

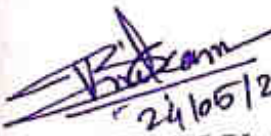
Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Jamdhade kishori digambar* has submitted a summer project on "A study of work culture and work ethics in organization sanjivani sugar factory kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner


Dr. SANAP R.R.
(Principal)



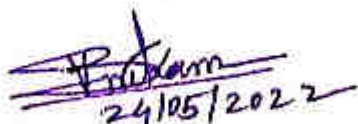
Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon,Dist-Ahmednagar



Certificate

This is to certify that *Deshmukh Kshitija Shivaji* has submitted a summer project on "A Study of Human Resouse Management Karmveer Shankarrao kale sugar factory , Kolpewadi" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/2022
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner


Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sudguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Shitole pooja dadasaheb* has submitted a summer project on "A STUDY OF FINANCIAL POSITION OF SHANKARAV KALE CO-OPRATIVE SHUGAR FACTORY KOLPEWADI" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr.SANAP.R.R



RAYAT SHIKSHAN SANSTHA'S

**SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON**



Rayat Shikshan Sanstha

CERTIFICATE

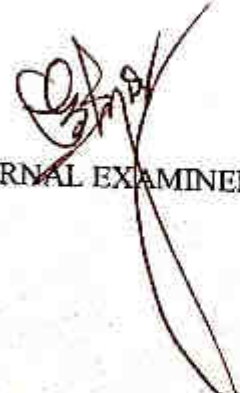
This is to certify that **MR.POTE ANIKET BABASAHEB** has submitted a summer project on **"FINANCIAL STUDY OF SANGAMNER TALUKA CO-OPERATIVE MILK PRODUCER AND PROCESSING"** to Savitribai Phule Pune University, Pune for the partial fulfillment of Master of Business Administration M.COM-II We further certify that to the best of our knowledge and belief, the Matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
R.NIKAM V.B.

INTERNAL GUIDE


DR.NIKAM.V.B

HEAD OF DEPARTMENT


EXTERNAL EXAMINER

DR.SANAP R.R.



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Namrata Arun Chine* has submitted a summer project on "A STUDY OF WORKING CAPITAL MANAGEMENT OF AXIS BANK KOPARGAON. " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr.SANAP.R.R
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *MR. Girme Akshay Ravindra* has submitted a summer project on **“A Study Of Bellota Agrisolution And Tools PVT LTD "Sinnar, Nashik”** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr. SANAP R.R.



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Arote Sumit Navnath* submitted a summer project on "**A Study of ERP System of Industrial Estate 3 Company in MIDC Kopargoan**" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24.05.22

DR. NIKAM V. B.
(Internal Guide)

Dr. SANAP R.R.
(Principal)

External Examiner





Rayat shikshan sanstha's

Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon

Tal- Kopargaon, Dist- Ahmednagar

Department of Commerce


Master of Commerce

*** CERTIFICATE ***

Project Work

This is to certify that, MISS. NANKAR NILIMA BALKRUSHNA of Master of
Commerce Exam Seat No..... has satisfactorily completed Research Project in the
academic year 2021-22. The title of Research Project is "A PROJECT REPORT ON THE
STUDY OF EMPLOYEE SATISFACTION IN TATA MOTORS Ltd."

Subject :- Project Work


24.05.22
Dr. NIKAM.V.B.
HOD, Commerce


Dr. SANAP R. R.
Principal



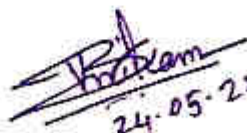
Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *NARODE POOJA BALASAHEB* has submitted a summer project on **"A STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT TO HDFC BANK OF KOPARGAON"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.)
(Internal Guide)


External Examiner
24/05/2022.



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar



Certificate

This is to certify that Mr. **NAVALE GOVIND VIJAY** has submitted a summer project on "**A COMPARATIVE STUDY OF FINANCIAL POSITION OF COMPANIES WITH SPECIAL REFERENCE TO COCA-COLA AND PEPSI RETAILER KOPARGAON**" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

[Signature]
24.05.22

(DR. NIKAM V. B.)
(Internal Guide)

[Signature]
External Examiner
24/05/2022.

[Signature]
Dr. SANAP.R.R.
(Principal)
S.S.G.M. COLLEGE
Department of
Com.
Kopergaon

RAYAT SHIKSHAN SANSTHA'S
SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON



Rayat Shikshan Sanstha

CERTIFICATE

This is to certify that **MISS. BARHATE SARIKA BABASAHEB** has submitted a summer project on **STUDY ON CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO BHANSALI TRACTORS PVT LTD** to Savitribai Phule Pune University, Pune for the partial fulfillment of Master of Business Administration (M.COM-II). We further certify that to the best of our knowledge and belief, the Matter presented in this project has not been submitted to any other Degree or Diploma course.

DR.NIKAM V.B.

INTERNAL GUIDE

DR.NIKAM.V.B

HEAD OF DEPARTMENT

EXTERNAL EXAMINER

DR.SANAP R.R.

PRINCIPAL



Rayat Shikshan Sanstha's

Shri Sadguru Gangageer Maharaj Science, Gautam Arts, and Sanjeevani

Commerce College, Kopargaon

Tal. Kopargaon, Dist. Ahmednagar



Certificate

This is to certify that Vaishali Nivrutti More has submitted a summer project on **A Study of Fixed Deposit and Schemes of Bank of Maharashtra, Yesgaon Branch** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief the matter presented in this project has not been submitted to any other Degree or Diploma course.

Nikam
25/05/22

DR. NIKAM V.B.

(Internal Guide)

R. R. Sanap

DR. R. R. SANAP

(Principal)

EXTERNAL EXAMINER



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Gaikwad Sachin Balasaheb* has submitted a summer project on "A study of deposit schemes of icici bank shirdi" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner
24/10/2022

Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Shingade Kiran Maruti* has submitted a summer project on "A Study Of Training And Development Programme In Shri Sainath Hospital ,Shirdi." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Muntode Kiran Jagannath* submitted a summer project on "A Study of Production and Marketing in Ashwamedh Believes in Success, Kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com-II). We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
(Internal Guide)

Dr. SANAP R.R.
(Principal)

External Examiner



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce College,
Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Kundan Bhausahab Parjane* has submitted a summer project on "*A the study of production process and management godavari milk*" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com) We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
24.05.22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

DR. SANAP R.R.
(Principal)
Department of
Commerce And
Management
KOPARGAON, DIST. AHMEDNAGAR

Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanshodhan
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Pawar pravin haribhau.* submitted a summer project on "**A Study of home loan Hdfc bank.**" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com). We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

Dr. Nikam
24.05.22

DR. NIKAM V. B.

(Internal Guide)

Dr. Sanap

External Examiner

Dr. Sanap
Dr. SANAP. R. R.



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce
College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that AGWAN RAJESH KAILAS has submitted a summer project on "A Study of Financial Position of Coca-Cola with Pepsi in Retailer Kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).



We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22

DR. NIKAM V. B.

Dr.SANAP.R.R

(Internal Guide)

External Examiner



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that Mr. Satbhai Suresh Babulal has submitted a summer **project on "A Study Of Suyash Economics Condition Of The Company Pvt.Ltd Kopargaon."** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.

(Internal Guide)

External Examiner

Dr. SANAP R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjivani Commerce
College, Kopargaon.
Tal - Kopargaon, Dist- Ahmednagar



CERTIFICATE

This is to certify that **Miss Ankita Suresh Jore** has submitted a summer project on **A Study on Accounts Payable and Receivable Management At Ashwamedh Agritech And Farm Solution Systems** to **Savitribai Phule Pune University of Pune** for the partial fulfillment of **Master of Commerce (M.Com)**.

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Dr. Nikam V. B.
(Internal Guide)

External Examiner

Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *akshay sanjay kale* has submitted a summer project on "A study of working capital management of axis bank kopargaon." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner
24/5/2022.


Dr. SANAP R. R.
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that **Pahilwan Nikita Gajendra** has submitted a summer project on "**A STUDY ON WORKING CAPITAL MANAGEMENT OF BANK OF BARODA** " to Savitribai Phule Pune University of Pune for the partial fulfillment of **Master of Commerce (M. Com)**.

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr.SANAP.R.R
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon,Dist-Ahmednagar



Certificate

This is to certify that *Kurhade Komal Ambadas* has submitted a summer project on "A study of vehicle loan scheme of different bank axis bank and icfbank Kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner

24/05/2022


Dr.SANAP.R.R
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Joshi Sangram Rajendra* submitted a summer project on **“A Study of Financial Position Cash Flow Statement of Aditya Birla Pvt. Ltd. Pune ”** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com). We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.
(Internal Guide)


Dr. SANAP R. R.
(Principal)

External Examiner




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Aher Swati Ashok* has submitted a summer project on "A study of cash flow statement of SBI Bank Kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/2022
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner


Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce
College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Mangesh Prakash Kadam* has submitted a summer project on *“Analysis & Interpretation of Financial Statement through Ratio Analysis” on Godavari Khore Namdeoraoji Parjane Patil Taluka Sahakari Dudh Utpadak Sangh Ltd Kopargaon* to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M. Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

SP Kadam
24.05.22

DR. NIKAM V. B.
(Internal Guide)

Dr. Sanap R.R.
Dr. SANAP R.R.
(Principal)

Dr. Sanap
External Examiner
24/05/2022




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevati
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Shinde Ganesh Ramesh* has submitted a summer project on "A STUDY ON THE FINANCIAL PERFORMANCE OF TATA MOTORS LTD" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr. SANAP R.R.
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *salve Puja rajaram* has submitted a summer project on "A study of the financial position of company, shriram city union finance limited kopargaon." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner


Dr.SANAP R.R.
(Principal)



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Scanned with OKEN Scanner


Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **Girme Madhuri Sanjay** has submitted a summer project on "A study of production process at karmveer shankarao kale sahakari sakhar karkhana, kolpewadi" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)



External Examiner



Dr.SANAP.R.R
(Principal)

Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that Mr.Gore Vishal Tatyasaheb has submitted a summer project on **"To Study The Human Resource Management Of Karmaveer Shankarrao Kale Sahakari Sugar Factory Ltd . Kolpewadi"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr.SANAP.R.R.
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *Sayyad Taslim Nurmahamad* has submitted a summer project on "A Study The Indian Packaged Water Industry With Focus On Bislori" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner


Dr. S. S. Gawade
Principal
Department of
Commerce And
Management
KOPARGAON DIST. AHMEDNAGAR


Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **KATORE PALLAVI RAMCHANDRA** has submitted a summer **project on "A STUDY OF HUMAN RESOURCE ACCOUNTING FOR INFOSYS MARKETING CONSULTING FOR SOFTWARE"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.)
(Internal Guide)


External Examiner


Dr. SANAP R.R
(Principal)


Rayat Shikshan Sanstha's
Shri Sadguru Gangadhar Maharaj Science, Commerce and Sanshodhan
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar



Certificate

This is to certify that **Mr. Lokhande Gaurav Suresh** has submitted a summer project on "A Study OF Consumers Perceived Risk In Online Shopping" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V.B.
(Internal Guide)

External Examiner
29/05/2022

Dr. SANAP.R.R.
(Principal)



CERTIFICATE

This is to certify that Project work Performed by Mr. Shubham Nanasaheb Teke. A bonafide student of this college studying in M.com Part-II Project work entitled "STUDY OF WORKING CAPITAL MANAGEMENT OF S. S. ENTERPRISES" prepared by him represent his original work which was carried out by him under my guidance and supervision.

Date:- 24.05.2022



Project Guide :- Dr.Nikam V.B.



Principal

S.S.G.M. COLLEGE



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce
College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Thombare Samadhan Sampat* has submitted a summer project on "A STUDY OF PERSONAL LOAN AT SHRIRAM CITY FINANCE BRANCH KOPARGAON" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

Nikam
24.05.22

DR. NIKAM V. B.
(Internal Guide)

Sanap
Dr. SANAP R.R.
(Principal)

External Examiner



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Tribhuvan Akanksha Shankar* has submitted a summer project on "To study the Education training and development of the staff at the Godavari Dudhsangh kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)



External Examiner


Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *Shinde Priyanka Sahebrao* has submitted a summer project on "A Study of Brand Image of ICICI Prudential life Insurance" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr.SANAP.R.R.
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar





Certificate

This is to certify that *Prachi Kailas Warule* has submitted a summer project on "Accounting for tours and travels business at maruti travels pune. " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022.


Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Rajole Jidnyasa Sanjay* has submitted a summer project on "A study of working capital management krishi utpann bajar samiti lasalgaon (kandda market) ." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner


Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Jadhav Abhijeet Vasant* submitted a summer project on **"A Study on Working Capital Management Citadel Eco Pvt. Ltd pune "** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com). We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

Dr. Nikam
24.05.22

DR. NIKAM V. B.
(Internal Guide)

External Examiner



Dr. SANAP R. R.



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Shirode Rutuja Vikas* has submitted a summer project on "A study of working capital management Prabhat dudhsangh Shrirampur" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner


Dr.SANAP.R.R
(Principal)



2

Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **Mr. Navale Shubham Balu** has submitted a summer project on "A Study On Impact Of Implmentation Of GST Among Retailers" to Savitribai Phule PuneUniversity of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V.B.
(Internal Guide)

External Examiner
24/10/2022

Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **Mr. Jadhav Hitesh Vasant** has submitted a summer project on "A Study On Awareness Of E-Banking Services" to **Savitribai Phule Pune University of Pune** for the partial fulfillment of **Master of Commerce (M.Com)**.

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V.B.
(Internal Guide)

External Examiner

24/05/2022

Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that MR . SHINDE ROHIT RAMESH has submitted a summer project on **"A-STUDY-ON-THE BRAND -PREFERENCE-OF-MOBILE-PHONE "** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
(Internal Guide)

External Examiner

24/05/2022

Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar




Certificate

This is to certify that *Tambe Vaishnavi Tukaram* has submitted a summer project on "A study of Accounting for Tours and Travel of Travel World Company Ltd.Kopergaon. " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/10/2022



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *Shelake Komal Haribhau* has submitted a summer project on "A study of Financial statement analysis of maharashtra bank dahigaon " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22

DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr. SANAP.R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate


This is to certify that *Wani Pratiksha Sahebrao* has submitted a summer project on "Study of vehicle loan scheme of HDFC Bank kopargaon." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr.SANAP.R.R.
(Principal)




Rajal Shikshan Sanstha's
Shri Sadguru Gangadhar Maharaj Science, Culture Arts and Banajeevan
Commerce College, Kopargan
Tal-Kopargan, Dist-Ahmednagar




Certificate

This is to certify that *Ghate Mahesh Dattatray* has submitted a summer project on "a Comparative Study Of e-finance In Public And private banks" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar



Certificate

This is to certify that Mr. Pawar Vaibhav Balasaheb has submitted a summer project on "A study on Mobilisation of savings through mutual fund" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V.B.
(Internal Guide)

External Examiner

24/05/2022.

Dr. SANAP. R. R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




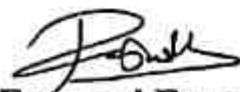
Certificate

This is to certify that *Rajput Shubham Shirish* has submitted a summer project on "A Study on Indian Stockmarket "

to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


26/05/22
DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022.


Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gauram Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar



Certificate

This is to certify that *Shukla Manav Valmik* has submitted a summer project on "A Study of Valuation of Shares of listed Companies." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner
24/05/2022

Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Miss-Sharma Netal Prashant* has submitted a summer project on "Financial Position Of IDBI" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24/05/22

DR. NIKAM V. B.

(Internal Guide)

External Examiner

Dr. SANAP.R.R
(Principal)



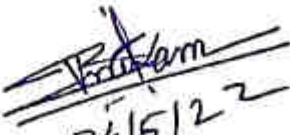
Rayat Shikshan Sanstha'n
Shri Sadguru Gangageer Maharaj Science, Gnanam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that Miss-GANGWAL NIKITA MAHAVIR has submitted a summer project on "A STUDY OF DEPOSIT SCHEMSE IN THE KOPARGAON PEOPLE'S COOPERATIVE BANK LTD KOPARGAON " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/5/22
DR. NIKAM V. B.
(Internal Guide)


External Examiner
24/07/2022.


Dr. SANAP R. R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar




Certificate

This is to certify that *Gosavi Prachiti Ratnakar* has submitted a summer project on "A STUDY OF FINANCIAL STATEMENT ANALYSIS OF LLOYDS STEEL INDUSTRY LTD" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


22/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/07/2022,


Dr.SANAP.R.R.
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *Gaikwad Bharat Ganesh* has submitted a summer project on "Financial analysis HDFC Bank Services" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22
DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022.


Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon,Dist-Ahmednagar



Certificate

This is to certify that *Davange Harshada Kailas* has submitted a summer project on "A Study of NON PERFORMING ASSET analysis of HDFC bank Kopargaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
24.05.22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

Prof. Digwa S.S.
External Examiner
24/05/22

Dr. SANAD R.R.
Dr.SANAD.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon,Dist-Ahmednagar



Certificate

This is to certify that *ATTAR ARSIYA SULTAN* has submitted a summer project on "A Study Of Customer Behaviour And Satisfaction Towards Hero Bikes With Respect To Kopargaon Taluka" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)



External Examiner



Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Sayyad Shahebaj Husen* has submitted a summer project on "A STUDY OF TRACTOR LOAN WITH REFERNCE TO BANK OF BANK OF MAHARASHTRA ,KOKAMTHAN "to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.)
(Internal Guide)

External Examiner
24/05/2022.

Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru-Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Gadhe Akash Sunil* submitted a summer project on "A STUDY ON FINANCIAL POSITION ON AMRUTVAHINI CO-OPERATIVE BANK IN SANGAMNER to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com). We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

Dr.SANAR.R.R
(Principal)

External Examiner

24/05/2022



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gauram Arts and Sanjeevani
Commerce College, Kopergaon
Tal-Kopergaon, Dist-Ahmednagar




Certificate

This is to certify that *Lakare Mayuri Rajendra* has submitted a summer project on "A Study of comparative NPA of ICICI Bank in kopergaon" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24.05.22

DR. NIKAM V. B.
Co-6 Prof. DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Kulkarni Aarti Ajit* has submitted a summer project on *"Study Of Customer Relationship Management of HDFC Bank Nashik"* to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr.SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **TIPAYALE VAIBHAV BAJIRAO** has submitted a summer project on "A study of Financial statement analysis of maharashtra bank KOPARGAON " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24/05/2022

DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)

External Examiner
24/05/2022

Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gauram Arts and Sanjeevani
Commerce College, Kopargaon
Tal- Kopargaon, Dist- Ahmednagar



Certificate

This is to certify that Miss. SOMVANSHI DIPALI RAJENDRA has submitted a summer project on "A STUDY ON CASHLESS TRANSACTION & FINANCIAL STATEMENT ANALYSIS OF ICICI BANK, KOPARGAON" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24/05/22

DR. NIKAM V. B.
(Internal Guide)

External Examiner
24/05/2022

Dr. SANAP.R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that *Najgad Vinayak Rangnath* has submitted a summer project on "A study of deposit schemes of icici bank shirdi" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022.


Dr.SANAP.R.R
(Principal)




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar




Certificate

This is to certify that **GADEKAR SHUBHAM DNYANDEO** has submitted a summer project on "A STUDY ON RATIO ANALYSIS WITH REFERENCE TO VEFCO LTD, LASLGAON " to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)


External Examiner
24/05/2022


Dr.SANAP.R.R
(Principal)



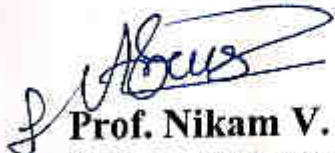

Rayat shikshan sanstha's

**S.S.G.M. COLLEGE , KOPARGAON TAL- KOPARGAON,
DIST - AHMEDNAGAR**


Certificate

This is to certify that **Miss. BANKAR PRIYANKA SANJAY** has submitted a summer project on **"A STUDY ON PROFITABILITY ANALYSIS OF MAHINDRA AND MAHINDRA LTD"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


Prof. Nikam V. B.
(Internal Guide)


Dr. Sanap R. R.
(Principal)


External Examiner




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that Miss. Ghaytadkar Rohini Babasaheb has submitted a summer project on **“ Financial analysis of HDFC Bank Services ”** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
Prof. DIGWA. S. S.
(Internal Guide)


External Examiner


Dr. SANAP. R. R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce
College, Kopargaon

Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Ghotekar Shubham Bhausheb* has submitted a summer project on "A Study on working capital management of Tata Motors" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
Prof. DIGWA.S.S.
(Internal Guide)


External Examiner


Dr. SANAP.R.R
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **GONATE GANESH DILIP** has submitted a summer project on "**STUDY OF WORKING CAPITAL MANAGEMENT OF A RURAL SHORES KOPARGAON**" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our Knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr.SANAP.R.R
(Principal)

RAYAT SHIKSHAN SANSTHA'S
SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON



Rayat Shikshan Sanstha

CERTIFICATE

This is to certify that **MISS.KHIRADKAR KAVERI RAVINDRA** has submitted a summer project on **“RISK MANAGEMENT REGARDING WORKING OF A BROKING FIRM, AND ITS INVESTORS” FOR HDFC SECURITIES** to Savitribai Phule Pune University, Pune for the partial fulfillment of Master of Business Administration (M.COM-II We further certify that to the best of our knowledge and belief, the Matter presented in this project has not been submitted to any other Degree or Diploma course.

DR.NIKAM V.B.

INTERNAL GUIDE

DR.NIKAM.V.B

HEAD OF DEPARTMENT

EXTERNAL EXAMINER

24/05/2022



CERTIFICATE


DEPARTMENT OF M.COM

This is to certify that Mr. KRISHNA HARSHWARDHAN KALWAGHE. Student of Master of commerce studying in Rayat shikshan sansthas, Shri Sadguru Gangagiri Maharaj Science, Gautam Arts & Sanjivani Commerce college kopargaon has successfully completed project during Academic year 2021-2022 on the basis of his performance in written presentation as well as oral presentation we are pleased to award him ~~Gread.~~

Project Guide/ HOD/Co-Ordinator

~~Prof.~~Dr. Nikam Sir

(Department of M.com)


Internal Examiner

Principal

Dr. Sanap R.R. Sir

S.S.G.M. Collage, Kopargaon.


External Examiner

24/05/2022

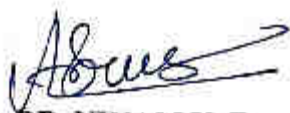
**RAYAT SHIKSHAN SANSTHA'S
SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS AND SANJEEVANI COMMERCE COLLEGE, KOPARGAON
TAL - KOPARGAON, DIST-AHMEDNAGAR**



CERTIFICATE

This is to certify that **JADHAV MAYUR ASHOK** has submitted a summer project on **"A STUDY OF BIOTECH - KIT PRODUCT LAUNCHING AND DEMONSTRATION FOR ASHWAMEDH AGRO CHEMICALS PVT. LTD. SPECIALLY WITH REFERENCE TO RAHATA TEHSIL."** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our Knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
Prof. DIGWA S.S.
(Internal Guide)
28/08/2012


External Examiner


Dr. SANAP R. R.
(Principal)

RAYAT SHIKSHAN SANSTHA'S

**SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON**



Rayat Shikshan Sanstha

CERTIFICATE

This is to certify that **MR.POTE ANIKET BABASAHEB** has submitted a summer project on **"FINANCIAL STUDY OF SANGAMNER TALUKA CO-OPERATIVE MILK PRODUCER AND PROCESSING"** to Savitribai Phule Pune University, Pune for the partial fulfillment of Master of Business Administration M.COM-II We further certify that to the best of our knowledge and belief, the Matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22
DR. NIKAM V.B.

INTERNAL GUIDE

EXTERNAL EXAMINER



DR. NIKAM V.B

HEAD OF DEPARTMENT


DR. SANAP R.R.

PRINCIPAL



2

RAYAT SHIKSHAN SANSTHA'S
SHRI SADGURU GANGAGEER MAHARAJ SCIENCE, GAUTAM
ARTS & SANJIVANI COMMERCE COLLEGE, KOPARGAON



Rayat Shikshan Sanstha

CERTIFICATE


This is to certify that **MISS.BAGUL PRITI DATTATRAY** has submitted a summer project on "**TAX PLANNING OF 10 DIFFERENT ASSESSEE**" to Savitribai Phule Pune University, Pune for the partial fulfillment of Master of Business Administration (M.COM-II) We further certify that to the best of our knowledge and belief, the Matter presented in this project has not been submitted to any other Degree or Diploma course.


DR.NIKAM V.B.

INTERNAL GUIDE


DR.NIKAM.V.B

HEAD OF DEPARTMENT


EXTERNAL EXAMINER
24/05/2022.


DR.SANAP R.R.
PRINCIPAL

Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **MISS JADHAV ARTI VIJAY** has submitted a summer project on **"THE FINANCIAL POSITION OF GOOD YEAR S.A TYRE EMPLOYEE CO-OPERATIVE SOCIETY"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

24/05/2022.

Dr.SANAP.R.R.
(Principal)



(B)


Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mrs. Vadhane Neha Santosh* has submitted a summer project on "TO STUDY FINANCIAL POSITION OF A COMPANY-BOSCH LTD, NASHIK" to Savitribai Phule Pune University for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr. SANAP R.R.
(Principal)


24/05/2022

CERTIFICATE

DEPARTMENT OF M.COM

This is to certify that Mr. KRISHNA HARSHWARDHAN KALWAGHE. Student of Master of commerce studying in Rayat shikshan sansthas, Shri Sadguru Gangagiri Maharaj Science, Gautam Arts & Sanjivani Commerce college kopargaon has successfully completed project during Academic year 2021-2022 on the basis of his performance in written presentation as well as oral presentation we are pleased to award him Gread.

Project Guide/ HOD/Co-Ordinator


~~Prof.~~Dr. Nikam Sir

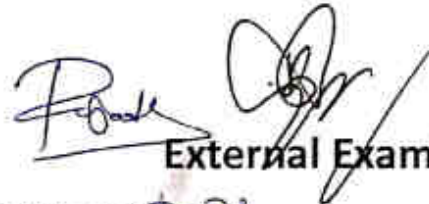
(Department of M.com)

Principal

Dr. Sanap R.R. Sir

S.S.G.M. Collage, Kopargaon.


Dr. Nikam V.B.
24/05/22
Internal Examiner


External Examiner
24/05/2022,

Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani Commerce
College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Mr. Mangesh Prakash Kadam* has submitted a summer project on "*Analysis & Interpretation of Financial Statement through Ratio Analysis*" on *Godavari Khore Numdeoraoji Parjane Patil Taluka Sahakari Dudh Utpadak Sangh Ltd Kopargaon*" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M. Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

M. Prakash Kadam
24.05.22

DR. NIKAM V. B.
(Internal Guide)

Dr. Sanap R.R.
Dr. SANAP, R.R.
(Principal)

Dr. Nikam V.B.
External Examiner
24/05/2022




Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevati
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *Shinde Ganesh Ramesh* has submitted a summer project on "A STUDY ON THE FINANCIAL PERFORMANCE OF TATA MOTORS LTD" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24-05-22
DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr. SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that *salve Puja rajaram* has submitted a summer project on "A study of the financial position of company, shriram city union finance limited kopargoan." to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)



External Examiner


Dr.SANAP R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that Mr.Gore Vishal Tatyasaheb has submitted a summer project on **"To Study The Human Resource Management Of Karmaveer Shankarrao Kale Sahakari Sugar Factory Ltd . Kolpewadi"** to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.


DR. NIKAM V. B.
(Internal Guide)


External Examiner


Dr.SANAP.R.R.
(Principal)



Rayat Shikshan Sanstha's
Shri Sadguru Gangageer Maharaj Science, Gautam Arts and Sanjeevani
Commerce College, Kopargaon
Tal-Kopargaon, Dist-Ahmednagar



Certificate

This is to certify that **Girme Madhuri Sanjay** has submitted a summer project on "A study of production process at karmveer shankarao kale sahakari sakhar karkhana, kolpewadi" to Savitribai Phule Pune University of Pune for the partial fulfillment of Master of Commerce (M.Com).

We further certify that to the best of our knowledge and belief, the matter presented in this project has not been submitted to any other Degree or Diploma course.

24/05/22

DR. NIKAM V. B.
Prof.DIGWA.S.S.
(Internal Guide)

External Examiner

Dr.SANAP.R.R.
(Principal)