharma	<u>Rohit</u>
1110737	Shrey Sandeep Shiltri	<u>Shrey</u>
1110744	Janhavi Rajendra Thakare.	<u>Thakare</u>
1110747	Tiwari Manish Sunil	<u>Tiwari</u>
1110748	Pratibha. Jaiprakash. Tiwari	<u>Pratibha</u>
1110749	Tripathi Satyam Hari Narayan	<u>Satyam</u>
1110996	Bankar. Aishwarya. Milind. Sangeeta	<u>Bankar</u>
1111020	Foster Kareen Valancia Eslee.	<u>Kareen</u>
1111060	Mirza Maaz Mehmoed	<u>Mirza</u>
1111074	Thebin. Thomas. Mathew	<u>Mathew</u>
1111081	Rounak. Rajiv. Sarkar	<u>Rounak</u>

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE  
AMBERNATH (W).

Attendance sheet

Date:- 10/04/2019

External Viva-Voce

TYBAF

Roll No.	Name of the Student	Signature
1091677	Denny Daniel	
1091678	Madhukumar Moitugay	
1091679	Resathi Dhekar	
1091684	Shrinivas. M. Anugakonda	
1091686	Sanjay Asumugam	
1091696	Bhaguresh Komal Dnyaneshwar	
1091708	Chaudhari Abhishek Anant	
1091713	Chetan Mevin Nelson	
1091720	Kankana Ganesh Deka	
1091726	Chetana S. Dingankar	
1091728	Nagesh Ingle	
1091753	Prachi Jadhav	
1091788	Charmi Limani	
1091806	Kadambani Narayan More	
1091808	Yogesh Molwani	
1091809	Jeevitha Rajendran Mudaliar	
1091810	MUNDHE SHUBHAM LAXMAN	
1091814	Naik Mohank Vinay	
1091815	Sneha AJAY. Naik	
1091820	RAJESH. HARISHANKAR. NISHAD	



S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**

Affiliated to the University of Mumbai

JDHE Code : T-44  
University Code : 961

Jambhul Phata, Chikloli, Ambarnath (W)-421505. Dist. Thane (MS) Tel : 0251-2685264, 2689946  
E-mail: sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref: SICES/EXT-VIVA/2077/2018-19

Date-10/04/2019

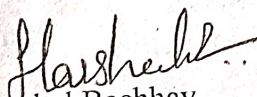
To,  
Asst. Prof. Aakanksha Sant  
Model College,  
Dombivali (East).

Subject: Thanks giving letter.

Dear Madam,


We gratefully thank & acknowledge your visit to our college as external examiner to conduct project viva voce of T.Y.B.A.F Sem-VI on 10th April, 2019.

We appreciate your efforts and hope for the co-operation in future.

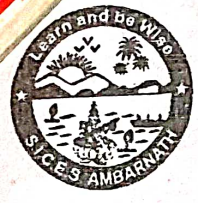
  
Dr. Harshal Bachhav  
I/C Principal

I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505



  
Reed.  
10/04/19





S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**

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E-mail:sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref.No. 2073/2018-19

05<sup>th</sup> April, 2019

To,  
The Principal,  
KSD's Model College  
Dombivali (East).

Subject: Appointment of Asst. Prof. Aakanksha Sant as External Examiner for T.Y.B.A&F. (Choice Based) (Sem-VI) Project Viva -Voce-April-2019

Respected Sir/Madam,

Asst. Prof. Aakanksha Sant is appointed as external examiner – subject expert for the T.Y.B.A&F. (Choice Based) (SEM –VI) -2018-2019 Project Viva Voce Examination in our college being held between 08<sup>th</sup> April to 15<sup>th</sup> April, 2019 as per University Circular No. Exam./App./VIVA-VOCE./of 2019

She is requested to confirm the date and timing with Asst. Prof, Uma Tanwar T.Y.B.A&F (Contact No. 9920888431)/ Asst. Prof. Santosh Rohra (Contact No. 9325556258) at the earliest.

Dr. Harshal Bachhav  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505

Recd.  
10/04/19



S.I.C.E. SOCIETY'S  
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E-mail:sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref.No. 2072/2018-19

05<sup>th</sup> April, 2019

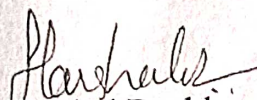
To,  
The Principal,  
KSD's Model College  
Dombivali (East).

Subject: Appointment of Asst. Prof. Anand Kale as External Examiner for T.Y.BMS. (Choice Based) (Sem-VI) Project Viva –Voce-April-2019

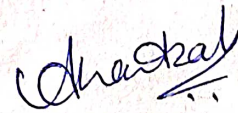
Respected Sir/Madam,

Asst. Prof. Anand Kale is appointed as external examiner – subject expert for the T.Y.BMS. (Choice Based) (SEM –VI) -2018-2019 Project Viva Voce Examination in our college being held between 08<sup>th</sup> April to 15<sup>th</sup> April, 2019 as per University Circular No. Exam./App./VIVA-VOCE./of 2019

He is requested to confirm the date and timing with Asst. Prof, Uma Tanwar BMS Dept. (Contact No. 9920888431) /Asst. Prof. Santosh Rohra (Contact No. 9325556258) at the earliest.

  
Dr. Harshal Bachhav  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505





S.I.C.E. SOCIETY'S  
**DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**

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E-mail: sicesdegreecollege@gmail.com Website: www.sicesdegreecollege.com

Ref: SICES/EXT-VIVA/ 2077/2018-19

Date-10/04/2019

To,  
Asst. Prof. Anand Kale  
Model College,  
Dombivali (East).

Subject: Thanks giving letter.

Dear Sir,

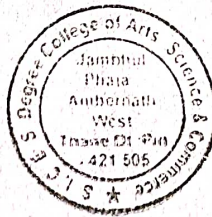
We gratefully thank & acknowledge your visit to our college as external examiner to conduct project viva voce of T.Y.B.M.S Sem-VI on 10th April, 2019.

We appreciate your efforts and hope for the co-operation in future.

*Harshal Bachhav*  
Dr. Harshal Bachhav

I/C Principal  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505



*Anand Kale*

Internal viva.

# SICES DRGREE COLLEGE OF ARTS, COMMERCE AND SCIENCE

RESCHEDULED INTERNAL VIVA 2019-20

T.Y.B.A.F 2019-20

SR. NO.	ROLL NO.	Name as printed on statement of marks	Signature	Remarks
1	TAF-19001	Sonawane Aaditya Ajit Anita	Asonawane	-
2	TAF-19002	Jadhav Ronit Subudha Sangita	Ronit Jadhav	
3	TAF-19003	Mourya Pooja Ramkesh	Pooja	
4	TAF-19004	Magar Dilasha Suresh Manjula	Magar	
5	TAF-19005	Magar Prathamesh Ramesh Asha	Prathamesh	
6	TAF-19006	Kolhe Shraddha Santosh Rohini	Kolhe	
7	TAF-19007	More Priti Sunil Vaishali	More	
8	TAF-19008	Gupta Rahul Anil Renu	Gupta	
9	TAF-19009	Chavan Manish Mohan Monika	Chavan	
10	TAF-19010	Tiwari Pooja Pramod Goodiya	Pooja	
11	TAF-19011	Bhandari Adarsh Umesh Sharadha	Adarsh	
12	TAF-19012	Geeta Govind Almela	Geeta	
13	TAF-19013	Shaikh Afreen Babasalim Shamsad Begum	Afreen	
14	TAF-19014	Bait Pratiksha Anant Surekha	Pratiksha	
15	TAF-19015	Mirkute Archana Ananta Manik	Archana	
16	TAF-19016	kamble Mamata Govind Archana	Mamata	
17	TAF-19017	Prajapati Sandesh Arvindkumar Urmila	Sandesh	
18	TAF-19018	Singh Varsha Sarvesh Poonam	Varsha	
19	TAF-19019	Varma Marshal Rajesh Anita	Varma	
20	TAF-19020	Alvares Albinus Allwyn Margaret	Alvares	
21	TAF-19021	Maniyar Meenaxi Mallesh Siddamma	Meenaxi	--
22	TAF-19022	Tiwari Krutika Ramesh Annapurnadevi	Krutika	
23	TAF-19023	Bandhane Jagruti Dunda Vanita	Jagruti	
24	TAF-19024	Reddy Nusi Anilkumar Anthony Nusi Amalavati	Nusi	-
25	TAF-19025	Singh Neha Ravindra Bindu	Neha	
26	TAF-19026	Satalgoan Laxmi Chandrashekhar Kamala	Laxmi	
27	TAF-19027	Mallik Rohinipriya Rabindra Priyambada	Rohinipriya	
28	TAF-19028	Thorat Ashwin Arun <del>Arun</del> Swarna	Ashwin	
29	TAF-19029	Sharma Siddharth Rajeev Kalpana	Siddharth	
30	TAF-19030	Nagare Dipali Sanjay Karuna	Dipali	
31	TAF-19031	Suvarna Vanshika Suresh Shakuntala	Vanshika	
32	TAF-19032	Dangua Mousami Dilipkumar Gouri	Mousami	
33	TAF-19033	Acharya Komal Anand Asha	Komal	

# SICES DRGREE COLLEGE OF ARTS, COMMERCE AND SCIENCE

## RESCHEDULED INTERNAL VIVA 2019-20

T.Y.B.M.S. 2019-20

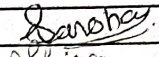


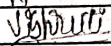
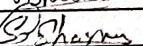
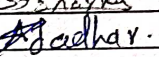
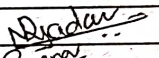


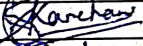
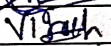
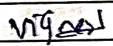
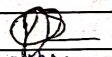


SR. NO.	ROLL NO.	Name as printed on statement of marks	Optional Subject	Signature	Remarks
1	TMS-19001	Das Suman Sibaram Mamata	HR	<i>[Signature]</i>	Excellent
2	TMS-19002	Bhamare Abhishek Abhay Manisha	HR	<i>[Signature]</i>	Not satisfactory
3	TMS-19003	Bhaskar Vanatayan Velangani	HR	<i>[Signature]</i>	Very Good
4	TMS-19004	Nair Arnold Simon Navmani	HR	<i>[Signature]</i>	Very Good
5	TMS-19005	Prajapati Kamlesh Shreechand saroja	Finance	<i>[Signature]</i>	Not satisfactory
6	TMS-19006	Yadav Prasad Dinkar Sunita	HR	AB	
7	TMS-19007	Nikumbh Shivani Rajendra Rajshri	Finance	<i>[Signature]</i>	Not satisfactory
8	TMS-19008	Metre Pratiksha Ramachandra Laxmi	Finance	<i>[Signature]</i>	Very Good
9	TMS-19009	Maragaje Trupti Sanjay Sangeeta	Finance	<i>[Signature]</i>	Very Good
10	TMS-19010	Shaikh Firoz Malang Roshan	HR	<i>[Signature]</i>	Very Good
11	TMS-19011	Dowrla Harish Durgarao Chandrakala	Finance	<i>[Signature]</i>	Good
12	TMS-19012	Thakare Sayali Vijay Aparna	Finance	<i>[Signature]</i>	Satisfactory
13	TMS-19013	Bangar Dakshita Sharad	Finance	<i>[Signature]</i>	Satisfactory
14	TMS-19014	Sooraj Sukumaran Rethy	HR	<i>[Signature]</i>	Satisfactory
15	TMS-19015	Gawli Ganesh Krishna Sharda	Finance	<i>[Signature]</i>	Satisfactory
16	TMS-19016	Gupta Priya laxmichand Rekha	HR	<i>[Signature]</i>	project mistake
17	TMS-19017	Ghadigaonkar Prathmesh Vilas Vaishali (Not prepared)	Finance	<i>[Signature]</i>	Name & space certificate -
18	TMS-19018	Valmiki Ganesh Veeresh Shivamma (Not pre.)	Finance	<i>[Signature]</i>	Not prepared. Name
19	TMS-19019	Satalgaon Ambresh Chandrashekhar Kamla	HR	<i>[Signature]</i>	Not prepared. !
20	TMS-19020	Iyer Aishwarya Balaji Asha (prepared)	HR	<i>[Signature]</i>	prepared. 2 of with
21	TMS-19021	Koli Sanjana Shankar Laxmi	Finance	<i>[Signature]</i>	Good
22	TMS-19022	Baddipalli Prakash Anjappa Anjamma	Finance	<i>[Signature]</i>	Good
23	TMS-19023	Yadav Ajay Kumar Birju Bindu	Finance	<i>[Signature]</i>	Not satisfactory
24	TMS-19024	Singh Prince Darshanpal Singh Seema	Finance	<i>[Signature]</i>	Good.
25	TMS-19025	Dubey Disha Pawan Meena	HR	AB	

Mistake in appendix No.

# SICES DRGREE COLLEGE OF ARTS, COMMERCE AND SCIENCE

RESCHEDULED INTERNAL VIVA 2019-20

T.Y.B.B.I. 2019-20

SR. NO.	ROLL NO.	Name as printed on statement of marks	Signature	Remarks
1	TBI- 18001	Mulla Sabobar Mussa Shamshad		
2	TBI-18002	Bharadwaj Shivam Mithilesh Lakhdevi		
3	TBI-18003	Yadav Neha Ravindra Sunanda		
4	TBI-18004	Mahadik Vishruti Ramesh Anita		
5	TBI-18005	Sharma Shashikant Gautam Hemlata		
6	TBI-18006	Jadhav Vaibhav Vilas Vilas		
7	TBI-18007	Airekar Bhavika Vithal Vijaya		
8	TBI-18008	Yadav Nilam Dhanati Chhaya		
9	TBI-18009	Kurup Pranav Pradeep Ambili		
10	TBI-18010	Singh Kanchan Rajesh Reeta		
11	TBI-18011	Vignesh Govindswamy Vasuki		
12	TBI-18012	Mhaskar Bhushan Shridhar Geeta		
13	TBI-18013	Labana Rajendra Gurmit Leela		
14	TBI-18014	Magar Shivani Hemant Rekha		

Date: 7<sup>th</sup> December, 2020

To,

The I/c. Principal,  
S.I.C.E.S Degree college of Arts, Science & Commerce,  
Ambernath. (W)

Subject: Request to sanction remuneration of Internal and External Viva of  
T.Y.BMS, BAF & BBI students of A.Y. 2019-20.

Respected Sir,

With reference to the Internal and External Viva of T.Y.BMS, BAF & BBI students  
of A.Y. 2019-20, I am forwarding the bill mentioning the details of remuneration.

Please do the needful.

Thanking you

Yours faithfully,

*Rakhi Gulati*

Rakhi Gulati

Co-ordinator

Self-Finance Department

HEAD DEPARTMENT OF SELF FINANCING

SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

Request letter to sanction remuneration

1. Internal Viva details
2. Internal Viva details
3. External Viva details
4. University required circulars

Date: 17<sup>th</sup> February, 2020

To,  
The I/c. Principal,  
S.I.C.E.S Degree College,  
Ambernath.

**Subject: Request to sanction remuneration for External and Internal examiner for project work of T.Y. viva-voce. (Application submitted on 14-12-2019)**

Respected Sir,

This is regarding the request letter submitted on 14<sup>th</sup> December, 2019 to sanction the remuneration to conduct T.Y. Viva-Voce. Out of 22 students from (B.M.S, BAF & BBI) who had not paid fees till 10<sup>th</sup> January 2020, 07 students are remaining till date that will pay the fees till 20<sup>th</sup> of March. The details about the dates that they have mentioned to pay are enclosed herewith.

It's a request to please consider the same and sanction the Viva remuneration.

Thanking you,

*Rakhi Gulati*

Rakhi Gulati  
Coordinator

Self-finance Department

HEAD DEPARTMENT OF SELF FINANCING

SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

Jambhul Phata, Ambernath (W)

Encl: Letter submitted on 14-12-2019

List of students with dates for fees payment





**S.I.C.E. Society's**  
**DEGREE COLLEGE OF ART'S, SCIENCE AND COMMERCE**  
JAMBHUL PHATA, AMBERNATHI (W)  
Affiliated to University of Mumbai

**INTEROFFICE MEMORANDUM**

FROM Incharge / Principal NO. 270  
TO Vice President / Secretary DATE 24/01/20  
SUBJECT Request letter to sanction remuneration

For External & Internal Guide for T.Y. (self-financing) project work.

Encl:-

Request letter Received from  
Asst. prof. Rakhi Leulati  
Co-ordinator of Self-financing.

DETAILS

SIGNATURE

*[Signature]*  
I/s Principal

APPROVING  
AUTHORITY  
SIGNATURE

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

Approved : Yes / No

INSTRUCTIONS IF  
ANY

Date: 14<sup>th</sup> December, 2019

To,  
The Vice-President/ Secretary  
S.I.C.E. Society  
Ambernath (W)

**Subject: Request letter to sanction remuneration for External and Internal Guide for T.Y. (Self-Financing) Project Work.**

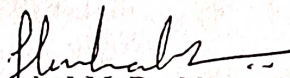
Respected Sir,

I am forwarding the request letter received from Asst. Prof. Rakhi Gulati, Coordinator of Self-Financing for sanctioning remuneration for External and Internal examiner for project work and Viva-Voce of T.Y.B.M.S, T.Y.B.B.I and T.Y.B.A.F (Sem-VI)

Kindly do the needful.

Thanking You

Yours Faithfully,

  
Dr. Harshal M. Bachhav

I/c. Principal

I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

To,  
The I/c Principal  
S.I.C.E.S Degree College  
Ambernath (W)

Date: 13<sup>th</sup> December, 2019

Subject: Request letter to sanction remuneration for External and Internal Guide for T.Y. (Self-Financing) Project Work.

Respected Sir,

As per the university norms regarding Viva-Voce of T.Y.B.M.S, T.Y.B.B.I and T.Y.B.A.F (Sem-VI) in A.Y.2019-20. This is a request to sanction the remuneration amount, as the fees are collected from the students which are included in their fees of the said course. Details of the required documents, circulars for your kind consideration are attached herewith.

Please do the needful.

Thanking You

Yours Faithfully,

*Rakhi Gulati*

Asst. Prof. Rakhi Gulati  
Coordinator of Self-Financing  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)  
Encl: 1. Details of remuneration  
2. Circular of University of Mumbai  
3. Fee receipt of students

Mr. Rajiv  
pls. verify & check the fees collected from students towards project fee & then forward to management for sanction.

*Rajiv*  
05/10/2020

Fee for  
TYDMS - TYDBR  
& TYDAF  
for AY 2019-20

*Rajiv*  
10/12/20

A DETAIL OF REMUNERATION OF EXTERNAL AND INTERNAL GUIDE  
 VIVA-VOCE OF T.Y.B.M.S, T.Y.B.B.I AND T.Y.B.A.F (SEM-VI) IN A.Y.2019-20, IS  
 AS UNDER:

Sr.No	Class	No. of Students	Remuneration of External guide(A)	Remuneration of Internal guide(B)	Total (A)+ (B)
1.	T.Y.B.M.S	25	25*150=3,750	25*150=3,750-	7,500/-
2.	T.Y.B.B.I	14	14*150=2,100	14*150=2,100	4,200/-
3.	T.Y.B.A.F	33	33*150=4,950	33*150=4,950	9,900/-
				Total	21,600/-

Note: Rs 1000/-for T.A and Refreshment.  $\rightarrow$  Not required as the Viva was online.

Total Amount: 21,600+~~1,000=22,600~~ (Twenty two thousand six hundred only)

Twenty one Thousand six hundred only.

Thanking You

Yours Faithfully,

*Rakhi Gulati*

Asst. Prof. Rakhi Gulati

Coordinator of Self-Financing

HEAD DEPARTMENT OF SELF FINANCING

SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

Jambhul Phata, Ambarnath (W)

University of Mumbai

**D) The Remuneration rates for Assessment, Moderation & Revaluations (UG & PG)**

Particulars	For 100 marks Paper duration (3 hours)	For 75/80 marks Paper duration (3 hours)	For 75/80 marks Paper duration (2 to 2½ hours)	For 40/50/60 marks Paper duration (2 hours)
<b>For Under Graduate Courses - Rate per answer book</b>				
Assessment	Rs. 16	Rs. 16	Rs. 12	Rs. 08
Moderation	Rs. 20	Rs. 20	Rs. 15	Rs. 10
<b>For Post Graduate Courses - Rate per answer book</b>				
Assessment	Rs. 20	Rs. 20	Rs. 15	Rs. 10
Moderation	Rs. 24	Rs. 24	Rs. 18	Rs. 12
<b>Minimum A/Bs to be assessed for obtaining full Cap Allowance</b>				
CAP Allowance	Rs. 175	Rs. 175	Rs. 175	Rs. 175
UG & PG	Minimum 25 answer books	Minimum 25 answer books	Minimum 30 answer books	Minimum 40 answer books
<b>Notes :-</b>				
1) Papers with lesser marks but having duration of 3 hours or 2.5 hours or 2 hours, the payment is to be made as per their respective duration & not as per marks.				
2) The minimum remuneration is to be paid, even the duration / marks are less.				
3) The CAP allowance is not applicable if requisite A/Bs are not assessed in a Day.				
4) If a person works for more than 2 days the average can be taken for the purpose of calculating the CAP allowance.				
Internal assessment for UG / PG programs - Rs.4 per examinee				
Revaluations of all UG / PG programs - Rs.25 per A/B				
Project & Viva Voce: Internal & External Examiner - Rs.150 each per Project.				

**E. Remuneration for CAP Co-ordination work ( for University Examinations )**

Sr. No.	Particulars	Rates in ( Rs.)
1	CAP Director / Principal	Rs.2.00per Answer Book
2	CAP Co-ordinators	Rs.1.50 per Answer Book
3	Cashier cum Accountant	Rs.1.00per Answer Book
4	Clerk	Rs.1.00per Answer Book
5	Peon	Rs.0.50 per Answer Book
6	Contingency and Administrative	Rs.0.50per Answer Book
7	Local Travel allowance will not be applicable for the University Teachers and Teachers working at same college, where, CAP center is allotted.	

*Perkins*  
**HEAD DEPARTMENT OF SELF FINANCING  
 SIXES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
 Jambhul Phata, Ambernath (W)**

2019-20

## PROJECT INTERNAL GUIDE ALLOTMENT SHEET OF DEPARTMENT OF B.Com ACCOUNTING &amp; FINANCE

SR. NO.	ROLL NO.	NAME	PROJECT GUIDE	Sign
1	TAF-19001	Sonawane Aaditya Ajit Anita	Mrs. Uma Tanwar	Uma
2	TAF-19002	Jadhav Ronit Subudha Sangita	Mrs. Uma Tanwar	
3	TAF-19003	Mourya Pooja Ramkesh	Mrs. Uma Tanwar	
4	TAF-19004	Magar Dilasha Suresh Manjula	Mrs. Uma Tanwar	
5	TAF-19005	Magar Prathamesh Ramesh Asha	Mrs. Uma Tanwar	
6	TAF-19006	Kolhe Shraddha Santosh Rohini	Mrs. Uma Tanwar	
7	TAF-19007	More Priti Sunil Vaishali	Mrs. Uma Tanwar	
8	TAF-19008	Gupta Rahul Anil Renu	Mr. Ghanshyam Lakhani	Ghanshyam
9	TAF-19009	Chavan Manish Mohan Monika	Mr. Ghanshyam Lakhani	
10	TAF-19010	Tiwari Pooja Pramod Goodiya	Mr. Ghanshyam Lakhani	
11	TAF-19011	Bhandari Adarsh Umesh Sharadha	Mr. Ghanshyam Lakhani	
12	TAF-19012	Geeta Govind Almela	Mr. Ghanshyam Lakhani	
13	TAF-19013	Shaikh Afreen Babasalim Shamshad Begum	Mrs. Uma Tanwar	Uma
14	TAF-19014	Bait Pratiksha Anant Surekha	Mr. Ghanshyam Lakhani	
15	TAF-19015	Mirkute Archana Ananta Manik	Mr. Ghanshyam Lakhani	
16	TAF-19016	kamble Mamata Govind Archana	Mr. Ghanshyam Lakhani	
17	TAF-19017	Prajapati Sandesh Arvindkumar Urmila	Mr. Nilesh Meher	
18	TAF-19018	Singh Varsha Sarvesh Poonam	Mr. Nilesh Meher	
19	TAF-19019	Varma Marshal Rajesh Anita	Mr. Nilesh Meher	
20	TAF-19020	Alvares Albinus Allwyn Margaret	Mr. Nilesh Meher	
21	TAF-19021	Maniyar Meenaxi Mallesh Siddamma	Mr. Nilesh Meher	
22	TAF-19022	Tiwari Krutika Ramesh Annapurnadevi	Mr. Nilesh Meher	
23	TAF-19023	Bandhane Jagruti Dunda Vanita	Mr. Nilesh Meher	Nilesh
24	TAF-19024	Reddy Nusi Anilkumar Anthony Nusi Amalavati	Mr. Nilesh Meher	
25	TAF-19025	Singh Neha Ravindra Bindu	Mr. Vishal Shingare	
26	TAF-19026	Satalgoan Laxmi Chandrashekhar Kamala	Mr. Vishal Shingare	Vishal
27	TAF-19027	Mallik Rohinipriya Rabindra Priyambada	Mr. Vishal Shingare	
28	TAF-19028	Thorat Ashwin Arun Arun	Mr. Vishal Shingare	
29	TAF-19029	Sharma Siddharth Rajeev Kalpana	Mr. Vishal Shingare	
30	TAF-19030	Nagare Dipali Sanjay Karuna	Mr. Vishal Shingare	Rakhi
31	TAF-19031	Suvarna Vanshika Suresh Shakuntala	Mrs. Rakhi V. Gulati	
32	TAF-19032	Dangua Mousami Dilipkumar Gouri	Mrs. Rakhi V. Gulati	
33	TAF-19033	Acharya Komal Anand Asha	Mrs. Rakhi V. Gulati	

Rakhi

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhal, Dist-2, Ambernath (W)

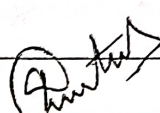
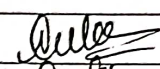
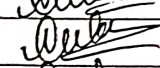
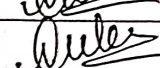
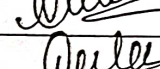
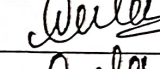
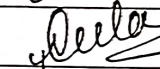
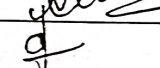
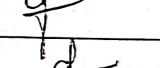
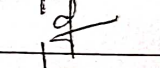
PROJECT INTERNAL GUIDE ALLOTMENT SHEET OF DEPARTMENT OF MANAGEMENT STUDIES

SR. NO.	ROLL NO.	NAME	Subject	Project Guide	Sign
1	TMS-19001	Das Suman Sibaram Mamata	HR	Mrs. Rakhi V. Gulati	<u>Rakhi G.</u>
2	TMS-19002	Bhamare Abhishek Abhay Manisha	HR	Mrs. Rakhi V. Gulati	
3	TMS-19003	Bhaskar Vanatayan Velangani	HR	Mrs. Rakhi V. Gulati	
4	TMS-19004	Nair Arnold Simon Navmani	HR	Mr. Mudassar Sayyed	<u>M</u>
5	TMS-19005	Prajapati Kamlesh Shreechand saroja	Finance	Mr. Mudassar Sayyed	<u>M</u>
6	TMS-19006	Yadav Prasad Dinkar Sunita	HR	Mr. Mudassar Sayyed	<u>M</u>
7	TMS-19007	Nikumbh Shivani Rajendra Rajshri	Finance	Mr. Mudassar Sayyed	<u>M</u>
8	TMS-19008	Metre Pratiksha Ramachandra Laxmi	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
9	TMS-19009	Maragaje Trupti Sanjay Sangeeta	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
10	TMS-19010	Shaikh Firoz Malang Roshan	HR	Mr. Mudassar Sayyed	<u>M</u>
11	TMS-19011	Dowrla Harish Durgarao Chandrakala	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
12	TMS-19012	Thakare Sayali Vijay Aparna	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
13	TMS-19013	Bangar Dakshta Sharad	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
14	TMS-19014	Sooraj Sukumaran Rethy	HR	Mr. Mudassar Sayyed	<u>M</u>
15	TMS-19015	Gawli Ganesh Krishna Sharda	Finance	Mr. Swapnil Bagade	<u>Swapnil Bagade</u>
16	TMS-19016	Gupta Priya laxmichand Rekha	HR	Mr. Swapnil Bagade	
17	TMS-19017	Ghadigaonkar Prathmesh Vilas Vaishali	Finance	Mr. Swapnil Bagade	
18	TMS-19018	Valmiki Ganesh Veeresh Shivamma	Finance	Mr. Swapnil Bagade	<u>Swapnil Bagade</u>
19	TMS-19019	Satalgaon Ambresh Chandrashekhar Kamla	HR	Mrs. Rakhi V. Gulati	<u>Rakhi G.</u>
20	TMS-19020	Iyer Aishwarya Balaji Asha	HR	Mr. Swapnil Bagade	<u>Swapnil Bagade</u>
21	TMS-19021	Koli Sanjana Shankar Laxmi	Finance	Mr. Swapnil Bagade	<u>Swapnil Bagade</u>
22	TMS-19022	Baddipalli Prakash Anjappa Anjamma	Finance	Mrs. Naira Bhatia	<u>NBhatia</u>
23	TMS-19023	Yada v Ajay Kumar Birju Bindu	Finance	Mr. Vishal Shingare	<u>V Shingare</u>
24	TMS-19024	Singh Prince Darshanpal Singh Seema	Finance	Mr. Vishal Shingare	<u>V Shingare</u>
25	TMS-19025	Dubey Disha Pawan Meena	HR	Mrs. Rakhi V. Gulati	<u>Rakhi G.</u>

Rakhi G.

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhat Bhatia, Ambernath (W)

PROJECT INTERNAL GUIDE ALLOTMENT SHEET OF DEPARTMENT OF B.Com BANKING & INSURANCE

SR. NO.	ROLL NO.	NAME	PROJECT GUIDE	Sign
1	TBI- 18001	Mulla Sabobar Mussa Shamshad	Mr. Santosh Rohra	
2	TBI-18002	Bharadwaj Shivam Mithilesh Lakhdevi	Mr. Santosh Rohra	
3	TBI-18003	Yadav Neha Ravindra Sunanda	Mr. Santosh Rohra	
4	TBI-18004	Mahadik Vishruti Ramesh Anita	Mr. Santosh Rohra	
5	TBI-18005	Sharma Shashikant Gautam Hemlata	Mr. Santosh Rohra	
6	TBI-18006	Jadhav Vaibhav Vilas Vilas	Ms. Neelam Jaiswar	
7	TBI-18007	Airekar Bhavika Vithal Vijaya	Ms. Neelam Jaiswar	
8	TBI-18008	Yadav Nilam Dhanati Chhaya	Ms. Neelam Jaiswar	
9	TBI-18009	Kurup Pranav Pradeep Ambili	Ms. Neelam Jaiswar	
10	TBI-18010	Singh Kanchan Rajesh Reeta	Ms. Neelam Jaiswar	
11	TBI-18011	Vignesh Govindswamy Vasuki	Mr. Vishal Deshmukh	
12	TBI-18012	Mhaskar Bhushan Shridhar Geeta	Mr. Vishal Deshmukh	
13	TBI-18013	Labana Rajendra Gurmit Leela	Mr. Vishal Deshmukh	
14	TBI-18014	Magar Shivani Hemant Rekha	Mr. Vishal Deshmukh	

*Rakhi...*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhui Phata, Ambernath (W)



**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jhambhulphata, Ambernath (W).**

Date: 15th September 2020

**ONLINE EXTERNAL PROJECT VIVA-VOCE  
VI SEMESTER**

**SCHEDULE OF ONLINE VIVA-VOCE**

DATE	CLASS	ROLL NO.	NAME OF EXTERNAL EXAMINER
17 <sup>th</sup> September 2020	TYBMS	TMS19001-TMS19007 TMS19015-TMS19020	Asst. Prof. Uma Tanwar Asst. Prof. Nilesh Meher
	TYBAF	TAF19001-TAF19007 TAF19014-TAF19020 TAF19027-TAF19033	Asst. Prof. Rakhie Gulati Asst. Prof. Neelam Jaiswar Asst. Prof. Santosh Rohra
	TYBBI	TBI19001-TBI19007	Asst. Prof. Mudassar Sayyed
18 <sup>th</sup> September 2020	TYBMS	TMS19008-TMS19014 TMS19021-TMS19025	Asst. Prof. Vishal Shingare Asst. Prof. Vishal Deshmukh
	TYBAF	TAF19008-TAF19013 TAF19021-TAF19026	Asst. Prof. Naira Bhatia Asst. Prof. Swapnil Bagade
	TYBBI	TBI19008-TBI19014	Asst. Prof. Ghanshyam Lakhani

*Rakhie Gulati*

Asst. Prof. Rakhie Gulati  
(Coordinator)  
Self-Financing Department

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Dr. Harshal M. Bachhav*  
Dr. Harshal M. Bachhav  
I/c. Principal  
I/c Principal  
SICES Degree College of Arts, Science & Commerce  
Ambernath - 421505

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jhambhulphata, Ambarnath (W).**

Date: 15th September 2020

**NOTICE**

All the students of Third year (BMS, BBI, BAF) of academic year 2019-2020 are hereby informed that your ONLINE EXTERNAL PROJECT VIVA-VOCE of VI Semester which was due in the month of April 2020, but could not be conducted due to the pandemic. As per university of Mumbai circular no. Exam/DBOEE/ICC/2020-21-02 Dated 8th September 2020, your ONLINE EXTERNAL PROJECT VIVA-VOCE has to be conducted online as per the given schedule.

DATE	CLASS	ROLL NO.
17 <sup>th</sup> September 2020	TYBMS	TMS19001 - TMS19007 TMS19015 - TMS19020
	TYBAF	TAF19001 - TAF19007 TAF19014 - TAF19020 TAF19027 - TAF19033
	TYBBI	TBI19001 - TBI19007
18 <sup>th</sup> September 2020	TYBMS	TMS19008 - TMS19014 TMS19021 - TMS19025
	TYBAF	TAF19008 - TAF19013 TAF19021 - TAF19026
	TYBBI	TBI19008 - TBI19014

Note: External Project VIVA-VOCE will be start at 7.30 a.m. sharp.

**INSTRUCTIONS:**

- VIVA-VOCE will be conducted through online mode viz. FreeConferenceCall app.
- All students have to download this app. through Google Play Store.
- Separate MEETING ID will be allotted to individual students on the date of VIVA-VOCE.
- Students have to be in proper dress code.
- Attendance is compulsory.
- Keep your Android Phone, Laptop, PC well charged with a good internet connectivity.
- Time duration of VIVA-VOCE for each student will be 10-15 minutes.
- Students facing error in joining will be skipped for that time and the next will be called, the skipped student will be called at the end.

*Rakhie Gulati*  
Asst.Prof. Rakhie Gulati  
(Coordinator)  
Self-Financing Department

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

*Harshal M. Bachhav*  
Dr. Harshal M. Bachhav  
I/c. Principal

SICES Degree College of Arts, Science & Commerce  
Ambarnath - 421505

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jhambhulphata, Ambernath (W).**

---

Date: 15th September 2020

**NOTICE**

All the students of Third year (BMS, BBI, BAF) of academic year 2019-2020 are hereby informed that your **ONLINE EXTERNAL PROJECT VIVA-VOCE** of VI Semester to be conducted through online mode viz freeconferencecall app. To make familiar and guide regarding the common questions with the freeconferencecall app Self-financing department scheduled mock session, which will be held on 16th September, 2020, Timing-3 PM.

Attendance is compulsory.

*Rakhie Gulati*

**Asst. Prof. Rakhie Gulati  
(Coordinator)  
Self-Financing Department**

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Harshal M. Bachhav*  
**Dr. Harshal M. Bachhav  
I/c. Principal  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421505**

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jhambhulphata, Ambernath (W).**

---

Date: 14th September 2020

**NOTICE**

All the students of Third year (BMS, BBI, BAF) of academic year 2019-2020 are hereby informed that your **ONLINE EXTERNAL PROJECT VIVA-VOCE** of VI Semester Students should mail their project soft copy till 16th to the respective mail id

*Rakhie Gulati*

**Asst.Prof. Rakhie Gulati  
(Coordinator)  
Self-Financing Department**

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Harshal M. Bachhav*  
**Dr. Harshal M. Bachhav  
I/c. Principal**

**I/c Principal  
SICES Degree College of Arts, Science & Commerce  
Ambernath - 421505**

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **Mr. Aaditya Ajit Sonawane** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "**A COMPARATIVE ANALYSIS ON THE HOME LOAN BY SBI BANK WITH OTHER BANK IN BADLAPUR CITY**" under my supervision.

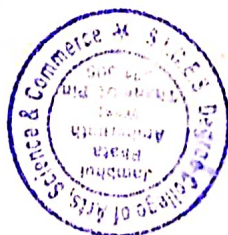
I further certify that that the entire work has been done by the learner under my guidance and that no part of it has been previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and Investigations.

*29/12/2020*  
Date of Submission

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



*Uma...*  
ASST. PROF. UMA TANWAR

*Rakhi...*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

S.I.C.E. SOCIETY'S

DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,

AMBERNATH (WEST), THANE - 421505

CERTIFICATE

This is to certify that MR. RONIT SUBUDHA JADHAV has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of INDIAN ECONOMY and his project is entitled. "A STUDY OF PERFORMANCE OF SCHEDULED URBAN CO-OPERATIVE BANK IN BADLAPUR CITY WITH SPECIAL REFERENCE TO ABHYUDAYA BANK." under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*Uma*

ASST. PROF. UMA TANWAR

*[Faint stamp: S.I.C.E.S. Degree College of Arts, Science & Commerce, Jambhul Phata, Ambernath (W)]*

*06/03/20*

DATE OF SUBMISSION

*Radhika*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*[Signature]*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **MISS POOJA RAMKESH MOURYA** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **INDIAN ECONOMICS** and his project is entitled, "A STUDY OF PERFORMANCE OF URBAN CO-OPERATIVE BANK IN AMBARNATH CITY WITH SPECIAL REFERENCE TO JAI HIND BANK." under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*28/02/2010*

DATE OF SUBMISSION

*Rakhi*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



*Uma*

ASST. PROF. UMA TANWAR

*Principal*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421-505**

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **MS. DILASHA SURESH MAGAR** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project **STUDY OF COSUMER BUYING BEHAVIOUR TOWARDS SMARTPHONES IN AMBERNATH AREA.** under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

08/03/20

DATE OF SUBMISSION

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



*Uma...*

ASST. PROF. UMA TANWAR

*Phul...*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE - 421505**  
**2019-2020**

**CERTIFICATE**

This is to certify that Mr. Prathamesh Ramesh Magar has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "A STUDY OF PROBLEMS FACED BY PAYTM USERS IN AMBERNATH" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*Uma...*

ASST. PROF. UMA TANWAR

05/03/20  
-Date of Submission

*Radhika...*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



*Shubra...*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505,**

S.I.C.E.SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE, & COMMERCE  
JHAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST) THANE-421505

### CERTIFICATE

This is to certify that **MS.SHRADDHA SANTOSH KOLHE** has worked and duly completed her project work for the degree of bachelor in commerce (Accounting & Finance) under the Faculty of Commerce in the subject of ECONOMICS and her project is entitled, "STUDY OF EFFECTS OF SOCIALMEDIA ON SOCIETY" under my supervision.

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

It is her own work and facts reported by her personal findings and Investigations.

29/02/2020  
Date of submission:

*Uma*  
ASST. PROF. UMA TANWAR

*Sathish*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*Sathish*  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

**S.I.C.E.SOCIETY'S  
DEGREE COLLEGE OF AETS, SCIENCE & COMMERCE  
JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **MIS. PRITI SUNIL MORE** has worked And duly completed her Project work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in subject of **ECONOMICS** and her project is entitled, “ **A STUDY OF GROWTH OF SMALL SCALE INDUSTRIES IN AMBERNATH WEST.** “under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that Not part of it has been previously for any Degree or Diploma of any University.

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

*29/12/2020*

DATE OF SUBMISSION

*Uma...*

**ASST.PROF.UMA TANWAR**

*ASST. PROFESSOR  
DEPARTMENT OF ACCOUNTING & FINANCE  
S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
JAMBHUL PHATA, AMBERNATH (W), THANE - 421505*

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



*Shubh...*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**



**SOUTH INDIAN CHILDREN EDUCATION SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
Jambhul Phata, Chikhholi, Ambarnath (West)-421 505

**CERTIFICATE**

This is to certify that Miss./Mr. RAHUL ANIL GUPTA has worked and duly completed her/his project work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce and his/her project is entitled, "ANALYSIS OF INVESTMENT OPTIONS BY SALARIED PEOPLE IN AMBARNATH" under my supervision. I further certify that the entire work has been done by the learner under my guidance and no part of it has been submitted previously for any Degree or Diploma of any University. It is her/his own work and facts reported by her/his personal findings and investigations.

*Rakhi Gulati*

**Asst. Prof. RAKHI GULATI**  
(Coordinator)  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

*Harshal Bachhav*

**Prof. Dr. HARSHAL BACHHAV**  
(I/C Principal)  
I/c Principal  
SICES Degree College of Arts, Science & Commerce  
Ambarnath - 421505

*Ghanshyam Lakhani*

**Asst. Prof. GHANSHYAM LAKHANI**  
(Project Guide)

**EXTERNAL EXAMINER**

Date of Submission :- 05/03/20



College Stamp

S.I.C.E. SOCIETY'S

DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHOLI,

AMBERNATH (WEST), THANE-421505

## Certificate

This is to certify that MR. MANISH MOHAN CHAVAN has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of FINANCIAL ACCOUNT and his project is entitled, "A STUDY ON INVESTORS PERCEPTION TOWARDS MUTUAL FUND IN AMBERNATH CITY" under my supervision.

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

It is his own work and facts reported by her/his personal findings and investigations.



ASST. PROF. GHANSHYAM LAKHANI

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
JAMBHUL PHATA, AMBERNATH (W)

Date of submission: 05/03/20

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.



**SOUTH INDIAN CHILDREN EDUCATION SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
Jambhul Phata, Chikhloli, Ambarnath (West)-421 505

**CERTIFICATE**

This is to certify that Miss./Mr. **POOJA PRAMOD TIWARI** has worked and duly completed her/his project work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce and his/her project is entitled, "ANALYSIS OF CUSTOMER PERCEPTION TOWARDS GST (GOODS AND SERVICES TAX) IN AMBERNATH (EAST)" under my supervision. I further certify that the entire work has been done by the learner under my guidance and no part of it has been submitted previously for any Degree or Diploma of any University. It is her/his own work and facts reported by her/his personal findings and investigations.

*Rakhi...*

**Asst. Prof. RAKHI GULATI**  
(Coordinator)  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

*Harshal...*

**Prof. Dr. HARSHAL BACHHAV**  
(I/C Principal)

**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421505

*Ghanshyam...*

**Asst. Prof. GHANSHYAM LAKHANI**  
(Project Guide)

**EXTERNAL EXAMINER**

Date of Submission :- 65 / 03 / 20



College Stamp

**S.I.C.E.S. SOCIETY OF DEGREE COLLEGE OF ARTS, SCIENCE AND  
COMMERCE**

**JAMBHUL PHATA CHIKHLOLI, AMBERNATH (WEST),**

**THANE-421505**



**CERTIFICATE**

This is to certify that MR.ADARSH UMESH BHANDARI has worked and duly completed his project work for the Degree of Bachelor in Commerce (Accounting and Finance) Under the Faculty of Commerce in the subject of Financial Management and his project is entitled

**"STUDY OF TOURISM INDUSTRY"**, under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.

**ASST.PROFESSOR:**

**GHANSHYAM LAKHANI**

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**



**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE  
AND COMMERCE Jambul Phata, Chikhholi,  
Ambernath (West)-421 505.**

**CERTIFICATE**

This is to certify that **MS.GEETA GOVIND** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "**A STUDY ON PERSONAL FINANCIAL PLANNING OF RETIRED PERSON**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

05/03/20

Date of Submission:

ASST. PROF. GHANSHYAM LAKHANI

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.





S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE - 421505

CERTIFICATE

This is to certify that **MISS AAFREEN BABASALI SHAIKH** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **INDIAN ECONOMICS** and his project is entitled, "A **STUDY OF SELF HELP GROUP: AN EFFECTIVE APPROACH TO WOMEN EMPOWERMENT IN SOCIETY: WITH REFERENCE TO AMBERNATH.**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Uma*

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Jambhul Phata, Ambernath (W)

06/03/2020  
DATE OF SUBMISSION

*[Signature]*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

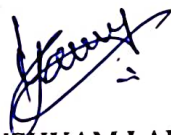
This is to certify that **MR.PRATIKSHA ANANT BAIT**

has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, **"A STUDY OF "HOME LOAN SERVICE PROVIDED BY HDFC BANK" IN BADLAPUR WEST**

under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



**ASST. PROF. GHANSHYAM LAKHANI**

*Pratiksha*  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W) .**

**5/3/20**  
**DATE OF SUBMISSION**



*Pratiksha*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
JAMBHUL PHATA, CHIKHOLI,  
AMBERNATH (WEST), THANE - 421505

**CERTIFICATE**

This is to certify that **MS. ARCHANA ANANTA MIRKUTE** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "**ACCOUNTING SOFTWARE USED BY RETAILERS**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



ASST. PROF. GHANSHYAM LAKHANI

05/03/20

DATE OF SUBMISSION



**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE - 421505

CERTIFICATE

This is to certify that MRS.MAMATA. GOVIND. KAMBLE

Has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of ECONOMICS and his project is entitled, "A STUDY OF PROBLM OF UNEMPLOYMENT" IN MHADA COLONY OF BADLAPUR EAST under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



ASST. PROF. GHANSHYAM LAKHANI



HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



05/03/20

DATE OF SUBMISSION



I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **MR.SANDESH ARVINDKUMAR PRAJAPTI** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*NT Meher*

ASST. PROF. NILESH MEHER

*Rakhi*  
*07/08/2020*  
DATE OF SUBMISSION  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Plakhal*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

S.I.C.E. SOCIETY'S

DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,

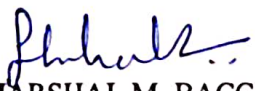
AMBERNATH (WEST), THANE - 421505

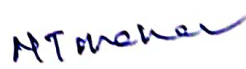
CERTIFICATE

This is to certify that MS. VARSHA SARVESH.SINGH has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of FINANCIAL MANAGEMENT and his project is entitled, "A STUDY OF HIRER PURCHASE AND LEASEE FINANCING ." under my supervision.

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

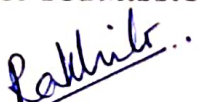
It is his own work and facts reported by his personal findings and Investigations.

  
DR. HARSHAL M. BACCHAV  
~~MEHER~~  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

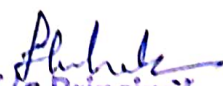
  
ASST.PROF.NILESH  
  
(Project Guide)

07/08/2020  
DATE OF SUBMISSION

External Examiner

  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE – 421505

**CERTIFICATE**

This is to certify that **MR. MARSHAL RAJESH VARMA** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*NT Meher*

ASST. PROF. NILESH MEHER

06/03/2020  
DATE OF SUBMISSION

*Rakshit*

HEAD DEPARTMENT OF SELF FINANCING  
SIC. COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*Shubh*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **MR. ALBINUS ALLWYN ALVARES** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, **“HOSPITALITY AND TOURISIM INDUSTRY’S CONTRIBUTION TOWARDS THE ECONOMY OF INDIA”** under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*N Meher*

ASST. PROF. NILESH MEHER

*06/03/2020*  
DATE OF SUBMISSION

*Rakhil*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*[Signature]*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **Meenaxi M Maniyar** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **TAX** and his project is entitle “**To Study The Investors Attitude Towards post Office Saving schemes From Ambarnath Area**” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*Meenaxi M Maniyar*

**Meenaxi M Maniyar**

*NT Meher*

**ASST. PROF. Nilesh Meher**

**Date of Submission** *07/03/2020*

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



*Shahab...*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

This is to certify that **MISS. KRITIKA RAMESH TIWARI** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **FINANCIAL ACCOUNTING** and his project is entitled, **"A STUDY OF INVESTORS' PREFERENCE WHILE INVESTING IN MUTUAL FUNDS AND SHARE MARKETS."** under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



**ASST. PROF. NILESH MEHER**

(Project Guide)

DATE OF SUBMISSION: 5/03/20

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

JAMBHUL PHATA, CHIKHLOLI,

AMBERNATH (WEST), THANE - 421505

**CERTIFICATE**

This is to certify that **MISS. JAGRUTI DUNDA BANDHANE** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **FINANCIAL** and his project is entitled, "**EFFECTS OF BRANDING ON CONSUMER BUYING BEHAVIOUR**" under my supervision.

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

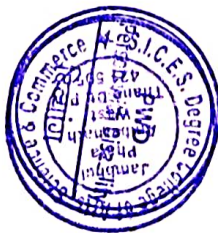
It is his own work and facts reported by his personal findings and Investigations.

*Nilesh Meher*

ASST. PROF. NILESH MEHER

*06/03/2020*  
Date of Submission

*Rakhi...*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES  
COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*Shubha...*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **MR. REDDY NUSI ANIL KUMAR ANTHONY** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of finance and his project is entitled, "Loans on Ambarnath jai hind co-op bank ltd" under my supervision.

I further certify that that the entire work has been done by the learner under my guidance and that no part of it has been previously for any Degree or Diploma of any University. It is his own work and facts reported by his personal findings and Investigations.

*N. T. Meher*

ASST. PROF. NILESH MEHER

05/3/20

DATE OF SUBMISSION

*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*Rakhi*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI,**

**AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **MISS. NEHA RAVINDRA SINGH** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **FINANCIAL** and his project is entitled, "**A STUDY ON NON PERFORMING ASSESTS WITH SPECIAL REFRENCES TO SBI BANK IN AMBERNATH BRANCH**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



**ASST. PROF. VISHAL SHINGARE**

05/03/20  
Date of Submission



**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505**

DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,

AMBERNATH (WEST), THANE - 421505

CERTIFICATE

This is to certify that **Laxmi. C. Satalgaon** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "**TO STUDY ON BALANCE OF PAYMENT IN INDIA**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



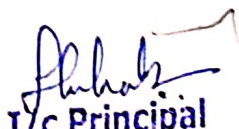
ASST. PROF. Vishal Shingare

05/03/20  
Date of Submission



HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE  
AND COMMERCE**

**AMBERNATH (WEST)**


**CERTIFICATE**

This is to certify that **MISS.ROHINIPRIYA RABINDRA MALLIK** Worked and duly completed her/ his Project Work for the degree of Bachelor in commerce (Accounting and Finance) under the Faculty of commerce in the subject of **MANAGEMENT APPLICATIONS** and her/his projects entitled, "**A STUDY ON CUSTOMERS SATISFACTION TOWARDS ONLINE SHOPPING**" under my supervision.

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

It is her/his own work and facts reported by her/his personal findings and investigations.

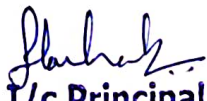
05/03/20  
Date of submission:

  
Asst. Prof. Vishal Shingare

*Rabindra..*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST),  
THANE – 421505

### **CERTIFICATE**

This is to certify that **MR. ASHWIN ARUN THORAT** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **COST ACCOUNTING** and his project is entitled, "**A STUDY ON TECHNIQUES OF COSTING.**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



*Vishal Shingare*

**ASST. PROF. VISHAL SHINGARE**

05/03/20

**DATE OF SUBMISSION**

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Rakhi...*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambarnath - 421 505.**





**SOUTH INDIAN CHILDREN EDUCATION SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE AND  
COMMERCE**

Jambul Phata, Chikhloli, Ambernath (West)-421 505

**CERTIFICATE**

This is to certify that **MR. SIDDIHARTH SHARMA** has worked and duly completed her/his project work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce and his/her project is entitled, " " under my supervision. I further certify that the entire work has been done by the learner under my guidance and no part of it has been submitted previously for any Degree or Diploma of any University. It is her/his own work and facts reported by her/his personal findings and investigations.

*[Faint, illegible text]*

*[Signature]*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambul Phata, Ambernath (W)**

*[Signature]*  
**Asst. Prof. VISHAL SHINGARE  
(Project Guide)**

**EXTERNAL EXAMINER**

*[Signature]*  
**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.**

05/03/20  
**Date of Submission:-**



**College Stamp**

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
JAMBHUL PHATA, CHIKHOLI,  
AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **MS. DIPALI SANJAY NAGARE** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, **"A STUDY OF CUSTOMER SATISFACTION REGARDING HDFC BANK SERVICE IN BADLAPUR CITY.**

Under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



**DR. HARSHAL M. BACHHAV**  
(I/C Principal)

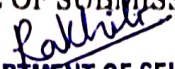
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421505**



**ASST. PROF. VISHAL SHINGARE**  
(Project Guide)

05/03/20

DATE OF SUBMISSION

  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



**College Stamp**

## CRETIFICATES

S.I.C.E. SOCIETY'S

DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,

AMBERNATH (WEST), THANE - 421505

### CERTIFICATE

This is to certify that MisVANSHIKA SURESH SUVARNA has worked and duly completed her project work for the degree of bachelor in commerce (Accounting & finance) under the faculty of commerce and the project is entitled, "A STUDY OF AWARENESS OF ONLINE MODE OF PAYMENT AMONG PEOPLE WITH RESPECT TO AMBERNATH AREA" UNDER MY SUPERVISION.

I further certify that the entire work has been done by learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university. It is having own work and fact reported by his personal findings and investigations.

*Rakhi*

ASST. PROFESSOR:

RAKHI GULATI MAM

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

6/03/20

DATE OF SUBMISSION:



*Shubh*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

Page | 2

S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE

JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE – 421505

CERTIFICATE

This is to certify that Ms/Mr MOUSAMI. D. DANGUA. worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of and her/his project is entitled, "A STUDY ON CONSUMER BEHAVIOUR TOWARDS FAST FOOD, BADLAPUR (E) " under my supervision. I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.

*Rakhi Gulati*

ASST. RAKHI GULATI.

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

DATE OF SUBMISSION: 05-03-2020



*Shubh*  
I/c Principal

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE - 421505

**CERTIFICATE**

This is to certify that **MIIS.KOMAL ANAND ACHARYA** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the project is entitled, "**TO STUDY THE CUSTOMER SATISFACTION TOWARDS URBAN CO-OPERATIVE BANK IN ULHASNAGAR WITH SPECIAL REFERENCE TO DNS BANK.**" under my supervision.

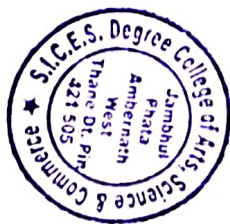
I further certify that that the entire work has been done by the learner under my guidance and that no part of it has been previously for any Degree or Diploma of any University.

It is his own work and facts reported by his personal findings and Investigations.

5/March/2020  
DATE OF SUBMISSION

*Rakhi Gulati*  
ASST. PROF. RAKHI GULATI

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*[Signature]*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505. 2

**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,  
AMBERNATH (WEST)**

**CERTIFICATE**

This is to certify that **MISS. SANOBAR MUSSA MULLA** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "**STUDY ON URBAN CO-OPERATIVE BANK**" under my supervision.

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

It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 14/03/2020

*Rohra*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Santosh*  
**Asst. Prof. SANTOSH ROHRA  
(Project Guide)**



*Shukla*  
**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

**S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,  
AMBERNATH (WEST)**

**CERTIFICATE**

This is to certify that Mr SHIVAM M BHARADWAJ has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "MICRO FINANCE IN BANKING" under my supervision.

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


It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 14-03-2020

  
Asst. Prof. SANTOSH ROHRA  
(Project Guide)

*Rakhi*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



  
Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,  
AMBERNATH (WEST)

**CERTIFICATE**

This is to certify that NEHA RAVINDRA YADAV has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "ONLINE MARKETING" under my supervision.

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

It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 14/03/2020

*Rakhi*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Santosh*  
Asst. Prof. SANTOSH ROHRA  
(Project Guide)



*Shubh*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



## CERTIFICATE

This is to certify that **MISS. VISHRUTI RAMESH MAHADIK** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **ECONOMICS** and his project is entitled, "**A COMPARATIVE STUDY BETWEEN PRIVATE SECTOR BANKS AND PUBLIC SECTOR BANKS**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

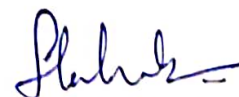


ASST. PROF. SANTOSH ROHRA

Date of Submission 14/03/2020



HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)



I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,

AMBERNATH (WEST)

CERTIFICATE

This is to certify that Mr. SHASHIKANT GAUTAM SHARMA has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "VEHICLE INSURANCE WITH SPECIAL REFERENCE TO RELIANCE GENERAL INSURANCE" under my supervision.

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

It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 14/03/2020

*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Santosh*

Asst. Prof. SANTOSH ROHRA  
(Project Guide)



*Jambhul*

I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI,**  
**AMBERNATH (WEST), THANE – 421505**

**CERTIFICATE**

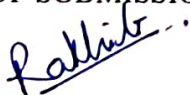
This is to certify that **MR.VAIBHAV VILAS JADHAV** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **BANKING AND INSURANCE** and his project is entitled, "**COMPARATIVE ANALYSIS OF INVESTMENT OPPORTUNITY IN BANKING SECTOR.**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

  
ASST. PROF. NEELAM JAISWAR

05/03/20  
DATE OF SUBMISSION



**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

JAMBHUL PHATA, CHIKHOLI, AMBERNATH (WEST), THANE –  
421505

**CERTIFICATE**

This is to certify that **MS. BHAVIKA VITTHAL AIREKAR** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (BANKING AND INSURANCE) under the Faculty of banking and insurance and project is entitled, “**plastic money**” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

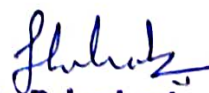
Date of submission: 12/13/20



**ASST. PROF. NEELAM JAISWAR**  
**(PROJECT GUIDE)**

*Rakhi*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST),  
THANE - 421505**

**CERTIFICATE**

This is to certify that **MS. NILAM DHANAJI YADAV** has worked and duly completed his Project Work for the degree of Bachelor in Commerce ( **BANKING AND INSURANCE** ) under the Faculty of banking and insurance and project is entitled, "**CUSTOMER PERCEPTION TOWARDS BANKING SERVICES**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 12 March 2020

*Rakshit*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Neelam*  
**ASST. PROF. NEELAM JAISWAR  
(PROJECT GUIDE)**



*Principal*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST),  
THANE - 421505**

**CERTIFICATE**

This is to certify that **MR. PRANAV PRADEEP KURUP** has worked and duly completed his Project Work for the degree of Bachelor in Commerce ( **BANKING AND INSURANCE** ) under the Faculty of banking and insurance and project is entitled, "**A STUDY ON ONLINE BANKING BEHAVIOUR AMONG STUDENTS**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 12<sup>th</sup> March 2020

*Rakhi...*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Neelam*

**ASST. PROF. NEELAM JAISWAR  
(PROJECT GUIDE)**



*Jh...*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE - 421505**

**CERTIFICATE**

This is to certify that **MS.KANCHAN RAJESH SINGH** has worked And duly completed his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of **BANKING & INSURANCE** and his project is entitled, **"AWARNESS ABOUT TYPES OF LOANS AND DEPOSITS PROVIDED BY STATE BANK OF INDIA AMONG CITIZEN OF AMBERNATH."** under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.



**ASST. PROF. NEELAM JAISWAR**

(Project Guide)

12/3/2020

DATE OF SUBMISSION



**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

S I C E SOCIETY S  
DEGREE COLLEGE OF ARTS SCIENCE & COMMERCE

JAMBHUL PHATA CHIKHLOLI,  
AMBARNATH (WEST) THANE -421505

This is to certify that Mr. VIGNESH GOVINDASWAMI has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of and his project is entitled, to study on

“ CUSTOMER RELATIONSHIP MANAGEMENT IN INDIAN BANK AND ICICI BANK” under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.



Name and Signature of Guiding Teacher

Asst .Prof .Vishal Deshmukh

Date of submission: 25/3/20

*Rathit*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS SCIENCE & COMMERCE  
Jamboh Phata, Ambernath (W)

*Shubak*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,  
AMBERNATH (WEST) )-421505

**CERTIFICATE**


This is to certify that **MR. BHUSHAN SHRIDIAR MHASKAR** has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "**AWERNESS OF DEMAT ACCOUNT IN AMBERNATH REGION**" under my supervision.

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

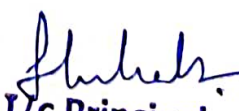
It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 5/03/20  
*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

  
Asst. Prof. **VISHAL DESMUKH**  
(Project Guide)



  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

S.I.C.E.S. DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE,  
AMBERNATH (WEST)

CERTIFICATE

This is to certify that MISS SHIVANI HEMANT MAGAR has worked and duly completed her/his Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of Banking and Insurance and her/his project is entitled, "MOBILE BANKING" under my supervision.

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

It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of submission: 06/03/20

*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



Asst. Prof. VISHAL .V. DESHMUKH  
(Project Guide)



*Shubh*

**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE -**  
**421505**

**CERTIFICATE**

This is to certify that **MR SUMAN SIBARAM DAS**  
has worked and duly completed his Project Work for the degree of Bachelor  
of management studies and project is entitled, **"To Study the need of  
Internship for students. With special reference to Badlapur and  
Ambernath region."** under my supervision.

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

It is his own work and facts reported by his personal findings and  
Investigations.

Date of submission: 5<sup>th</sup> March - 2020

*Rakhi Gulati*

**ASST. PROF. RAKHI GULATI**  
**(PROJECT GUIDE)**



*Rakhi Gulati*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Shubh*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE –  
421505**

**CERTIFICATE**

This is to certify that **Mr. ABHISHEK ABHAY BHAMARE** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (HUMAN RESOURCE) under the Faculty of banking and insurance and project is entitled, "Customer Satisfaction in banking Sector- With special Reference to SBI Bank in Badlapur Region " under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 5/03/20

*Rakhi*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Rakhi*

**ASST.PROF. RAKHI GULATI  
(PROJECT GUIDE)**



*Abhishek*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE –  
421505

**CERTIFICATE**

This is to certify that **MR BHASKAR VANATAYAN**  
has worked and duly completed his Project Work for the degree of Bachelor  
in management studies and project is entitled, **“To study the Customer  
Satisfaction of food industry with special reference to AB’s Cuisines.”**  
under my supervision.

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

It is his own work and facts reported by his personal findings and  
Investigations.

Date of submission: 5<sup>th</sup> March - 2020

*Rakhi Gulati*

**ASST. PROF. RAKHI GULATI**

**(PROJECT GUIDE)**

*Rakhi Gulati*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**



*J. J. J.*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

2019-2020

**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
JAMBHUL PHATA, CHIKHLOLI,  
AMBERNATH (WEST), THANE – 421505

**CERTIFICATE**

This is to certify that **ARNOLD SIMONANTHONY ANIR** has worked And duly completed his Project Work for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of **HUMAN RESOURCE MANAGEMNT** and his project is entitled, “**A STUDY OF WORK LIFE BALANCE WITH SPECIAL REFERENCE TO PEOPLE LIVING IN BADLAPUR AMBERNATH REGION**” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

*Rakshit*

**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Mudassar*

**ASST. PROF. MUDASSAR SAYYED**



*Principal*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

## Certificate

This is to certify that **Mr. KAMLESH SHREECHAND PRAJAPATI** has worked and duly completed his Project Work for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of Finance and his project is entitled, "FINANCIAL ANALYSIS OF IDBI BANK" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of any University. It is his own work and facts reported by his personal findings and investigations.

Date of submission: 05/03/20

*Rakshit*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhat Phata, Ambarnath (W)**

*mudasar*

**Asst. Prof. Mr. MUDAASAR SAYYED**  
(Project Guide)

*Shubh*  
**I/c Principal**  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.



**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
AMBARNATH(WEST)**

**CERTIFICATE**

This is to certify that MR. PRASAD DINKAR YADAV has worked and duly completed her/his project work under the faculty of Commerce in the subject of TYBMS and her/his project is entitled, "HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR" under my supervision.

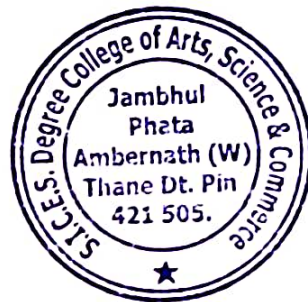
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree OR diploma of any University. It is her/ his own work and facts reported by her/his personal findings and investigations.

5/03/2020

Date of Submission

*Marked*

Name and signature of guiding teacher



*Sakshi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

- 2 -

*Shreshtha*  
I/C Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.



**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
AMBARNATH(WEST)**

**CERTIFICATE**

This is to certify that MISS SHIVANI RAJENDRA NIKUMBH has worked and duly completed her/his project work under the faculty of Commerce in the subject of TYBMS and her/his project is entitled, "COMPARITIVE STUDY ON PROFIT ANALYSIS OF THREE BANKS" under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree OR diploma of any University. It is her/ his own work and facts reported by her/his personal findings and investigations.

5/3/20

Date of Submission

*Rakhi*  
HEAD DEPARTMENT OF SELF FINANCING  
SICEE DEGREE COLLEGE  
Jambhuri Phata, Ambarnath (W)

*M. D. J. G.*

Name and signature of guiding teacher



*Shubh*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE – 421505

**CERTIFICATE**

This is to certify that **MS. PRATIKSHA RAMCHANDRA METHRE** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Management Studies) under the Faculty of banking and insurance and project is entitled, “usage of m-wallet” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission:

5/03/20  
*Rakhi*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*N. Bhatia*  
29/12/2020

**ASST. PROF. NAIRA BHATIA  
(PROJECT GUIDE)**



*J. J. J.*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE – 421505

**CERTIFICATE**

This is to certify that **MS. TRUPTI SANJAY MARAGAJE** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Management Studies) under the Faculty of banking and insurance and project is entitled, “**A STUDY ON AWARENESS OF MUTUAL FUNDS TOWARDS COMSUMERS IN AMBERNATH AREA.**” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 05/3/20

*Rakhi*  
**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*N. Bhatia*

**ASST. PROF. NAIRA BHATIA  
(PROJECT GUIDE)**



*Shubh*  
**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

## CERTIFICATE

This is to certify that **Mr. FIROZ MALANG SHAIKH** has worked and duly completed his Project Work for the degree of Bachelor of Management Studies (BMS) under the Faculty of Commerce and her/his project is entitled, **“RECRUITMENT AND SELECTION PROCESS WITH SPECIAL REFERENCE TO AMBERNATH D-MART”** under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.

**Date of submission:**

05 March 2020

*Rakhi*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Mudassar*

Asst. Prof. **MUDASSAR SAYYED**  
(Project Guide)

*Shubh*

**I/c Principal**

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE –**  
**421505**

**CERTIFICATE**

This is to certify that **MR. HARISH DURGARAO DOWRLA** has worked and duly completed his Project Work for the degree of Bachelor in Management Studies (FINANCE) under the Faculty of Commerce and project is entitled, "under my supervision".

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission:

*5-03-2020*

*N. Bhatia*

**ASST. PROF. NAIRA BHATIA**

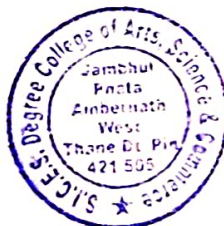
**(PROJECT GUIDE)**

*Lakshmi*  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Lakshmi*

**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**



Certificate

This is to certify that Ms. SAYALI VIJAY THAKARE has worked and duly completed his Project Work for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of Finance and his project is entitled, "STUDY OF MICRO FINANCE WITH REFERENCE- BAJAJ FINANCE PRIVATE LIMITED" under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.

Date of submission: 05/13/20  
NBhatia

Asst. Prof. NAIRA BHATIA

*NBhatia*  
HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)



*NBhatia*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.

**CERTIFICATE**

This is certify that Miss. **Dakshata Sharad Bangar** has worked and duly completed her project work for the degree of **Master** in commerce under the Faculty of Commerce in the subject **BANKING AND FINANCE** and her project is entitled, **"A STUDY ON A COMPARATIVE STUDY OF HOME LOAN OFFERED BY PRIVATE AND PUBLIC SECTOR BANKS (HDFC & SBI BANK)"**, under my supervision. I further certify that the entire work has been done by learner under **my guidance** and that no part of it has been submitted previously for any Degree or Diploma of **any university**.

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

*N. Bhatia*

ASST. PROF. NAIRA BHATIA

Seal of the college

Date of submission

5/03/20

*Rakshit*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*J. Bhatia*  
I/c Principal  
SICES Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**SOUTH INDIAN CHILDREN EDUCATION SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE AND COMMERCE**  
Jambhul Phata, Chikhholi, Ambernath (West)-421 505

## CERTIFICATE

This is to certify that Miss./Mr. SOORAJ SUKUMARAN has worked and duly completed her/his project work for the degree of Bachelor of Accounting & Finance under the Faculty of Commerce and his/her project is entitled, "A PROJECT ON STUDY OF EMPLOYEE MOTIVATION ON ACCENTURE COMPANY, AIROLI" under my supervision. I further certify that the entire work has been done by the learner under my guidance and no part of it has been submitted previously for any Degree or Diploma of any University. It is her/his own work and facts reported by her/his personal findings and investigations.

**Asst. Prof. RAKHI GULATI**  
(Coordinator)

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

**Prof. Dr. HARSHAL BACHHAV**  
(I/C Principal)

**I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421505**

**Asst. Prof. MUDASSAR SAYYED**  
(Project Guide)

**EXTERNAL EXAMINER**



**College Stamp**

**Date of Submission :- 05/03/20**



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE -**  
**421505**

**CERTIFICATE**

This is to certify that **MR. GANESH KRISHNA GAWLI** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (BANKING AND INSURANCE) under the Faculty of banking and insurance and project is entitled, "**COMPARATIVE ANALYSIS OF SERVICES PROVIDED BY PRIVATE & PUBLIC BANK**" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 05/03/20

*Palkhede*  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Bagade*  
**ASST. PROF. SWAPNIL BAGADE**  
**(PROJECT GUIDE)**



*Shah*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath**

## CERTIFICATE

This is to certify that MS. PRIYA GUPTA has worked and duly completed his Project Work for the degree of Bachelor of Management Studies under the project is entitled, "TO UNDERSTAND THE HR ISSUES IN MERGERS & ACQUISITION IN BANKING SECTOR" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission:

05-3-2020  
*Rathin*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)



ASST. SWAPNIL BAGADE  
(PROJECT GUIDE)

I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 503

**S. I. C. E. S. DEGREE COLLEGE OF ARTS, SCIENCE AND  
COMMERCE, AMBERNATH (WEST) – 421505**

**2019-2020**

**CERTIFICATE**

This is to certify that **MR. PRATHMESH VILAS GHADIGAONKAR** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (BANKING AND INSURANCE) under the Faculty of banking and insurance and project is entitled, "An Analytical Study of Investors Preference While Buying Mutual Fund V/S Equity Shares in Ambernath Region" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations

*Rakhi Gulati*

**Asst. Prof. RAKHI GULATI**  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**

*Swarnil Bagade*

**Asst. Prof. SWARNIL BAGADE SIR**  
**( Project Guide)**

*Harshal Bachhav*

**Prof. Dr. HARSHAL BACHHAV**  
**( U/C Principal )**

**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421505**

**EXTERNAL EXAMINER**



**S.I.C.E. SOCIETY'S**  
**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE –**  
**421505**

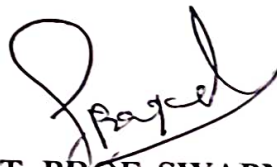
**CERTIFICATE**

This is to certify that **MR. GANESH .V. VALMIKI** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (MANAGEMENT STUDIES) under the Faculty of banking and insurance and project is entitled, “**A COMPARATIVE STUDY ON INVESTORS OUTLOOK TOWARDS SHARE MARKET AND BANKING INVESTMENT**” under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 05/03/20



**ASST. PROF. SWARNIL BAGADE**  
**(PROJECT GUIDE)**

*Rakhi*  
**HEAD DEPARTMENT OF SELF FINANCING**  
**SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**  
**Jambhul Phata, Ambernath (W)**



*Rakhi*  
**I/c Principal**  
**S.I.C.E.S. Degree College of Arts, Science & Commerce**  
**Ambernath - 421 505.**

## CERTIFICATE

This is to certify that **MR. AMBRESH SATALGAON** has worked and duly completed his Project Work for the degree of Bachelor of management studies under the Faculty of banking and insurance and project is entitled, "To Study On Training & Development Of Employee In Reliable Tech Park (B.P.O) Company In Airoli" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 5<sup>th</sup> March, 2020

ASST. PROF. RAKHI GULATI

*Rakhi Gulati*

(PROJECT GUIDE)

*Rakhi Gulati*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*J. Phata*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE &  
COMMERCE AMBARNATH(WEST)

CERTIFICATE

This is to certify that MS. IYER AISHWARYA BALAJI has worked and duly completed her/his project work for the degree of BACHELOR OF MANAGEMENT STUDIES [HUMAN RESOURCE] under the faculty of Commerce in the subject of TYBMS and her/his project is entitled, "PROJECT REPORT ON IMPACT OF TRAINING AND PERFORMANCE OF EMPLOYEES" under my supervision.

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

It is her/ his own work and facts reported by her/his personal findings and investigations.

Date of Submission 05/13/20

*Rathin*

HEAD DEPARTMENT OF  
S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambarnath (W)

*Bagade*

Name and  
signature of guiding teacher

*Asst. Prof. Swapna / Bagade*



*Jambhul*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.



**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE, AND COMMERCE**

**Jambhul phata, chikhholi, Ambernath {west} - 421505**

**CERTIFICATE**

This is to certify that Sanjana. Shankar. Koli has worked and duly completed her Project Work, for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of Finance and her project is entitled, "CYBER CRIME IN BANKING SECTOR" under my supervision.

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

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

Date of Submission: - 5/03/21

*Patil*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*Bagade*

**Prof. Mr. Swapnil Bagade  
(Project Guide)**



*Patil*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

S.I.C.E. SOCIETY'S  
DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
JAMBHUL PHATA, CHIKHOLI, AMBERNATH (WEST), THANE -  
421505

CERTIFICATE

This is to certify that **MR. PRAKASH ANJAPPA BADDIPALLI** has worked and duly completed his Project Work for the degree of Bachelor in Commerce (MANAGEMENT STUDIES) under the Faculty of banking and insurance and project is entitled, "POTENTIAL OF LIFE INSURANCE INDUSTRY IN AMBERNATH" under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 3/3/20

*Rakshit*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*N. Bhatia*

ASST. PROF. NAIRA BHATIA



*J. Subrah*  
I/c Principal  
S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.



**S.I.C.E. SOCIETY'S**

**DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE**

**JAMBHUL PHATA, CHIKHLOLI, AMBERNATH (WEST), THANE**

**- 421505**

**CERTIFICATE**

This is to certify that **MR. AJAY BIRJU YADAV** has worked and duly completed his Project Work for the degree of Bachelor of Management Studies under the Faculty of commerce in the subject of finance and project is entitled, **“Working Capital Management of Small Scale Business”** under my supervision.

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

It is his own work and facts reported by his personal findings and Investigations.

Date of submission: 05/13/20

*Rakhi*

**HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)**

*V. Shingare*

**ASST. PROF. VISHAL SHINGARE**

**(Project Guide)**



*Shubha*  
**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.**

**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE AND  
COMMERCE**

Jambhulphata, chikhholi, Ambernath (west) – 421505

**Certificate**

This is to certify that MR. PRINCE DARSHANPAL SINGH has worked and duly completed his Project Work for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of Finance and his project is entitled, "STUDY OF

CREDIT RATING AGENCIES" under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.

Date of submission: 05/13/20

*Rakshit*

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)

*Vishal Shingare*

ASST. PROF. VISHAL SHINGARE,  
(Project Guide)



*Rakshit*  
I/c Principal

S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambernath - 421 505.

**S.I.C.E.S DEGREE COLLEGE OF ARTS, SCIENCE AND  
COMMERCE**

Jambhul phata, chikhloli, Ambernath (west) – 421 505

**Certificate**

This is to certify that **MISS DISHA PAWAN DUBEY** has worked and duly completed his Project work for the degree of Bachelor of Management Studies under the Faculty of Commerce in the subject of Human Resource Management and her project is entitled, “**A STUDY OF RECRUITMENT & SELECTION PROCESS WITH SPECIAL REFERENCE TO VIDEOCON**” under my supervision.

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

It is his own work and facts reported by his personal findings and investigations.

Date of submission:

5-3-2020

*Rakhi Gulati*

**Asst. Prof. Mrs. Rakhi Gulati**

HEAD DEPARTMENT OF SELF FINANCING  
SICES DEGREE COLLEGE OF ARTS, SCIENCE & COMMERCE  
Jambhul Phata, Ambernath (W)



*Principal*

**I/c Principal**

**S.I.C.E.S. Degree College of Arts, Science & Commerce  
Ambarnath - 421 505.**