



V-ideas 2019-20

Commerce and Management 2019-20 (BBI & BFM)

Principal's Desk



Dr. Rohini Kelkar

Publications of V-Ideas in a novel activity of VSIT. It gives a summery of great efforts done by final year students, their projects guides and the mentors of the guiding teachers. V-Idea is a documents that depicts the variety of areas the students have been working on for the partial fulfillment of their final year evaluation. Working on a final year projects gives students an opportunity to apply their theoretical knowledge to problem solving. It also helps students to improve their performance at placement related activities. I am extremely happy to present this booklet for the academic year 2018-19. I also take this opportunity to acknowledge the efforts done by teachers, students and the mentors towards completion of students projects well within time.

Dr. Chandrahas Deshpande's Desk



It gives me immense pleasure to talk about some key point about this Fourth edition of V-ideas, a publication of student project. We have revamped the complete approach towards students project this year. As a philosophy, we tried to divide the projects in different areas based on different domains of Commerce like Finance, Human Resources, Marketing, Banking, Insurance etc.. Project count for these areas were decided at the start of the academic year, so as to ensure the diversity in the projects.

As a mentor for projects in Commerce and Management, I am happy to say that we have succeeded in achieving these objectives during the year. This edition of V-Ideas reflects this thought process.

I would like to express my gratitude towards the Projects committee as well as the faculty members who worked enthusiastically throughout the year to convert these ideas into reality. Last but not the least, the students have worked hard to build these projects, seeking feedback from time to time to make them even better. I am happy to say that the projects done by final year students are becoming much more than just an activity prescribed the syllabus. In coming years, We are confident that this will explode into new ideas and initiatives, which will also seed new ventures.

Index

SR NO	Project title	Guide Name	Page Number
1	A study on Role of Technology in Banking Sector(Banking).	Mrs.Sindhu Krishnan	12
2	A study on awareness of loan account holder about impact of Rate changes by RBI on the cost of loan(Banking)	Dr. Vivek Gupta	13
3	A Study on E-banking in India	Dr. Vivek Gupta	14
4	A study on Awareness and Perception on Ayushman Bharat Pradhan Mantri Jan Dhan Yojana	Mr. Vijay Gawade	15
5	To Study The Role Of Co-operative Banks	Dr. Vivek Gupta	16
6	A Study on mutual funds in India	Dr. Vivek Gupta	17
7	A Study on Impact of Demonetization in Indian Economy	Mrs. Sindhu Krishnan	18
8	A Study on awareness of health insurance among unlearned people	Mrs.Sindhu Krishnan	19

Index

SR NO	Project title	Guide Name	Page Number
9	A study on impact of plastic money on banking trend in India	Mrs.Sindhu Krishnan	20
10	A study on Health insurance in India	Dr. Vivek Gupta	21
11	A STUDY ON EMPOWERING WOMEN THROUGH MICROFINANCE	Mrs.Sindhu Krishnan	22
12	A STUDY ON AWARENESS OF MOBILE BANKING AMONG WOMEN'S IN WADALA AREA	Dr. Vivek Gupta	23
13	CRM in banking sector	Mrs.Sindhu Krishnan	24
14	A STUDY ON KYC IN ABHYUDAYA BANK CUSTOMER	Dr. Vivek Gupta	25
15	A study on digital payment method in slum areas	Dr. Vivek Gupta	26
16	A study on services and products provided Birla Sun Life Insurance	Mrs.Sindhu Krishnan	27
17	Impact of e banking for consumers satisfaction	Mrs.Sindhu Krishnan	28

Index

SR NO	Project title	Guide Name	Page Number
18	Pradan mantri jan Arogya yogana	Dr. Vivek Gupta	29
19	A Study of Retail Banking on Yes Bank.	Dr. Vivek Gupta	30
20	A study of lack of awareness in schemes of banking in rural areas	Mrs.Sindhu Krishnan	31
21	To study strategy adopted by investors & traders while transacting in stock market	Dr. Vivek Gupta	32
22	A study of investment behavior of customer in fixed deposit	Mrs.Sindhu Krishnan	33
23	A study of investors behavior towards various investment avenues	Dr. Vivek Gupta	34
24	I mobile app	Dr. Vivek Gupta	35
25	A study on Takaful Islamic insurance	Mrs.Sindhu Krishnan	36
26	A study on awareness of motor insurance among the people	Mrs.Sindhu Krishnan	37
27	A study on popularity of internet banking	Dr. Vivek Gupta	38

Index

SR NO	Project title	Guide Name	Page Number
28	A study on life insurance in respect to kotak Mahindra bank	Dr. Vivek Gupta	39
29	Financial planning	Dr. Vivek Gupta	40
30	To Study On Awareness Of Health Insurance In Slums Area	Dr. Vivek Gupta	41
31	Statistical study on life insurance in society	Dr. Vivek Gupta	42
32	To study the impact of e banking for consumers satisfaction	Mrs.Sindhu Krishnan	43
33	to study in detail about awareness of railway insurance in India	Dr. Vivek Gupta	44
34	To study the role of technology in banking	Mrs.Sindhu Krishnan	45
35	A study on e-marketing of financial products & services	Dr. Vivek Gupta	46
36	A study on Role of LIC in Indian insurance industry	Mrs.Sindhu Krishnan	47
37	A study on mobile banking	Mrs.Sindhu Krishnan	48
38	A Study on private taxi insurance (ola/ uber)	Mrs.Sindhu Krishnan	49

Index

SR NO	Project title	Guide Name	Page Number
39	A Study on CRM in banking sector	Mrs.Sindhu Krishnan	50
40	A STUDY ON ROLE OF GENERAL INSURANCE AMONG INVESTORS	Mrs.Sindhu Krishnan	51
41	A Study on Consumer Finance	Dr. Vivek Gupta	52
42	A study on role of technology in banking	Dr. Vivek Gupta	53
43	A study on Training and Development of Banks in India	Mrs.Sindhu Krishnan	54
44	Sales attitude/perception among BFM UG student for sale of financial products	Mr. Vijay Gawde	55
45	Derivatives & It's Product Futures	Dr. N. Lakshmi Kavitha	56
46	Impact of FDI on Uncategorized Retail Sector	Dr. N. Lakshmi Kavitha	57
47	A study on venture capital in emerging firms	Dr. N. Lakshmi Kavitha	58
48	Investor perception towards stock market	Dr. N. Lakshmi Kavitha	59
49	Study on payments bank	Dr. N. Lakshmi Kavitha	60

Index

SR NO	Project title	Guide Name	Page Number
50	Challenges faced by long term investors	Mr. Santosh Gupta	61
51	Study of ELSS in mutual fund	Mr. Santosh Gupta	62
52	Islamic Banking	Mr. Santosh Gupta	63
53	People preference towards mutual funds as an investment tool.	Mr. Amit Kabra	64
54	A study on -unorganized financial institutions like chit fund and bhishi	Mr. Amit Kabra	65
55	The Role of CCIL in Settlement of OTC Derivatives	Mr. Amit Kabra	66
56	Study on performance of corporate bank with special reference to Saraswat bank	Mr. Amit Kabra	67
57	A study on people investment preference towards mutual funds	Mr. Amit Kabra	68
58	Study of growth in the insurance sector over the last decade.	Mr. Amit Kabra	69
59	A study on Mutual Funds -UTI	Mr. Amit Kabra	70

Index

SR NO	Project title	Guide Name	Page Number
60	Competitive study of life insurance in reference to HDFC and LIC	Mr. Amit Kabra	71
61	Study of various insurance product and there growth prospects	Mr. Amit Kabra	72
62	Investor approach regarding various investment avenues available in stock market	Mr. Amit Kabra	73
63	People Preference Towards Mutual Fund As An Investment Tool	Mr. Amit Kabra	74
64	Study on technical analysis of index derivatives and use of option strategies	Mr. Amit Kabra	75
65	A study on derivative market	Mr. Amit Kabra	76
66	Digital Payment in India	Mr. Amit Kabra	77
67	Mistakes of Investor/ Trader	Mr. Amit Kabra	78

Index

SR NO	Project title	Guide Name	Page Number
68	A Report on impact of fintech on Youth of Mumbai	Mr. Amit Kabra	79
69	Internship Report on CCIL & LEIL	Dr. Poonam Mirwani	80
70	Internship Report on CCIL & LEIL	Dr. Poonam Mirwani	81
71	A study on Franchising – Jumbo King	Dr. Poonam Mirwani	82
72	A study on Financial Planning and Forecasting	Dr. Poonam Mirwani	83
73	A study on financial instruments	Dr. Poonam Mirwani	84
74	Commodity market with reference to gold trading	Dr. Poonam Mirwani	85
75	Study on seed funding	Dr. Poonam Mirwani	86
76	A study on IPO Market in India	Dr. Poonam Mirwani	87
77	Bank of Baroda	Dr. Poonam Mirwani	88
78	Financial planning & Forecasting	Dr. Poonam Mirwani	89

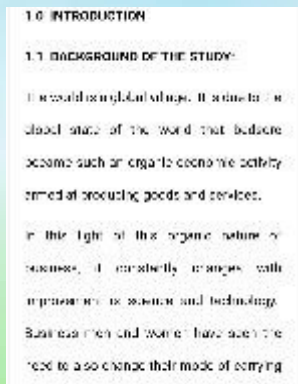
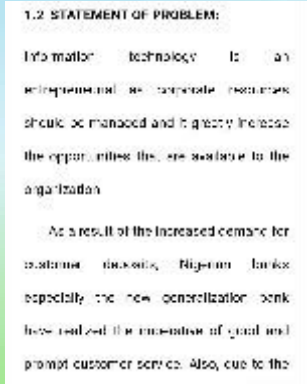
Index

SR NO	Project title	Guide Name	Page Number
79	Risk management in banks	Dr. Poonam Mirwani	90
80	The impact of merger and acquisition on shareholders wealth	Dr. Poonam Mirwani	91
81	The study of direct selling association	Dr. Poonam Mirwani	92
82	Derivative Market and Private Investing	Dr. Poonam Mirwani	93
83	Bond Market and the main Categories of Bonds	Dr. Poonam Mirwani	94
84	Non-Performing Assets (NPA)	Dr. Poonam Mirwani	95
85	Impact of GST on Retail business	Dr. Poonam Mirwani	96
86	Connection between bull market and stock valuation	Dr. Poonam Mirwani	97

A study on Role of Technology in Banking Sector(Banking).

Brief idea of Project : The banking sector has embraced the use of technology to serve its client's faster and also to do more with less. Emerging technologies have changed the banking industry from paper and branch based banks to "digitized and networked banking services. Unlike before, broadband internet is cheap and it makes the transfer of data easy and first. Technology has changed the accounting and management system of all banks.

Screenshots of the Project / Photos of Working Model :



Chintan Jain

(chintanjain9078@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. It will help customers to know latest technological advancements in the banking sector.
2. Customers can make better use of technology.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on awareness of loan account holder about impact of Rate changes by RBI On the cost of loan(Banking)

Brief idea of Project : The EMI of a floating rate loan changes with changes in market interest rates. If market rates increase, your repayment increases. When rates fall, your dues also fall. The floating interest rate is made up of two parts: the index and the spread. The index is a measure of interest rates generally (based on say, government securities prices), and the spread is an extra amount that the banker adds to cover credit risk, profit mark-up etc. The amount of the spread may differ from one lender to another, but it is usually constant over the life of the loan.

Screenshots of the Project / Photos of Working Model :



Aniket Gaikwad
(gaikwadaniket17061999@gmail.com)

Project Guide : Dr.Vivek Gupta

Applications :

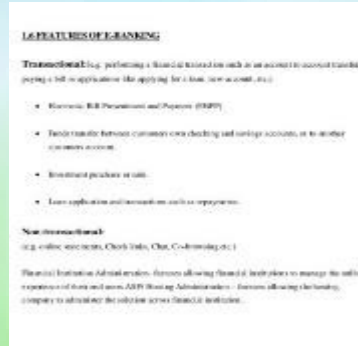
1. To provide awareness of loan account rate changed by RBI
2. To understand the impact of rate changed by RBI on cost of loan

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on E-banking in India(Banking)

Brief idea of Project : E- Banking is an electronic umbrella term for the process by which a customer may perform banking transactions electronically without brick and mortar institution. The following terms are form of electronic banking: Personal computer (PC) banking, Internet banking, Virtual banking, online banking, home banking, etc. Banks having been providing their services to customers electronically for years through software program. These software programs allowed the user's personal computer to dial up the bank directly. India had a high growth potential for e-banking, the players focused on improving and increasing their e-banking services. As a part of this, the banks began to collaborate with function online and offer services on internet.

Screenshots of the Project / Photos of Working Model :



Chintak musale
(chintakmusale6@gmail.com)

Project Guide : Dr. Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Chintak musale (chintakmusale6@gmail.com)

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on Awareness and Perception on Ayushman Bharat Pradhan Mantri Jan Dhan Yojana (Finance)

Brief idea of Project : Ayushman Bharat, a flagship scheme of Government of India was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed on the lines as to meet SDG and its underlining commitment, which is "leave no one behind".

Screenshots of the Project / Photos of Working Model :



Poonam Poojar

poonamrama1924@gmail.com

Project Guide : Mr Vijay Gawade

Applications :

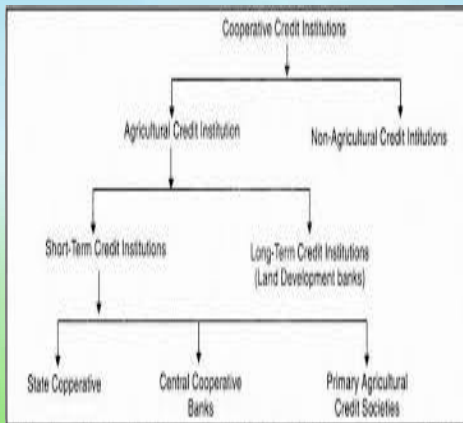
1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

To Study The Role Of Co-operative Banks(Banking)

Brief idea of Project : Cooperative banking systems are also usually more integrated than credit union systems. Local branches of co-operative banks select their own boards of directors and manage their own operations, but most strategic decisions require approval from a central office. Credit unions usually retain strategic decision-making at a local level, though they share back-office functions, such as access to the global payments system, by federating.

Screenshots of the Project / Photos of Working Model :



Rudra kerkar (rudrak2000@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

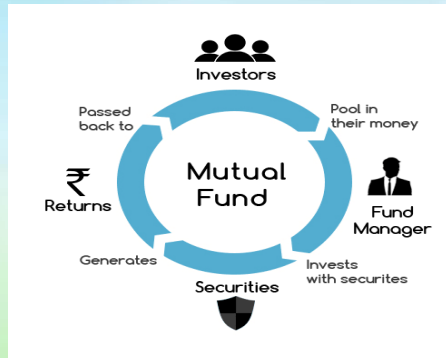
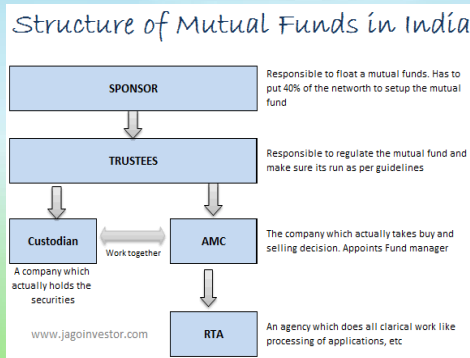
1. It will be helpful for the small scale investor to know about the facilities provide by co-operative bank.
2. People will be aware about the various functions of co-operative banks.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on mutual funds in India(Banking)

Brief idea of Project : A mutual fund is a professionally managed investment fund that pools money from many investors to purchase securities. These investors may be retail or institutional in nature. Mutual funds have advantages and disadvantages compared to direct investing in individual securities. The primary advantages of mutual funds are that they provide economies of scale, a higher level of diversification, they provide liquidity, and they are managed by professional investors.

Screenshots of the Project / Photos of Working Model :



Varun Kumar

(arunvarun406@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

1. Mutual funds mobilize funds by selling their own shares known as units.
2. This gives the benefit of convenience and satisfaction of owning shares in many industries.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on Impact of Demonetization in Indian Economy(Banking)

Brief idea of Project : Demonitization is going to be a land mark in the history of indian economy. This is study about which might create fear in the minds of people who indulge in illegal activities like tax evasion money laundaring of any kind. This study tell the factor which directly or indirectly affect the market and none basic information on demonitization for the peoples who have some money.

Screenshots of the Project / Photos of Working Model :



Pallavi Dabholkar
(pallavidabholkar21245@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. It will help formalise India's Informal Economy, reduce the extend cash transaction, and the help in the creation of a less cash economy.
2. It will help to reduce interest rates in the banking system.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on awareness of health insurance among unlearned people (Insurance)

Brief idea of Project : Health insurance is an insurance that covers the whole or a part of the risk of a person incurring medical expenses, spreading the risk over numerous persons. By estimating the overall risk of health care and health system expenses over the risk pool, an insurer can develop a routine finance structure, such as a monthly premium or payroll tax, to provide the money to pay for the health care benefits specified in the insurance agreement. The benefit is administered by a central organization such as a government agency, private business, or not-for-profit entity.

Screenshots of the Project / Photos of Working Model :



Health Insurance *Terms*

What is a Copay?

Copay paid by insured person

Remaining cost paid by the insurance company

MEDICAL BILL

A small, fixed amount outlined in the policy that you pay each time a covered service is provided.

What is a Deductible?

The amount you must pay out of pocket for covered expenses before the insurance company will cover the remaining costs.

What is a Premium?

The amount you must pay for your insurance plan.

HEALTH INSURANCE IS HARD.
HEALTHMARKETS INSURANCE AGENCY MAKES IT EASY.

healthmarkets



Apeksha Goregaonkar
(agoregaonkar96@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. The best mediclaim policy provides quick settlement through their friendly smartphone app.
2. On your purchase of the best health insurance policy.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on impact of plastic money on banking trend in India (Banking)

Brief idea of Project : Indian economy has flourished with the advent of liberalization, Privatization and globalisation. Banking sector isn't an exception too. These reforms have presented a challenge before Indian banking sector to shake hands with the pace of latest technology. Without a sound and effective banking system in India it cannot have a healthy economy. Without a sound and effective banking system in India it cannot have a healthy economy.

Screenshots of the Project / Photos of Working Model :



Twinkle Gupta:(twinkleg.1980@gmail.com)

Project Guide: Mrs. Sindhu Krishnan

Applications:

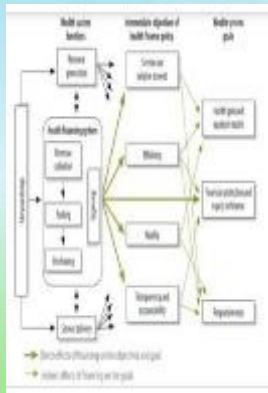
1. will helpfull for customers to know about plastic money and information about plastic money tends.
2. People can know about plastic money.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on Health insurance in India (Insurance)

Brief idea of Project : A study on awareness of health insurance as an leverage tool against unforeseen health emergence among middle income group. **Health insurance** is an **insurance plan** that offers financial **coverage** for **medical** expenses when the policyholder is hospitalised. A **health insurance plan** covers the **insured** with multiple **benefits** such as cashless hospitalization, day-**care** facility etc. or provide **coverage** for reimbursement of the incurred expenses.

Screenshots of the Project / Photos of Working Model :



Jayshree Jain
jjinal481@gmail.com

Project Guide: Dr.Vivek Gupta

Applications :

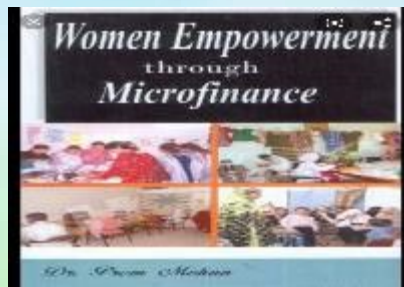
1. Impact of health insurance on saving among middle income group.
2. To study various aspects relating to health insurance among middle income group.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

(A STUDY ON EMPOWERING WOMEN THROUGH MICROFINANCE Finance)

Brief idea of project : Empowering women is a vital tool for alleviating poverty. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. There have been several institutions advocating for women empowerment, but women are still poor and vulnerable as compared to men. The main reasons for the same are economic dependence on male members, rapid increase in population, unemployment, illiteracy and lack of access to credit.

Screenshots of the Project / Photos of Working Model :



Shweta Kannan

Shwetakuttyma1712@gmail.com

Project Guide :Mrs. Sindhu Krishnan

Applications :

1. It helps ability to create their own better employment opportunities increase the income.
2. When women have greater access to financial resources and services, they obtain greater decision making power regarding money and their household.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A STUDY ON AWARENESS OF MOBILE BANKING AMONG WOMENS IN WADALA AREA (BANKING)

Brief idea of Project : Banking is a financial institution which provides different financial services to customers. It collects the finance from different people in the form of deposits and investments and provides this finance to different businessman in the form of debt and loans. In this competitive world, it is important to every bank to provide modern facility to customer, therefore the bank started providing

Screenshots of the Project / Photos of Working Mode :



Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar



Sanit Juwatkar
sanit.juwatkar15@gmail.com

Project Guide : Dr.Vivek Gupta

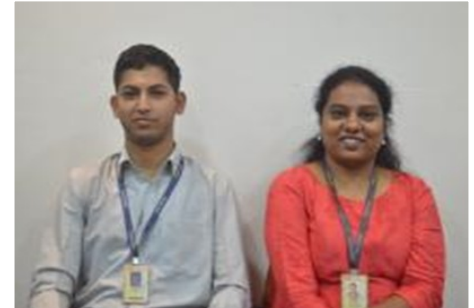
Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

CRM in banking sector (HRM)

Brief idea of Project : It is about creating a sustainable competitive advantage by being the best to understand, communicate, and deliver and develop existing customer relationships in addition to creating and keeping new customers .

Screenshots of the Project / Photos of Working Model :



Prajit Mishra (mishraprajit0@gmail.com)

Project Guide : Mrs. Sindhu Krishnan



Applications :

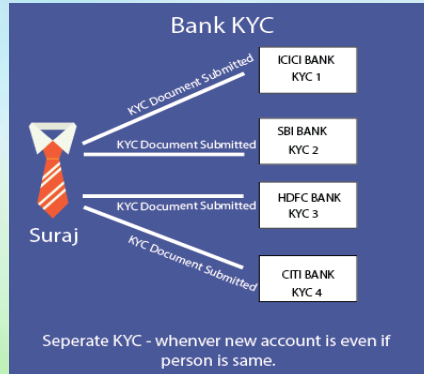
- 1.To study the problems faced by consumers so that they receive better quality of service
2. Improved customer retention & better customer relationship .
- 3.Increased productivity due to availability of complete data of the customers by the bank.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A STUDY ON KYC IN ABHYUDAYA BANK CUSTOMER (Banking)

Brief idea of Project : The main objective of this report is to make customers filling their e-kyc details. In this report Know Your Customer is the process of verifying the identity of customer. The objective of KYC guidelines is to prevent banks from being used, by criminal elements for money laundering activities. It also enables banks to understand its customers and their financial dealings to serve them better and manage its risks prudently.

Screenshots of the Project / Photos of Working Model :



Rohan Achrekar
(rohanachrekar91@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

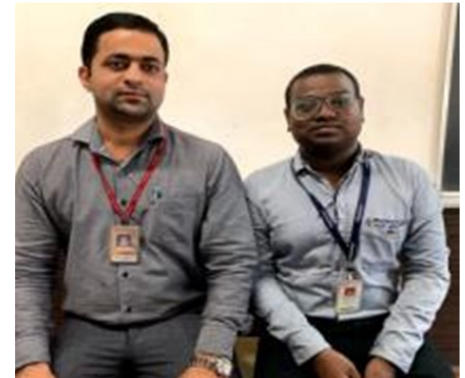
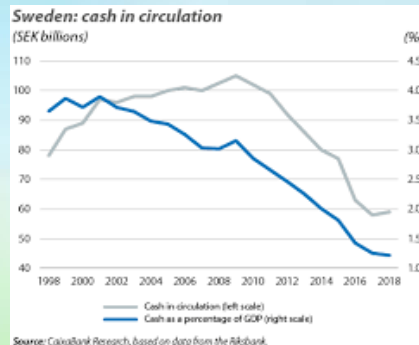
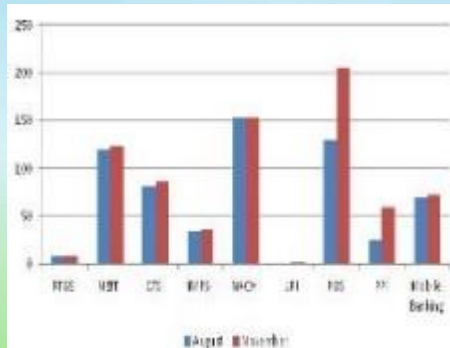
- 1.KYC is the process followed by a financial institution or an entity to collect the details to establish the identity of a client
2. Determination of the customer's risk in terms of the tendency to commit money laundering, terrorist finance, or identity theft.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on digital payment method in slum area (Banking)

Brief idea of Project : A study of digital payment method in slum area. This project is to study how many people use digital payment method and if not why they don't use

Screenshots of the Project / Photos of Working Model :



Raghu Devendra

raghudevendar123@gmail.com

Project Guide : dr Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on services and products provided Birla Sun Life Insurance (Insurance)

Brief idea of Project : A contract (policy) in which an individual protection or reimbursement against losses from an insurance company. The company pools clients risk to make payment more affordable for the insured. Meaning of Insurance – Insurance means a person or entity receives financial compensation for any potential future losses. It facilitates financial protection against loss by reimbursing losses during crisis. There are different insurance companies that offer a wide range of insurance options and an insurance purchaser can select as per own convenience and preference.

Screenshots of the Project / Photos of Working Model :



Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar



Pradnesh Gandhi
pradneshgandhi7@gmail.com

Project Guide : Mrs. Sindhu Krishnan

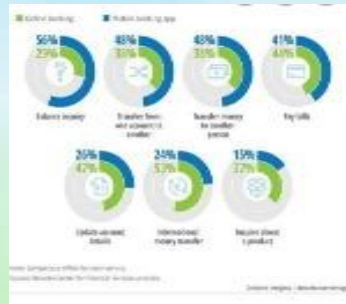
Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Impact of Electronic Banking among the customers Technology in banking (Banking)

Brief idea of Project : The technological innovation of electronic channel of service delivery has brought in a level playing field for businesses by eliminating geographical, regulatory, and industrial barriers , this revolution in the market place has set in motion a revolution in the banking sector for the provision of a payment system that is compatible with the demands of the electronic marketplace.

Screenshots of the Project / Photos of Working Model :



Pritikana Jana

(poojajana2323@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. It will help the customers to do there daily banking work through E-Banking.
2. Customers will be able to know the benefits of electronic banking.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

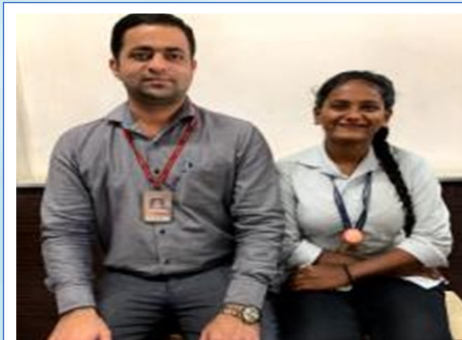
Pradan mantri jan Arogya yogana (Finance)

Brief idea of Project : Pradan mantri jan arogya yogana. This project is done to study about the how many people are know about this scheme .pradhan mantri jan arogya yojana is the world 's largest health insurance scheme fully financed by government.Under this scheme their is no restrictions on family size,age or gender.Benefits of the scheme are that a beneficiary can visit any empanelled public or private hospital for cashless treatment.pradhan mantri Jan arogya yogana will helps to reduce catastropic expenditure for hospitalization .Which pushes six crore people into poverty each year.

Screenshots of the Project / Photos of Working Model :



Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar



Vaishanalaxmi

Vaishnalaxmi123@gmail.comi

Project Guide : Dr Vivek Gupta

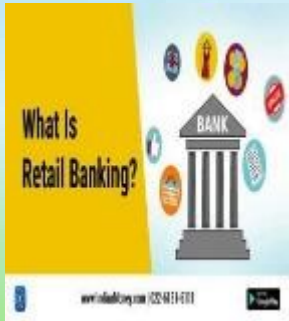
Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

A Study of Retail Banking on Yes Bank. (Banking)

Brief idea of Project : Banking in India has evolved by passing time. Early, we have to compulsory visit branch to carry out banking transaction but now, you can process your banking transaction from wherever, whenever you are at just one simple click. Now there is no need to wait in long queue to operate your account.

Screenshots of the Project / Photos of Working Model :



Prachi Jadhav
[Prachi.jadhav2199@gmail.com]

Project Guide : Dr Vivek Gupta

Applications :

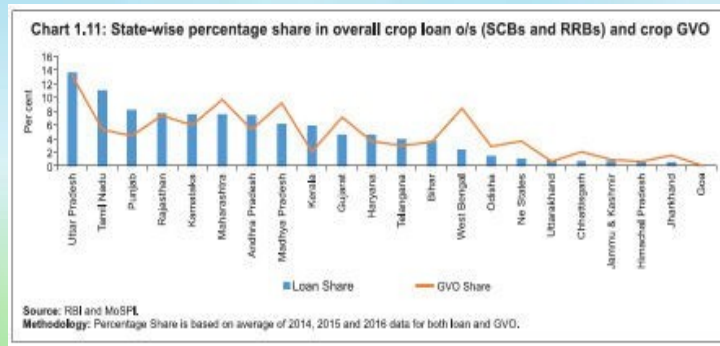
1. It will save the time of the people in their banking transaction.
2. People will know in detail about retail banking.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify: Project presented in Tantra -Vihar

A study on lack of awareness in banking scheme in rural area (Banking)

Brief idea of Project : Bank provides various services a part from accepting deposits trading facilities, insurance policy, financial inclusion, these are some services which are provided by bank a part of accepting the deposits

Screenshots of the Project / Photos of Working Model :



Project Guide : Mrs. Sindhu Krishnan

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

**Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls.
Specify: Project presented in Tantra -Vihar**

To study strategy adopted by investors & traders while transacting in stock market(Finance)

Brief idea of Project : A trading strategy is the method of buying and selling in markets that is based on predefined rules used to make trading decisions. A trading strategy includes a well-considered investing and trading plan that specifies investing objectives, risk tolerance, time horizon and tax implications. Ideas and best practices need to be researched and adopted then adhered to. Planning for trading includes developing methods that include buying or selling stocks, bonds, ETFs or other investments and may extend to more complex trades such as options or futures.

Screenshots of the Project / Photos of Working Model :



Sohail Nawab sohelnawab17@gmail.com

ProjectGuide : Dr Vivek Gupta

Applications :

1. It helps to know the difference between investing and trading.
2. It's helps to know the strategies of investors and traders while transacting in stock market.

A study of investment behaviour of customer in fixed deposit (Banking)

Brief idea of Project : The financial sector has been described as a foundation for the society's infrastructure and for stimulating the growth of the economy and provides services that are vital for both companies and households. The vital roles of the financial sector are to act as intermediary for payments, reallocate consumption and funds effectively over time and to handle all risks. Main actors in the financial sector include Banks, credit companies, trust companies, insurance companies and securities companies (Konkurrensverket, 2009, p. 20

Screenshots of the Project / Photos of Working Model :



tharnyakallirayar2207@gmail.com
Tharanya Kalirayar

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. A fixed deposit (FD) is a financial instrument provided by banks or NBFCs which provides investors a higher rate of interest than a regular savings account, until the given maturity date.
2. It may or may not require the creation of a separate account. ... The interest rate varies between 4 and 7.50 percent.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study of investors behaviour towards various investment avenues (Finance)

Brief idea of Project : Investment in any of the alternative depends on the needs and requirements of tr investors. Cororate ad individuals have different needs. Before investing the investors has to analyze alternatives of investment in terms of their risk, return term, convenience, liquidity etc. The investors preference or behavior towards the investment will also be studied.

Screenshots of the Project / Photos of Working Model :



Saloni Jadhav salonijadhav36@gmail.com

Project Guide : Dr.Vivek Gupta

Applications :

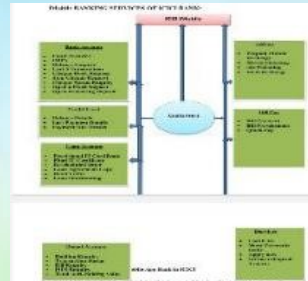
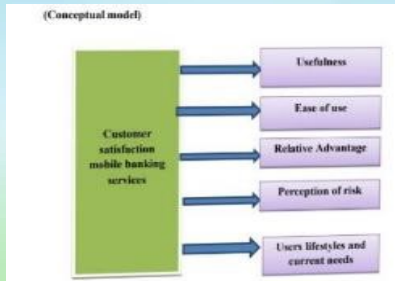
1. It will help people to invest in monetary assets.
2. People can have breif idea on investment avenues.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on Mobile Application (Banking)

Brief idea of Project : ICICI Bank has upgraded its mobile banking app 'iMobile' by taking the total number of services that the users can avail of to over 100, the most by any Indian bank. A host of the new services are unprecedented in the industry. The first-of-its-kind offerings enable the customers to enjoy the convenience of dual login, connect with the Bank's call centre from within the app without any further authentication, withdraw cash from an ATM without using a card, tag frequent transactions

Screenshots of the Project / Photos of Working Model :



Kajol Waghmare kajolwaghmare815@gmail.com

Project Guide : Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on takaful-islamic insurance (Insurance)

Brief idea of Project : Takaful is a type of Islamic insurance wherein members contribute money into a pool system to guarantee each other against loss or damage. Takaful-branded insurance is based on sharia or Islamic religious law, which explains how individuals are responsible to cooperate and protect one another. Takaful policies cover health, life, and general insurance needs.

Screenshots of the Project / Photos of Working Model :



Sheetal Yadav

Project Guide : Mrs. Sindhu Krishnan

Application:

1. Islamic insurance aims to remove excessive uncertainty by returning some profits to the original policyholder.
2. Secondly, to remove the risk of gambling, the mutual concept reduces an individual's incentive to make large returns at the expense of others.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls Specify:
Project presented in Tantra -Vihar

A study on awareness of motor insurance among the people (Insurance)

Brief idea of Project : Motor insurance or an auto insurance or more popularly known as a car insurance ,is an your vehicle against the losses in cured due to un foreseen instances. It covers you from the risk of loss from theft, loss from accidents or any subsequent liabilities

Screenshots of the Project / Photos of Working Model :



Akash Kunchikorve
<akashdilip24@gmail.com

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on popularity of internet banking (Banking)

Brief idea of Project : Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. Different banks follow different levels of providing services of internet. The use of information technology in banking enables the banks to provide anytime banking , customers service, tally banking, home banking , plastic card services etc. India is on threshold of a major banking revolution with invasion of net banking and with the concept of payment gateway.

Screenshots of the Project / Photos of Working Model :



Priya Singh
singh543250priya@gmail.com

Project Guide : Dr Vivek Gupta

Applications :

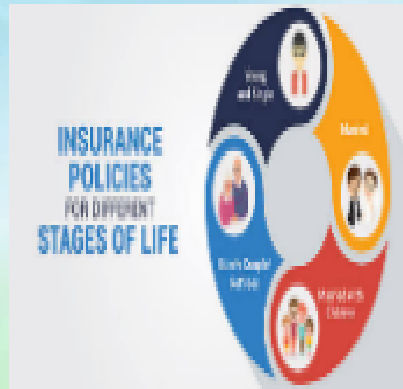
1. A people will get to know about internet banking, home banking etc.
2. Internet banking gives 24 hours account assessment.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on life insurance in respect to kotak Mahindra bank (Banking)

Brief idea of Project : In the present situation where life of the people is to costly there is policy called life insurance. To know much people k now about life insurance and its important in the world where life is to o expensive. Even to know the plans and policies of kotak mahindra ba nk for life insurance even the benefits and limitations

Screenshots of the Project / Photos of Working Model :



Cyrus Serrao(cyrusserrao10@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

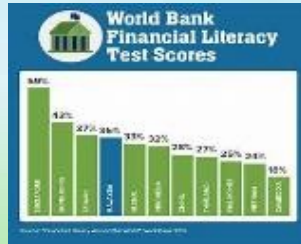
- 1.It will help to know the number of life insurance taken in kotak Mahindra bank.
- 2.Also will help to know about insurance policies in the company and the details about them.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Financial Planning (behavioural finance)

Brief idea of Project : Financial literacy is the ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing. Financial literacy helps individuals become self-sufficient so that they can achieve financial stability. The lack of financial literacy may lead to making poor financial choices that can have negative consequences on the financial well-being of an individual.

Screenshots of the Project / Photos of Working Model :



SURAJ NOOTKHADI

(snootkhadi1999@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

1. Helps to aware individuals for investments
2. basic knowledge on financial market.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Project Title : To Study On Awareness Of Health Insurance In Slums Area (Insurance)

Brief idea of Project : Health insurance is a type of insurance coverage that pays for medical, surgical, and sometimes dental expenses incurred by the insured. The Slums population are more vulnerable risks such as illness, injury, accident and death because of their social and economic situation. Objective of this study is to find the awareness regarding health insurance and its source of information and to know the reasons for opting health insurance as well as to assess determinant of awareness of health insurance

Screenshots of the Project / Photos of Working Model :



Nazish Mirkar (Najishmirkar@gmail.com)

ProjectGuide : Dr Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Statistical study on life insurance in society (Insurance)

Brief idea of Project : In the present Life insurance is important, whether you are single or in a relationship. In the event of your death, your loved ones will have to pay your funeral expenses and pay off any financial liabilities you have, such as your debts. If you have insurance coverage, your debts will not be a burden for your family members to invest money in life insurance is a very important factor for the upcoming generations as well to take a effort to have a life insurance policy everyone should have a particular which have their life insurance to give a compensation to them in the future.

Screenshots of the Project / Photos of Working Model :



Prabhat Shetty
(shettyprabhat0@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

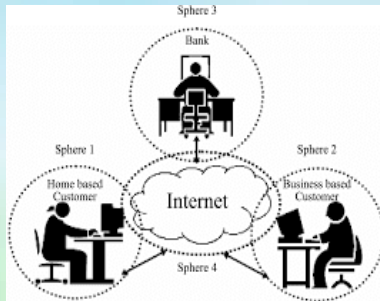
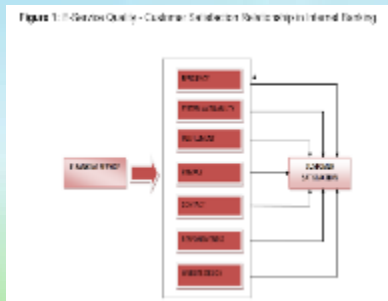
1. It will be helpful for the person to have an investment in the insurance sector.
2. To have better knowledge about life insurance policy and have a better policy for our family members.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Study on impact of e-banking for consumer satisfaction (Banking)

Brief idea of Project : As a result of this technological improvement business environment in financial sector is extremely dynamic and experience rapid changes and demands **banks** to serve their **customer** electronically. ... They are providing **electronic banking** to their **customers** to increase **customers' satisfaction** in **banking** service.

Screenshots of the Project / Photos of Working Model :



Hitesh Prajapati (hiteshrp04@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

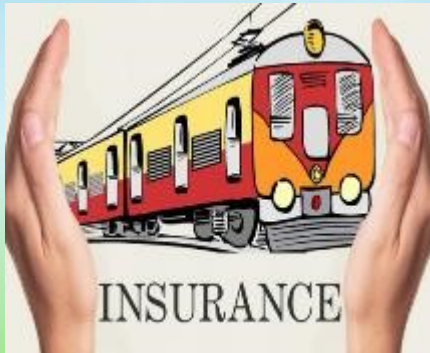
1. **E-Banking** has become one of the essential **banking** services that can, if properly implemented, increase **customer satisfaction**, and give **banks** a competitive advantage.
2. 2.Knowing the relative importance of service quality dimensions can help the **banking** industry focus on what satisfies **customers** the most.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

TO STUDY IN DETAIL ABOUT AWARENESS OF RAILWAY INSURANCE IN INDIA(Insurance)

Brief idea of Project : The Indian Railways has introduced scheme for opting passenger Insurance Scheme launched by IRCTC on 01/09/2016 while booking your e-tickets for rail travel. In case you have not opted for passenger Insurance Scheme while booking your e-ticket, you can use it next time when you book your next e-ticket. To opt for passenger Insurance Scheme, while filling your passenger journey details, you are asked to opt for Passenger Insurance.

Screenshots of the Project / Photos of Working Model :



Diksha Nikalje
(dikshanikalje53@gmail.com)

Project Guide: Dr Vivek Gupta

Applications :

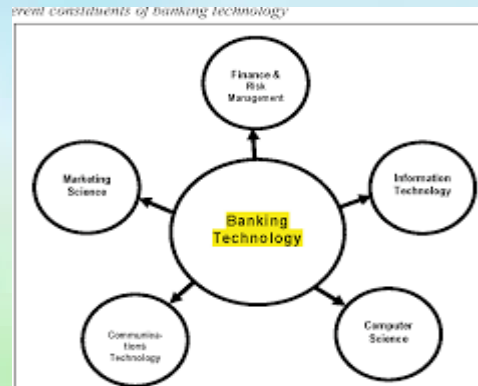
1. It will be helpful for the passenger to know about the railway insurance .
2. People will get idea ,How to claim for Railway Insurance

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study On Role Of Technology In Banking Sector (Banking)

Brief idea of Project : The Banking Sector has embraced the use of technology to serve its client's faster and also to do more with less. Technology has changed the accounting and management system of all bank. Banking Technology also subsumes the activity of using advanced computer algorithms in unraveling the patterns of customers behavior by sifting through customer details such as demographic, psychographic and transactional data. Information technology has changed the contours of 3 majors functions being performed by the banks.

Screenshots of the Project / Photos of Working Model :



Onkar Gurao

onkargurav3@gmail.com

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on e-marketing of financial products & services (Finance)

Brief idea of Project : Financial services marketing refers to the collective use of marketing tactics employed by marketers in the financial services sector to attract new customers or retain existing ones. These strategies are implemented by the best and brightest minds in financial marketing across the board. As a financial institution, there's one single truth that makes you similar to any company in this field you're dealing with people's money.

Screenshots of the Project / Photos of Working Model :



Sujata Mayekar
(Sujata3823@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

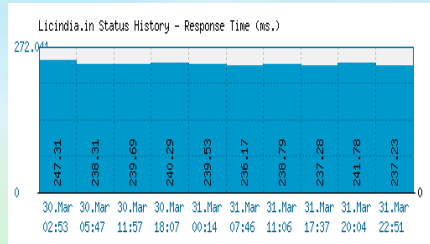
1. A platform to connect people to online trading , and financial services.
2. People will get office near to your locality and their response time is very quick.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A study on Role of LIC in Indian insurance industry (Insurance)

Brief idea of Project : The primary objective of LIC of India is to spread the importance of life insurance widely in the rural areas and people belonging to socially and economically backward classes. The company functions with a view of providing such individuals with financial cover against death at a reasonable cost: Life Insurance Corporation of India is an Indian state-owned insurance group and investment corporation owned by the Government of India.

Screenshots of the Project / Photos of Working Model :



Aditi Jaiswal
(aditijaiswal1712@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. People will be aware about the LIC in Insurance Industry.
2. People will come to know about how to insure in Life Insurance Corporation.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Project Title (A study on mobile banking (Banking))

Brief idea of Project : Mobile banking refers to the use of a smartphone or other cellular device to perform online banking tasks while away from your home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM

Screenshots of the Project / Photos of Working Model:



Vikas DubeyVikasrd9988@gmail.com

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study on private taxi insurance (ola/uber) (Insurance)

Brief idea of Project : When you buy a taxi insurance policy, it is important for you to have the facts so you can make an information decision. Having a knowledge of your coverage will help you avoid unanticipated expense and provide you with maximum peace of mind. Ola's trip insurance has insured more than 23 million on rides in less than 10 months and is one of the most innovative insurance products in the industry.

Screenshots of the Project / Photos of Working Model :



Purva nikalje
(purvanikale07@gmail.com)

Project Guide : Mrs. Sindhu Krishnan

Applications :

1. People will be aware about private taxi insurance (ola/uber) and know about insurance coverage.
2. People will know how to insure in private taxi insurance (ola/uber)

CRM in Banking Sector (HRM)

Brief idea of Project : Customer relationship management helps banking sector to use of technology and human resources. These factors allow them to gain insight of consumer behavior and their values. If CRM works better then the bank can provide better customer service, help sales staff close deals faster, cross sell products more effectively, make call centers more efficient, discover new customers, simplify marketing and sales processes and increasing consumer revenue. It could not happen with just buying software and installing into the system. In this the bank must decide as what type of customer information that they are asking. It has to further decide as to what they intend to do with the information. After all these after that the banks decide and run a model considered by them simply the best.

Screenshots of the Project / Photos of Working Model :

1.1.1 Findings
1. In each public and private sector banks, the main aim is to provide a good service to the customer. All specific needs of the customers are taken into their account. The public sector banks is more higher than the private sector banks. In the public sector banks are well informed with their customers perception of customer relationship management practices. In public sector banks are well informed with the service.

1.1.2 Suggestions
The public sector banks are well informed with the service. In private sector banks, it is suggested that the public sector banks should be more aware of their service. The public sector banks should be more aware of their service. The public sector banks should be more aware of their service.

1.1.3 Conclusion
The public sector banks are well informed with the service. In private sector banks, it is suggested that the public sector banks should be more aware of their service. The public sector banks should be more aware of their service. The public sector banks should be more aware of their service.

1.1.4 Objectives of the Study
1. To identify the objectives of the study. The objectives of the study are to identify the objectives of the study. The objectives of the study are to identify the objectives of the study. The objectives of the study are to identify the objectives of the study.

1.1.5 Results and Discussion
The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study.

1.1.6 Concluding Remarks
The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study. The results of the study are to identify the objectives of the study.



Shivali Parab (shivalirp@gmail.com)

Project Guide :Mrs. Sindhu Krishnan

Applications :

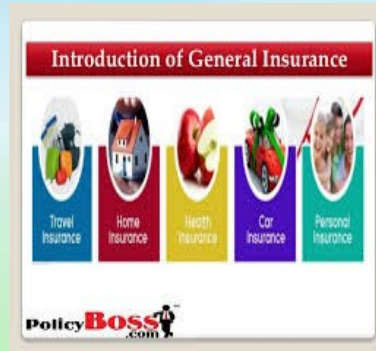
1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A STUDY ON ROLE OF GENERAL INSURANCE AMONG INVESTORS (insurance)

Brief idea of Project : General insurance is designed to protect the things you value. Your insurance company will pay you the sum assured or an agreed amount to cover some or all the loss under certain situations. General insurance products may be sold by general insurance agents or broking staff of insurance brokers. The law also requires us to be insured against some liabilities. That is, in case we cause losses to another person, that person is entitled to compensation.

Screenshots of the Project / Photos of Working Model :



Vidya Mukkeri Mukerividya@gmail.com

Project Guide :Mrs. Sindhu Krishnan

Applications :

1. General insurance is a practical option for anyone who likes to lead a risk-free life.
2. One of the main reasons why one should go for insurance is to protect ones belongings and assets against financial loss

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Consumer Finance (Finance)

Brief idea of Project : We define consumer finance as money management practices by individuals and/or households using a range of financial tools (e.g., money, bank accounts, cards, transfer services, mobile money, microfinance, insurance) to achieve financial goals (e.g., saving, lending, borrowing, insuring, investing). Household business activities are not generally included in this description. However, we recognize that there are many households around the world that do not clearly demarcate their household expenses from their business expenses. Ignoring household business could therefore cause us to miss valuable information that explains their management of their personal finances.

Screenshots of the Project / Photos of Working Model :

Demand for consumer finance(Factors)

- Increase in consumer disposable income
- Enhancement in real income of consumer
- Convenient size of installment payment
- Growth in nuclear families leading to number of house holds
- Lower charges
- Down payment and credit contract

Mode of Consumer Finance

- * **Open Account:** any number of purchases per month up to a certain value
- * **Credit card:** most popular mode of finance
- * **Revolving account:** purchases during a month and payment on installment basis
- * **Option plan:** option of paying in full or part
- * **Installment account:** Equal periodic installments
- * **Cash loan:** purchases are made through cash and payment is made periodically.



Sahil Shirvatkar(shirvatkars@gmail.com)

Project Guide : Dr Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

**Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar**

Role of technology in banking

Brief idea of Project: With the globalization trends world over it is difficult for any nation big or small, developed or developing, to remain isolated from what is happening around. For a country like India, which is one of the most promising emerging markets, such isolation is nearly impossible. More particularly in the area of Information technology, where India has definitely an edge over its competitors, remaining away or uniformity of the world trends is untenable. Financial sector in general and banking industry in particular is the largest spender and beneficiary from information technology. This endeavours to relate the international trends in it with the Indian banking industry. The last lot includes possibly all foreign banks and newly established Private sector banks, which have fully computerized all the operations.

Screenshots of the Project / Photos of Working Model :

Advantages of Online Banking

Some advantages of online banking go hand-in-hand with simply being online; others are competitive advantages provided by online banks taking advantage of their cost structure. The most prominent benefits provided by online banking include:

- 24/7 account and service access
- Speed and efficiency
- Online bill payment
- Low overhead can mean low fees
- Low overhead can mean high interest rates on deposit accounts

Disadvantages of Online Banking

No one type of bank can be the best at everything. In spite of their many advantages, there are some drawbacks to using online banks as well. Here are some of the downsides of working with an online bank:

- Technology issues
- Security issues
- Inefficient at complex transactions
- No relationship with personal banker
- Inconvenient to make deposits



Vishal Bashirabad

Project Guide : Dr Vivek Gupta

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Training and Development of Banks in India

Brief idea of Project : Training and development programmes give impetus to knowledge and skill development and job enrichment of bank employees. It also reduces the attrition rate, increases job retention and provides value addition to the employees. Training and development is a continuous activity equipping the employees to perform more effectively. The result can also be seen as an improved bank culture and profits to the bank. Training has to be an ongoing process as it plays a vital role in improving the productivity, efficiency, and effectiveness of manager

Screenshots of the Project / Photos of Working Model :



Employee training is different from management development or executive development. While the former refers to training given to employees in the operational, technical and allied areas, the latter refers to developing an employee in the areas of principles, and techniques of management, administration, organization and allied areas.

Basis	Training	Development
Content	Technical skill and knowledge	Management and behavioural skill and knowledge
Purpose	Specific job-related	Conceptual and general knowledge
Duration	Short term	Long term
Participants	Mostly technical and non-managerial personnel	Mostly for managerial personnel
Goals	Fill current skill deficit	Prepare for future work demands
Focus	Current job	Current and future jobs
Orientation	Job oriented process and is Vocational in nature.	It is general in nature and strives to inculcate initiative, enterprise, creativity, dedication and loyalty among the employees.



Manali Parab

(parabmanali2214@gmail.com)

Project Guide :Mrs. Sindhu Krishnan

Applications :

1. A platform to connect NGOs, NPOs, donors and locals online as well as offline.
2. People can volunteer for social causes.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

Sales attitude/perception among BFM UG student for sale of financial products (Finance)

Brief idea of Project : The awareness of the importance of sales knowledge and communication skills in attaining their career expectations. I am very eager to study why the BFM UG student don't want the job for selling financial products. Many of the Finance and Marketing majors will secure entry-level positions which will involve a high degree of selling

Screenshots of the Project / Photos of Working Model :



Deepak vishwakarma (dv70395@gmail.com)

Project Guide: Mr.Vijay Gawde

The recruitment of properly trained students for business careers in sales is a high priority for virtually all business organizations. The purpose of our study is to compare and contrast the perceptions of Finance majors versus Marketing majors regarding entry-level career expectations. We surveyed students in upper-level Finance and Marketing courses at a north central state university to examine the students' awareness of the importance of sales knowledge and communication skills in attaining their career expectations. Many of the Finance and Marketing majors will secure entry-level positions which will involve a high degree of selling; yet perception of future careers vary significantly, often dependent upon the majors selected in college.

The United States has experienced a long-term change from a goods-producing to a service-providing economy and this trend is expected to continue with service-providing industries expected to generate approximately 15.7 million new jobs over the 2008-16 period. Specifically over this period, employment in the education and health services is expected to grow by 18.8 percent, professional and business services by 23.3 percent, management, scientific and technical consulting by 78 percent, retail trade by 4.5 percent, and securities and financial investments by 46 percent. While services are expected to experience this growth, manufacturing employment is expected to decline by 10.6 percent (1.5 million jobs) over this same 2008-16 period (Tomorrow's Jobs, 2008).

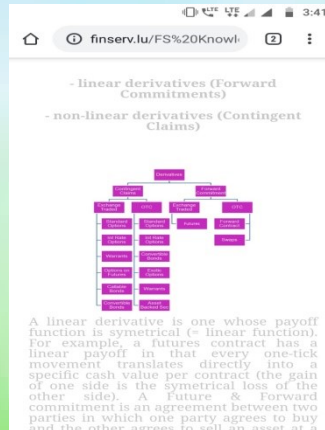
However, necessary job skills can vary, depending on the specific company or industry. As an example, 2006 projections on employment in wholesaling and manufacturing forecast a nine percent growth rate over the 2006-16 period. There is often no formal educational requirement for sales representatives in the wholesale and manufacturing industry, although a bachelor's degree, specifically in employment involving technical and scientific products can be beneficial. Data from 2006 revealed that 27 percent of those employed in the wholesaling and manufacturing area held a high school degree or less, and only 38 percent held a bachelor's degree. For those working with technical products, a bachelor's degree is more valuable but courses in marketing, economics or foreign language can be of value, even though many companies have formal training programs (Sales Representatives, Wholesale and Manufacturing, 2008). A study of desired job characteristics among four key



Derivatives & It's Product Futures (Finance)

Brief idea of Project : A financial instrument whose characteristics and value depend upon the characteristics and value of an underlier, typically a commodity, bond, equity or currency. Derivatives are often used as an instruct contract, while offering the potential for high returns for the other party. Derivatives have been created to mitigate a remarkable number of risks: fluctuations in stock, bond, commodity, and index prices; changes in foreign exchange rates; changes in interest rates; and weather events, to name a few.

Screenshots of the Project / Photos of Working Model :



Vaishali Chauhan (Vcvaishali@gmail.com)

Project Guide : Dr. N. Lakshmi Kavitha

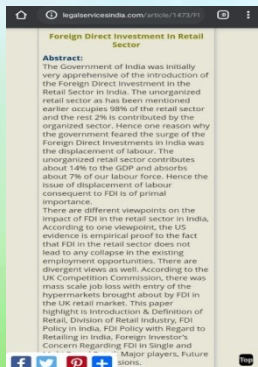
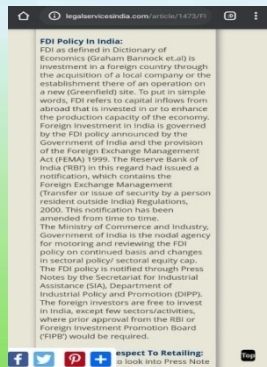
Impact of FDI on Uncategorized Retail Sector (Finance)

Brief idea of Project : The purpose of this study is to obtain a better understanding of unorganized retail sector and the impact of FDI on it. It will also help us to study the opportunities and challenges in unorganized retail sector. Retailing in India is one of the pillars of its economy and accounts for about 10 percent of its GDP. The Indian retail market is estimated to be US\$ 600 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people. The pursuit of this key objective was guided by specific questions asked to the retailers with the help of standard questionnaire.



Yash Julkar (yashjuikar28@gmail.com)

Screenshots of the Project / Photos of Working Model :



Project Guide : Dr. N. Lakshmi Kavitha

A study on venture capital in emerging firms (Finance)

Brief idea of Project : Venture capital (VC) is a type of financing that is provided by firms or funds to small, early-stage, emerging firms that are deemed to have high growth potential, or which have demonstrated high growth (in terms of number of employees, annual revenue, or both). Venture capital firms or funds invest in these early-stage companies in exchange for equity, or an ownership stake, in those companies

Screenshots of the Project / Photos of Working Model :



Laxmi Ajgoankar
(dakshajgoankar@gmail.com)

Project Guide : Dr. N. Lakshmi Kavitha

INTERNSHALA TRAININGS

Online Digital Marketing Training
Learn SEO, Email Marketing, Web Analytics & more in just 6 weeks
Duration : 6 weeks | Certified Training | Powered by Amplitude Inc

About Digital Marketing
The Internshala Online Digital Marketing Training is a 6-week program in the field of web analytics, email marketing, search engine optimization, search engine marketing, advertising and social media marketing. As part of the training, you will create a landing and design the complete online marketing strategy for it. During the project, you will learn how to create online marketing strategies for businesses using various techniques. Following are the detailed table of contents of the training:

Table of Contents

- 1. Blogging & Web Analytics:** Create your own blog, learn to create a Google Analytics account and interpret the metrics of your blog using Google Analytics.
 - Introduction
 - Creating a blog
 - Creating a Google Analytics account and linking to blog account
 - Interpreting Google Analytics
 - GA Account Structure
 - Understanding Metrics
 - Standard Reports
 - Assignment
- 2. Search Engine Optimization:** Learn how 100 words and how you can improve the page rank of your page by using different SEO tools.
 - Importance of a Search Engine
 - What is SEO?
 - How does a Search Engine Work?
 - Page Rank / Authority of a Website
 - On Page SEO
 - Off Page SEO
 - SEO Tools
 - Assignment
- 3. Email Marketing:** Learn how to create an effective email campaign and ways to reach out to more users.
 - Benefits of Email Marketing
 - Creating an email campaign with Mail Chimp
 - Mail Chimp to collect email list
 - A/B Testing of emails
 - How to auto-spamming
 - Assignment
- 4. Inbound and Content Marketing:** Learn inbound marketing for B2B business, build a buyer persona and learn how about how to create the best content for marketing.

INTERNSHALA TRAININGS

- Inbound Marketing for B2B Business
- Buyer Persona
- Assignment
- 5. **Online Advertising – Search, Display and Video:** Learn how to use different advertising platforms like Google Ads, YouTube, AdSense to implement Ad testing for their ads.
 - Advertising Fundamentals
 - Google AdWords Overview
 - Search Advertising
 - AdSense Auction
 - Display Advertising
 - YouTube Advertising
 - A/B Testing
 - Assignment
- 6. **Mobile Marketing:** Learn to create advertising campaign for mobile users and how to observe your app for maximum profits.
 - Mobile Marketing – Overview
 - Targeting Mobile Users
 - Universal App Campaign for iOS/Android
 - Assignment
- 7. **Social Media Marketing – Platform, CRM & Automation:** Learn how to use different social media platforms and learn to automate your present objective.
 - Social Media Marketing – Overview
 - Platform Objectives
 - Platform Tool
 - Twitter Marketing
 - LinkedIn Marketing
 - Quora, Pinterest and Google Plus
 - Social Listening
 - Online Reputation Management (ORM)
 - Marketing Automation

Reached to learn Digital Marketing, click [here](#) to sign-up for the training

HRD

What is this training program about?

INTERNSHALA TRAININGS

This is an online training program to learn Digital Marketing. The duration of the training would be 6 weeks. You will be trained in the field of web analytics, email marketing, search engine optimization, search engine marketing, advertising and social media marketing.

Who will be my instructor?
The Digital Marketing training content has been developed in joint consultation with Amplitude Inc. The Amplitude Inc team will cover your queries through the chat and answer your queries on the forum.

How will the training be implemented?
The Internshala Digital Marketing Training will be delivered using state-of-the-art online tutorials and interactive exercises provided. Please note this is NOT an instructor-led training.

What are the timings of this training program?
As this is a purely online training program, students can choose to learn at any time of the day. We will recommend a pace to be followed throughout the program, but the actual timings and learning hours can be decided by students according to their convenience.

Who can join? I am a beginner/Advanced user, is this training program for me?
Anyone with an interest in Digital Marketing (except students from any stream and year) or working professionals are eligible to join this program. Please note that this is a beginner-level training.

Are there any pre-requisites for joining this program?
This program is for beginners. There are no pre-requisites.

What are the benefits of joining Internshala Digital Marketing training program?
Digital marketing is a field of marketing which applied different techniques and technologies to digitalize the entire work with stakeholders. Digital marketing requires knowledge of platforms such as websites, e-mail, App (Android and iOS) and social networks. Students would be learning these techniques and skills during the program and get exposure to the working world properly.

What hardware/software are required for joining this training?
No hardware is required for joining this training. All the necessary software are updated online which can be downloaded during training.

Will there be a certificate provided at the end of the training?
Yes, a certificate will be provided by Internshala upon completion of the training. Students may download a soft copy of the certificate through our portal.

Will I be able to download the training content?
Yes, you will be able to download the training content as you proceed in the training.

Can the material be used by a group of students?
No. These training programs are meant for individual users. Multiple users will not be allowed to access the portal using the same account.

If you have any queries or doubts regarding Digital Marketing Training, please reach us at:
044 6644 4251.

Investor perception towards stock market (Finance)

Brief idea of Project : This research is a descriptive research study, in which, systematic sampling technique is used. Trail survey is used to select the sample size. validity and reliability of the instrument. 120 samples are selected for this study. Major findings of this study include.

Screenshots of the Project / Photos of Working Model :



Pratihtha mishra
(nishamishra711@gmail.com)

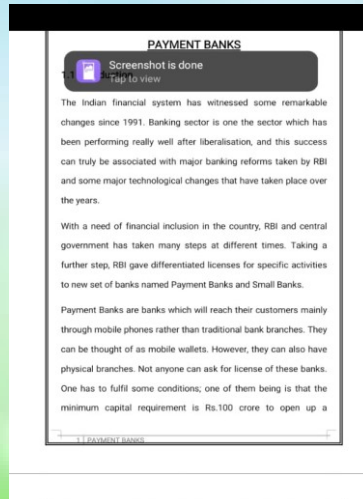
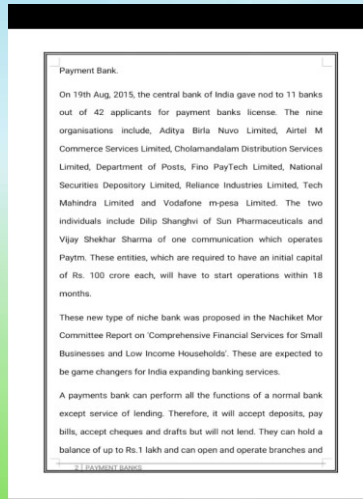
Project Guide : Dr. N. Lakshmi Kavitha



Study on payments bank (Finance)

Brief idea of Project : Payments banks is a new model of banks conceptualized by the Reserve Bank of India. These banks can accept a restricted deposit, which is currently limited to ₹100,000 per customer and may be increased further. These banks cannot issue loans and credit cards.

Screenshots of the Project / Photos of Working Model :



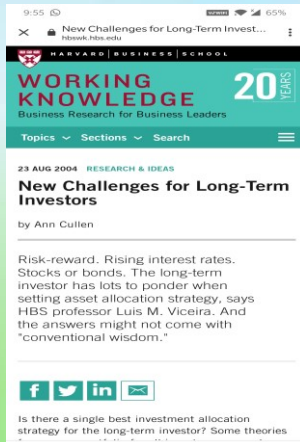
Sheetal Sundaray
(sheetalsundaray@gmail.com)

Project Guide: Dr. N. Lakshmi Kavitha

Challenges faced by long term investors (Finance)

Brief idea of Project : This project is carried out to understand the investment pattern of the investors. It has the brief description regarding the challenges faced by the long term investors in present era and the difference between short term and long term investment. It also gives out the idea that an investor may prefer for his long term investment plan. It also showcase the challenges he faces regarding his investment and how it impacts his investment decisions. Overall mind-set of an investor and their most preferred option is made available through detailed long term investment research.

Screenshots of the Project / Photos of Working Model :



Kansha Prabhu (prabhukansha@gmail.com)

Project Guide : Mr. Santosh Gupta

Applications :

1. To know about the challenges faced by long term investors.
2. Improve the problems faced by investors to enhance their investing options.

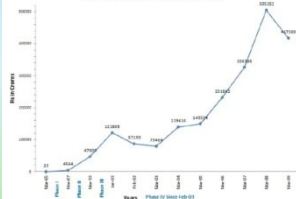
Study of ELSS in mutual fund (Finance)

Brief idea of Project : When investor put their money in a tax saving product, they are usually concerned only with the amount of tax they will save, ideally, they should also pay attention to the return that these tax saving investment will yield. Funds score highly on this count. ELSS is one of the instrument under section 80C that takes 100% exposure to equities. Hence, along with tax saving it also helps in wealth creation.

Screenshots of the Project / Photos of Working Model :

March the most active month for the mutual fund industry in India. May of year 2005 was considered the most active month when mutual funds were net buyers of worth Rs.334.99 crores.

THE GRAPH INDICATES THE GROWTH OF ASSETS OVER THE YEARS.
GROWTH IN ASSETS UNDER MANAGEMENT



SOME FACTS FOR THE GROWTH OF MUTUAL FUNDS IN INDIA

- 100% growth in the last 6 years.
- Number of foreign AMC's are in the queue to enter the Indian markets like Fidelity Investments, US based, with over US\$100 billion assets under management worldwide.
- Our saving rate is over 23%, highest in the world. Only channelizing these savings in mutual funds sector is required.
- We have approximately 20 mutual funds which is much less than US having more than 800. There is a big scope for expansion.
- 'B' and 'C' class cities are growing rapidly. Today most of the mutual funds are concentrating on the 'A' class cities. Soon they will find scope in the growing cities.
- Mutual fund can penetrate rural like the Indian insurance industry with simple and limited products.
- SEBI allowing the MF's to launch commodity mutual funds.
- Emphasis on better corporate governance.

Tax planning strategies are important for tax payers whose aim is to reduce their tax outgo on various types of income and capital gains. While there are several tax saving instruments that qualify under Section 80C of the Income Tax Act, 1961, Equity Linked Savings Scheme (ELSS) has a special importance. It provides the least possible lock-in period among all tax saving instruments besides providing equity asset investment exposure making it a good long-term tool for wealth creation. This paper studies the investment behaviour of a typical ELSS mutual fund investor. Primary data is used to identify preferences of tax saving instrument by Indians and to understand if diversification across multiple ELSS schemes is done. Understanding the mode of investing helps us get insight on investor behaviour. Finally, we get to know if ELSS is being used by other family members. Secondary data study allows us to understand the trends and dynamics of ELSS. Our study checks scheme Average Assets Under Management (AAUM) data to understand if investors delay and thereby hurry their investing just before closing of the financial year. These findings are of significance for Asset Management Companies (AMCs) in their product positioning and building promotional strategies. Market regulator SEBI and the Association of Mutual Fund Industry (AMFI) can use it to improve the product offering and expanding its reach. Government and Ministry of Finance can use these findings for tweaking tax laws so as to promote investment culture.



Arul Singh (aarulsinghcms@gmail.com)

Project Guide : Mr. Santosh Gupta

Islamic Banking (Finance)

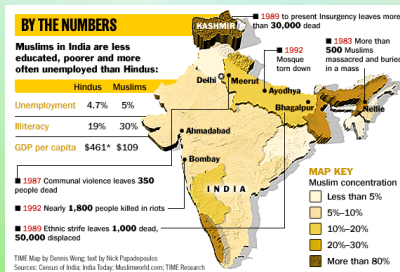
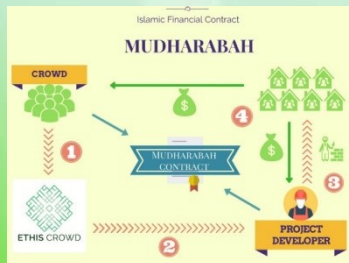
Brief idea of Project : Islamic banking system is simply defined as ‘interest free banking system’. Islamic banking system that is based on the principles of Islamic law (also known shariah) and guided by Islamic economics. Two basic principles behind Islamic banking are the sharing of profit and there is a strictly prohibition of the collection and payment of interest (Riba). Collecting interest is not permitted under Islamic law (Shariah). Sharia prohibits acceptance of specific interest or fees for loans of money (known as riba or usury), whether the payment is fixed or floating. Investment in business that provides goods or services considered contrary to Islamic principles is also known as “Haram”. Although these prohibitions have been applied historically in varying degrees in Muslim countries or communities to prevent un-Islamic practices, only in the late 20th century were a number of Islamic banks formed to apply these principles to private or semiprivate commercial institutions within the Muslim community. Islamic banking is banking or banking activity that is consistent with the principles of sharia and its practical application through the development of Islamic economics. As such, a more correct term for ‘Islamic banking’ is ‘Sharia compliant finance’. This project is based on Islamic banking and the scope of Islamic banking in India.



Guffran Mukadam (loverboi@gmail.com)

Project Guide : Mr. Santosh Gupta

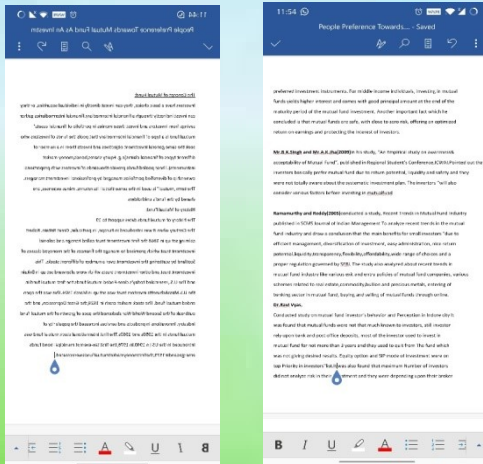
Screenshots of the Project / Photos of Working Model :



People Preference Towards Mutual Fund As An Investment Tool (Finance)

Brief idea of Project : Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. This pool of money is invested in accordance with a stated objective. The joint ownership of the fund is thus "Mutual", i.e. the fund belongs to all investors.

Screenshots of the Project / Photos of Working Model :



Shubham Mishra
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Project Guide : Mr. Amit Kabra

A study on - unorganised financial institutions like chit fund and bhishi (Finance)

Brief idea of Project : A chit fund is a type of rotating savings and credit association system practiced in India. Chit fund schemes may be organized by financial institutions, or informally among friends, relatives, or neighbors. In some variations of chit funds, the savings are for a specific purpose.

Screenshots of the Project / Photos of Working Model :



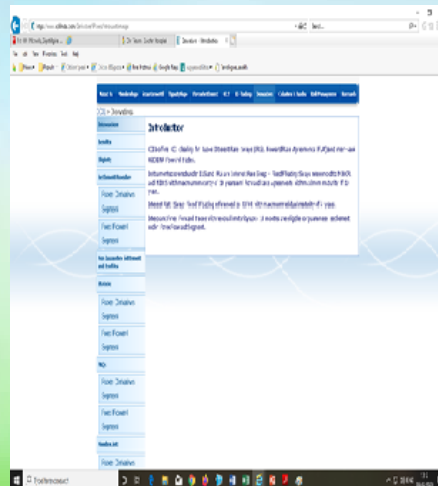
Hrutika Tawde
(tawdehrutika06@gmail.com)

Project Guide : Mr. Amit Kabra

The Role of CCIL in Settlement of OTC Derivatives (Finance)

Brief idea of Project : The Clearing Corporation of India (CCIL) is the designated Central Counterparty in the Indian G-Sec, Money, Forex and Derivative markets. Set up in 2001 at the initiative of RBI as the CCP for OTC markets in India, CCIL has been a pioneer, launching new products and services to beef up the market infrastructure. OTC Derivatives settlement is a complex process involving largest banks of India and learning about the process adds significant value.

Screenshots of the Project / Photos of Working Model :



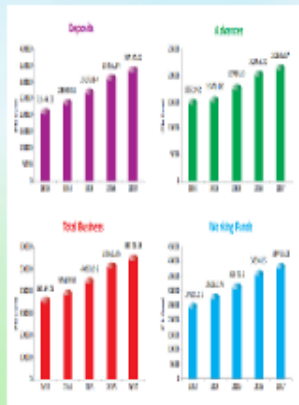
Soham Nath: - (gcncath@Hotmail.com)

Project Guide : Mr. Amit Kabra

A study on corporate bank with Saraswat bank (Finance)

Brief idea of Project ∴ In 1988, the bank was conferred with "Scheduled" status by Reserve Bank of India. It is the first co-operative bank to provide merchant banking services. The bank got a permanent license to deal in foreign exchange in 1979. Presently the bank has a correspondent relationship in 58 countries covering nine currencies with over 162 banks. The beginning of the 21st century has been a giant leap forward for the bank. The bank chose a path of organic/inorganic growth and pace of growth accelerated. The bank's total business which was around Rs.4000 crore in 2000 almost tripled to Rs.15295 crore in 2007.

Screenshots of the Project / Photos of Working Model :



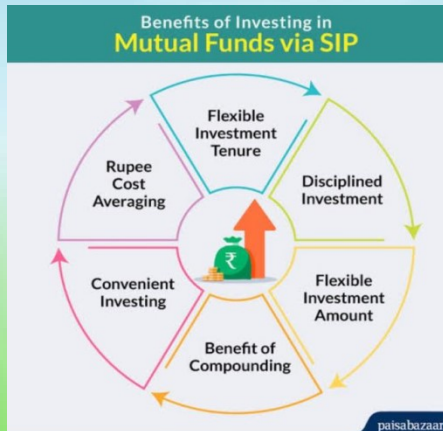
Niharika Singh
(niharikasingh139@gmail.com)

Project Guide : Mr. Amit Kabra

A study on people investment preference towards mutual funds (Finance)

Brief idea of Project : Different avenues and alternatives of investment include share market, debentures or bonds, money market instruments, mutual funds, life insurance, real estate, precious objects, derivatives, non-marketable securities. All are differentiated based on their different features in terms of risk, return, term etc.

Screenshots of the Project / Photos of Working Model :



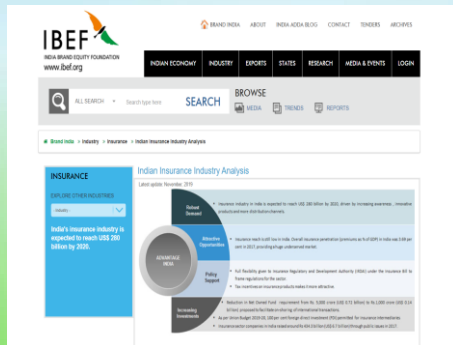
Vipul Varma (varnavipul87@gmail.com)

Project Guide : Mr. Amit Kabra

Study of growth in the insurance sector over the last decade. (Finance)

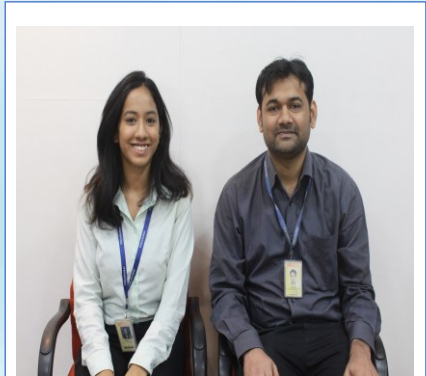
Brief idea of Project : The last decade has been kind to the insurance sector in India. Overall, insurance penetration in India reached 3.69 per cent in 2017 from 2.71 per cent in 2001. The Indian insurance sector is at the cusp of exponential growth. For insurers to participate and contribute to this growth, it is imperative that they are not only aware of emerging trends, but also that they embrace these trends holistically.

Screenshots of the Project / Photos of Working Model :



GROWTH OF INSURANCE SECTOR

- ❖ Globally, the share of life insurance business in total premium was 56.8 %. However, the share of life insurance business in Asian region was only 28.9 %, which is in contradiction with the global trend.
- ❖ For India, the share of life insurance business in total insurance business was very high at 80.2 % while the share of non-life insurance business was small at 19.8 %.



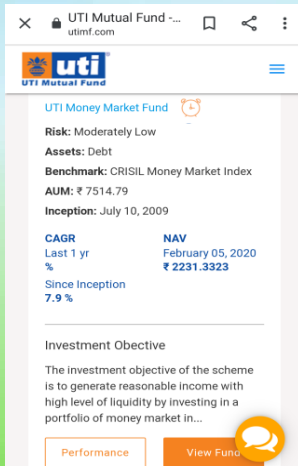
Shannon Dias
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Project Guide : Mr Amit Kabra

A study on Mutual Funds -UTI (Finance)

Brief idea of Project :: UTI Mutual Fund is among one of the largest Financial Institution. It is doing its business by continuously delivering a different product and services that provide high business value in return. UTI Debt Funds are moderately low to moderate risk investments which invest in fixed income securities like debentures, bonds, treasury bills and other money market instruments. The schemes are designed to meet investors 'financial goals like preservation of capital, liquidity and income generation.

Screenshots of the Project / Photos of Working Model :



Project Details Page

UTI Mutual Fund

SIP returns for May:

Scheme Name	Investment Amount	1 yr	3 yr	5 yr
UTI Opportunities Fund	Investment Value	13946	51423	
	Yield (%)	31.72%	24.66%	
UTI Master Value Fund	Investment Value	16213	56670	101637
	Yield (%)	71.75%	21.90%	21.25%
UTI Midcap Fund	Investment Value	15895	53754	91975
	Yield (%)	65.96%	27.83%	17.14%
UTI Dividend Yield Fund	Investment Value	14728	53133	
	Yield (%)	45.18%	27.67%	
UTI Equity Fund	Investment Value	14070	48769	92815
	Yield (%)	53.50%	20.81%	17.51%
Service Industries Fund	Investment Value	14504	46317	83578
	Yield (%)	42.15%	17.12%	13.24%
UTI Leadership Fund	Investment Value	13441	43011	
	Yield (%)	23.25%	11.94%	
UTI Mastershare	Investment Value	13764	45881	89165
	Yield (%)	28.65%	16.45%	15.87%

Page 61



Vinayak Archanapalli
(vinayak.archanapalli21@gmail.com)

Project Guide : Mr. Amit Kabra


Competitive study of life insurance in reference to HDFC and LIC (Finance)

Brief idea of Project : Life insurance is a contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money in exchange for a premium, upon the death of an insured person. Depending on the contract, other events such as terminal illness or critical illness can also trigger payment. The policy holder typically pays a premium, either regularly or as one lump sum. Other expenses, such as funeral expenses, can also be included in the benefits. Life policies are legal contracts and the terms of the contract describe the limitations of the insured events.

Screenshots of the Project / Photos of Working Model :

Benefits Details of Example-1		
Details	LIC New Endowment Plan	PLI Santosh EA Plan
Sum Assured (A)	10,00,000	10,00,000
Yearly Premium (B)	67,070 [Calculate]	65,268 [Calculate]
Total Premium (C) = (Bx15)	10,06,050	979020
Bonus Rate(D)	38	57
Bonus Amount (E)=(A x 15 x D/1000)	5,70,000	8,55,000
FAB Rate(F)	0	0
Total Maturity (E)=(A+ E +F)	15,70,000	18,85,000

In LIC endowment plan, generally, Final Addition Bonus is applicable in case of policy having term greater than 15 years while PLI does not have final addition bonus.

 Kalpana Naidu C
Abstract
Indian financial system is highly influence with the banking and insurance sector which attracts flow of savings and investments to the country. Insurance sector in India is one of the growing sectors of the economy. The insurance sector, along with other elements of marketing, as well as financial infrastructure, have been touched and influenced by the process of liberalization and globalization in India. The customer is the king in the market. Life insurance companies deal in intangible products. With the entry of private players, the competition is becoming intense. In order to satisfy the customers, every company is trying to implement new creations and innovative product characteristics to attract customers. This research paper attempts to study the Public & Private Life Insurance Companies in India and compare the perception of customers in terms of service quality and analyze the performance of public and private life insurance companies in India.



Shreyash Mohite
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Project Guide : Mr. Amit Kabra

Study of various insurance product and there growth prospects (Finance)

Brief idea of Project : The insurance industry of India consists of 57 insurance companies of which 24 are in life insurance business and 33 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. Apart from that, among the non-life insurers there are six public sector insurers. In addition to these, there is sole national re-insurer, namely, General Insurance Corporation of India (GIC Re). Other stakeholders in Indian Insurance market include agents (individual and corporate), brokers, surveyors and third party administrators servicing health insurance claims.

Screenshots of the Project / Photos of Working Model :



Saurabh Singh
(saurabhsingh123@gmail.com)

Project Guide : Mr. Amit Kabra

Investor approach regarding various investment avenues available in stock market (Finance)

Brief idea of Project : This research is a descriptive research study, in which, systematic sampling technique is used. Trail survey is used to select the sample size validity and reliability of the instrument. 120 samples are selected for this study.

Screenshots of the Project / Photos of Working Model :



Ishtiyak khan (kishtiyak1999@gmail.com)

Project Guide : Mr. Amit Kabra

- National Stock Exchange (NSE)
- Bombay Stock Exchange (BSE).

1.2 National Stock Exchange

With the liberalization of the Indian economy, it was found inevitable to lift the Indian stock market trading system on par with the international standards. On the basis of the recommendations of high powered Pherwani Committee.

The National Stock Exchange was incorporated in 1992 by Industrial Development Bank of India, Industrial Credit and Investment Corporation of India, Industrial Finance Corporation of India, all Insurance Corporations, selected commercial banks and others.

The National Stock Exchange (NSE) is India's leading stock exchange covering various cities and towns across the country. NSE was set up by leading institutions to provide a modern, fully automated screen-based trading system with national reach. The Exchange has brought about unparalleled transparency, speed & efficiency, safety and market integrity. It has set up facilities that serve as a model for the securities industry in terms of **systems, practices and procedures**.

Trading at NSE can be classified under two broad categories:

- ◆ Wholesale debt market
- ◆ Capital market

Wholesale debt market operations are similar to money market operations - institutions and corporate bodies enter into high value transactions in financial instruments such as government securities, treasury bills, public sector unit bonds, commercial paper, certificate of deposit, etc.

Capital market: A market where debt or equity securities are traded.

There are two kinds of players in NSE:

- ◆ Trading members
- ◆ Participants

Recognized members of NSE are called trading members who trade on behalf of themselves and their clients. Participants include trading members and large players like banks who take direct settlement responsibility.

Trading at NSE takes place through a fully automated screen-based trading mechanism which adopts the principle of an order-driven market. Trading members can stay at their offices and execute the trading, since they are linked through a communication network.

The prices at which the buyer and seller are willing to transact will appear on the screen. When the prices match the transaction will be completed and a confirmation slip will be printed at the office of the trading member.

NSE has several advantages over the traditional trading exchanges. They are as follows:

- ◆ NSE brings an integrated stock market trading network across the nation.
- ◆ Investors can trade at the same price from anywhere in the country since inter-market operations are streamlined coupled with the countrywide access to the securities.
- ◆ Delays in communication, late payments and the malpractice's prevailing in the traditional trading mechanism can be done away with greater operational efficiency and informational transparency in the stock market operations, with the support of total computerized network.

NSE Nifty

S&P CNX Nifty is a **well-diversified 50 stock index** accounting for 22 sectors of the economy. It is used for a variety of purposes such as benchmarking fund portfolios, index based derivatives and index funds.

NSE came to be owned and managed by India Index Services and Products Ltd. (IISL), which is a joint venture between NSE and CDSL. IISL is India's first specialized company focused upon

People preference towards mutual funds as an investment tool. (Finance)

Brief idea of Project : Mutual Funds have gained popularity as an investment vehicle over the past two years. Though technically, must have been in India since 1964 through Unit Trust of India , the industry has gained importance only recently after new private sector funds and funds backed by global investment houses set up shop in India. Mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. This pool of money is invested in accordance with a stated objective.

Screenshots of the Project / Photos of Working

- A mutual fund is a type of investment vehicle consisting of a portfolio of stocks, bonds, or other securities.
- Mutual funds give small or individual investors access to diversified, professionally managed portfolios at a low price.
- Mutual funds are divided into several kinds of categories, representing the kinds of securities they invest in, their investment objectives, and the type of returns they seek.
- Mutual funds charge annual fees (called expense ratios) and, in some cases, commissions, which can affect their overall returns.
- The overwhelming majority of money in employer-sponsored retirement plans goes into mutual funds.



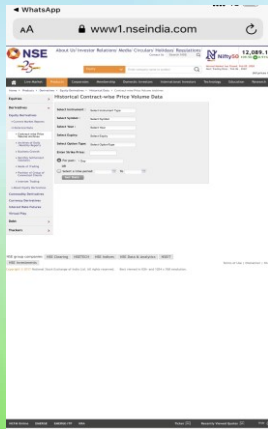
Yadnya Thotam
(yadnyathotam@gmail.com)

Project Guide : Mr. Amit Kabra

Study on technical analysis of index derivatives and use of option strategies (Finance)

Brief idea of Project : This project had been undertaken to identify the accuracy of Technical indicators of RSI, stochastic and Bollinger band. It also provides a basic comparison between the profit and loss made by trading in futures and options has been done. The rational behind this is that the risk profile is less when buying an option and hence beginner can use this strategy to begin with. It also shows the method used to analyse securities and make investment decisions fall into two categories as of fundamental and technical analysis. Hence, technical analysis further explained in details.

Screenshots of the Project / Photos of Working Model :



Siddhesh Palande
(palandes01@gmail.com)

Project Guide : Mr. Amit Kabra

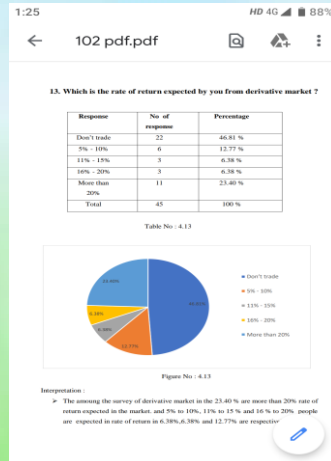
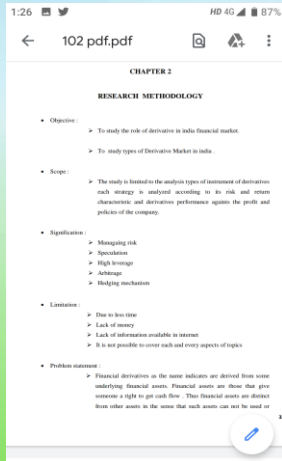
Applications :

1. An idea regarding investment in stock market.
2. Knowledge regarding technical indicators.
3. Study different types of derivative contract.

A study on financial derivative market (Finance)

Brief idea of Project : Derivatives are contracts between two parties that specify conditions (especially the dates, resulting values and definitions of the underlying variables, the parties' contractual obligations, and the notional amount) under which payments are to be made between the parties.

Screenshots of the Project / Photos of Working Model :



Ismail Mansoori
(ismailmansoori8693@gmail.com)

Project Guide : Mr. Amit Kabra

Digital Payment in India (Finance)

Brief idea of Project : Digital payment is a type of cashless payment where the payment is made through digital nodes. These digital nodes are used by both, the payer and the payee. Also called electronic payment, no hard cash or physical form of cash is used in digital payments. Digital payments are entirely made online and they are convenient, instant, and time-saving.

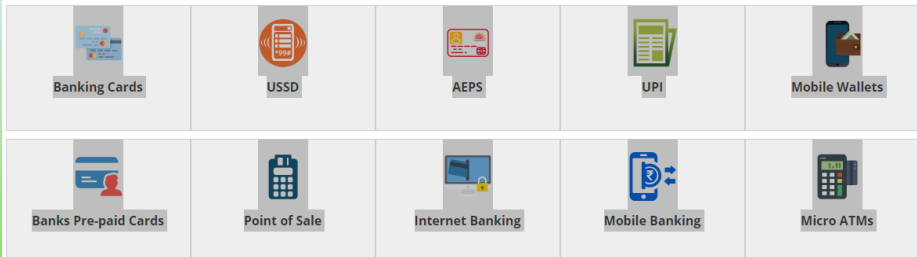
Screenshots of the Project / Photos of Working Model :

DIGITAL PAYMENT METHODS

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. "Faceless, Paperless, Cashless" is one of the professed role of Digital India.

As part of promoting cashless transactions and converting India into less-cash society, various modes of digital payments are available.

These mode are:



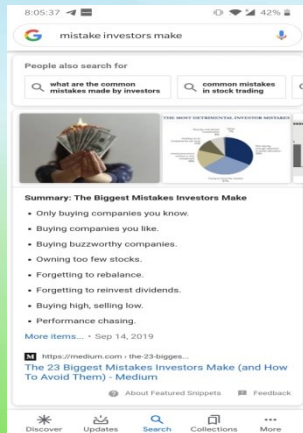
Neha Medhekar
(nehamedhekar4@gmail.com)

Project Guide : Mr. Amit Kabra

Mistakes of Investor/ Trader (Finance)

Brief idea of Project : Many people invest their money in the stock market but due to various they failed to earn money from it. There are some common mistake made by Investor while investing. We will see the mistake and find a solution on the problem.

Screenshots Of the Project / Photos of Working Model :



Pratik Saraf (pratiksaraf01@gmail.com)

Project Guid: Mr. AmiT Kabra

A Report on impact of fintech on Youth of Mumbai(Finance)

Brief idea of Project : Fintech service firms are currently redefining the way companies and consumers conduct transactions on a daily basis. India's financial technology (fintech) sector may be young but is growing rapidly, fueled by a large market base, an innovation-driven startup landscape, and friendly government policies and regulations.

Screenshots of the Project / Photos of Working Model :



Harsh kirar (kirarharsh@gmail.com)

Project Guide : Mr. Amit Kabra

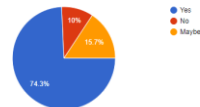
Figure 3: Mobile wallet transactions FY13-FY17



Source: Reserve Bank of India data, Deloitte Analysis

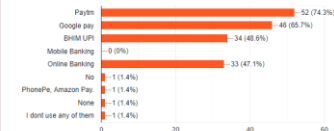
Do you know what is fin-tech (financial technology)?

70 responses



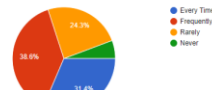
If yes, which of the these applications do you use ?

70 responses



How frequently do you use these applications ?

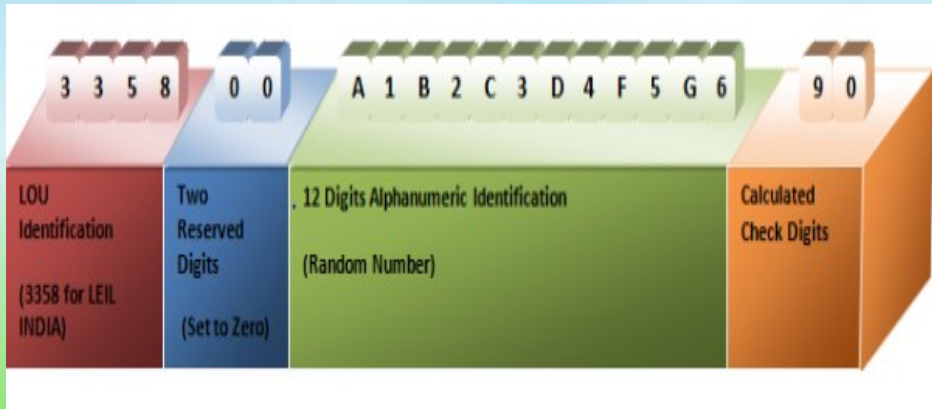
70 responses



Internship Report on CCIL & LEIL

Brief idea of Project : CCIL has continuously evolved over the years with the shifting paradigms of the financial arena to take on various roles in the financial market. Through its fully owned subsidiary, Clearcorp Dealing Systems Limited (CDSL), CCIL has introduced various platforms for electronic execution of deals in various market segment. LEIL has been recognized by the Reserve Bank of India as an “Issuer” of Legal Entity Identifiers under the Payment and Settlement Systems Act 2007 (as amended in 2015).” LEIL has been Accredited by the Global Legal Entity Identifier Foundation (GLEIF) as a Local Operation Unit (LOU) for issuance and management of LEI's.

Screenshots of the Project / Photos of Working Model :



Neil Chakalakkal
(neilchakalakkal@gmail.com)

Project Guide : Dr. Poonam Mirwani

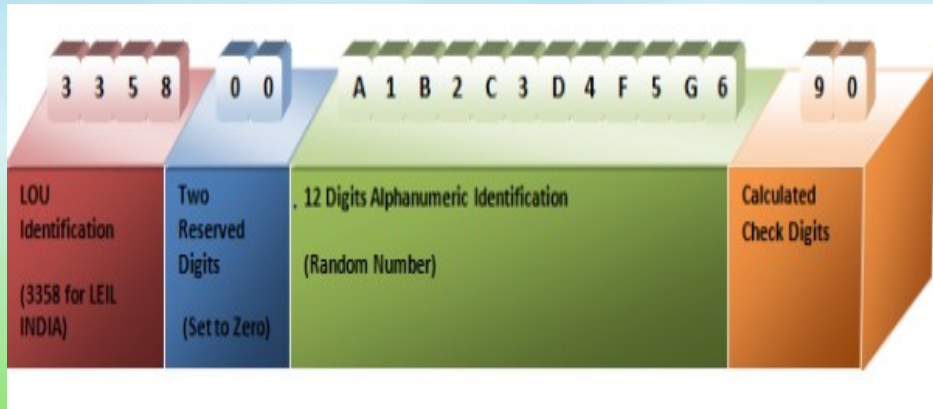
Applications :

1. A platform for LEIL issuance
2. A platform for OTC DERIVATIVES

Internship Report on CCIL & LEIL

Brief idea of Project : CCIL has continuously evolved over the years with the shifting paradigms of the financial arena to take on various roles in the financial market. Through its fully owned subsidiary, Clearcorp Dealing Systems Limited (CDSL), CCIL has introduced various platforms for electronic execution of deals in various market segment. LEIL has been recognized by the Reserve Bank of India as an “Issuer” of Legal Entity Identifiers under the Payment and Settlement Systems Act 2007 (as amended in 2015).” LEIL has been Accredited by the Global Legal Entity Identifier Foundation (GLEIF) as a Local Operation Unit (LOU) for issuance and management of LEI's.

Screenshots of the Project / Photos of Working Model :



Ishan Patil(ishanpatil42@gmail.com)

Project Guide : Dr. Poonam Mirwani

Applications :

1. A platform for LEIL issuance
2. A platform for OTC DERIVATIVES

A study on Franchising – Jumbo King (Finance)

Brief idea of Project : With the increase of franchising in today's world there is a high demand for finances to help it bloom their businesses. However, the finances can be a tough task to acquire. As the franchise is growing it facing several issues, challenges and conflicts as well. In my project I am eager to study the problems faced by franchise precisely Jumbo King, and also how the local people are getting benefits from it.

Screenshots of the Project / Photos of Working Model :


☆ JUMBOKING FOODS PRIVATE LIMITED - U55101MH2004PTC147568

JUMBOKING FOODS PRIVATE LIMITED with CIN U55101MH2004PTC147568, is a 15.6 Years old, Private UnListed Indian Non-Government Company, registered at Mumbai (Maharashtra), with a paid up capital of ₹1.87 Cr. As per MCA and other Industry classification records, the main line of business is **Hotels And Restaurants**

The status of **JUMBOKING FOODS PRIVATE LIMITED**, as on date is **Active**. Company has filed its Annual Returns and/or Financial Statements upto **31-03-2019** i.e. **FY 2018-2019**

As on date, **3 Directors** and **0 Signatories** are associated with the company. The company had **1 Directors** in the past, who have already resigned, on various dates.

There are no directors in this company who are 'Disqualified by ROC u/s 164(2)' or 'DIN is deactivated due to non-filing of DIR-3 KYC form', as everyone filed their KYC promptly.



☆ JUMBOKING FOODS PRIVATE LIMITED - U55101MH2004PTC147568

Age (Incorp. Date)	15.6 Years (19-07-2004)
Open Charges	Nil
Company Status	Active
Directors	Current : 3 (Past : 1)
Company Type	UnListed Private
Signatories	Nil
Sub.Category	Indian Non-Government Company
Last AGM Date	26-09-2019
Email ID	dheeraj@jumboking.co.in
Balance Sheet Date	31-03-2019



Adhit Keny (kenyadhit99@gmail.com)

Project Guide : Dr. Poonam Mirwani

A study on Financial Planning and Forecasting (Finance)

Brief idea of Project : The main objective of the study is to understand the financial position of the company, refers to the development of long term strategic financial plans that guide the preparation of short term operating plans and budgets which focus on analyzing the proforma statements and preparing the cash budget

Screenshots of the Project / Photos of Working Model :



Yash Kokate (kokateyash54@gmail.com)

Project Guide : Dr. Poonam Mirwani

A study on Financial Instruments (Finance)

Brief idea of Project : International Accounting Standards defines financial instruments as any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Financial instruments act as channels to invest the money. There are various financial instruments available on the market currently. It acts a tool to raise funds. For investment purpose, there are many ways to save money.

Screenshots of the Project / Photos of Working Model :



Swethadudam:
(shwetadudam22@gmail.com)

Project Guide : Dr. Poonam Mirwani



Commodity market with reference to gold trading (Finance)

Brief idea of Project : Commodities include agricultural products such as grains, oilseeds, vegetable oils, pulses and also meats and livestock; energy products such as crude oil and gasoline; and metals such as gold, silver, aluminum and mild steel ingots

Screenshots of the Project / Photos of Working Model :

2.1.COMMODITY

Commodity includes all kinds of goods. FCRA [Forward Contract(Regulation) Act, 1952] defines "goods" as "every kind of movable property other than actionable claims, money and securities". Futures trading is organized in such goods or commodities as are permitted by the central Government. At present, all goods and products of agricultural (including plantation), mineral and fossil origin are allowed for futures trading under the auspices of the commodity exchange recognized under the FCRA. The National commodity exchange have been recognized by the central Government for organized trading in all permissible commodities which include precious metals (Gold & Silver) and non-ferrous metals; cereals and pulses; ginned and un-ginned cotton; oilseeds, oils and oilcakes; raw jute and jute goods; sugar and guar; potatoes and onions; coffee and tea; rubber and spices, etc.

2.5.ROLE OF COMMODITY TRADING EXCHANGE

Earlier, all the sellers and buyers of a commodity used to come to a common market place for the trade. Buyer could judge the amount of produce that year while the seller could judge the amount of demand of the commodity. They could dictate their terms and hence the counter party was left with no choice. Thus, in order to hedge from this unfavorable price movement, need of the commodity exchange was felt.

An exchange designs a contract, which alone would be traded on the exchange. The contract is not capable of being modified by participants, i.e., it is standardized. The exchange also provides a trading platform, which converges the bids and offers emanating from geographically dispersed locations, thereby creating competitive conditions for trading. The exchange also provide facilities for clearing, settlement, arbitration facilities, along with a financially secure environment by putting in a place suitable risk management mechanism and guaranteeing performance of contract.



Vishal Yadav: (yadavvishal1@gmail.com)

Project Guide : Dr. Poonam Mirwani

Study on seed funding (Finance)

Brief idea of Project : With the expand and boost up of new business in today's world mostly businesses finding seed funds to help. It increases their businesses and well set in competitive market. As the seed funder also face many problem and difficulties like good idea and responsible person start business there are many problem in the market for the startup and search seed fund etc. In my Project, I'm excited to study and research about the seed fund and how start up and small cap companies get benefits.

Screenshots of the Project / Photos of Working Model :



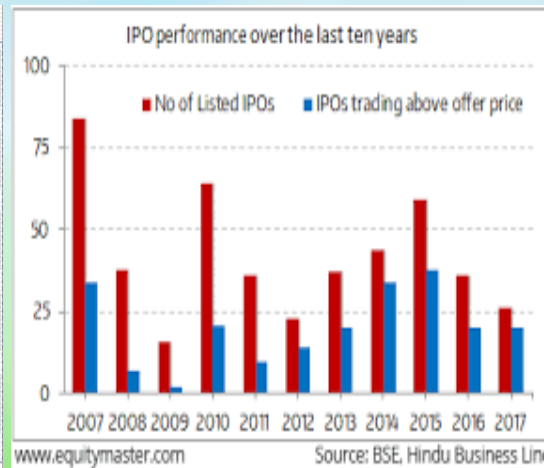
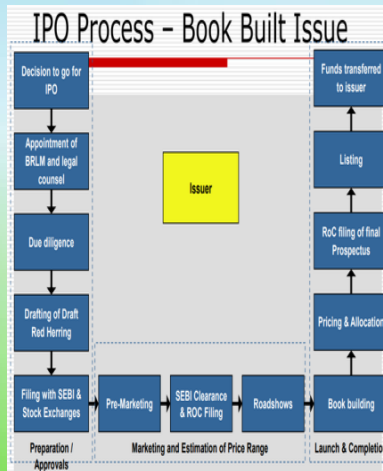
Abhishek Gupta:
(abhigmj1998@gmail.com)

Project Guide : Dr. Poonam Mirwani

A study on IPO Market in India (Finance)

Brief idea of Project : An Initial Public Offering is a securities transaction where a company's shares are offered for public sale for the first time. This move changes the status of the company from being a private firm to a publicly traded firm. Investors, at times find it hard to invest in a hot IPO due to many reasons and one of it being the lack of needed information about the upcoming IPOs.

Screenshots of the Project / Photos of Working Model :



Neha sharma: nehap6696@gmail.com

Project Guide : Dr. Poonam Mirwani





Bank of Baroda (Finance)

Brief idea of Project : To be a top ranking national bank of International Standards committed to augmenting stake holders value through concern, care and competence. It has been a long and eventful journey of almost a century across 25 countries A saga of vision and enterprise.

Screenshots of the Project / Photos of Working Model :

Based on 2019 data, it is ranked 1145 on [Forbes Global 2000](#) list.^{[9][10]} BoB has total assets in excess of ₹ 3.58 trillion (making it India's 2nd biggest bank by assets),^[11] a network of 9583 branches in India and abroad, and 10442 ATMs as of July, 2017.^[12] The government of India announced the merger of Bank of Baroda, [Vijaya Bank](#) and [Dena Bank](#) on September 17, 2018, to create the country's third largest lender. The amalgamation is the first-ever three-way consolidation of banks in the country, with a combined business of Rs 14.82 lakh crore, making it the third largest bank after State Bank of India (SBI) and ICICI Bank.^[13]

The [Maharaja of Baroda](#), [Maharaja Sayajirao Gaekwad III](#), founded the bank on 20 July 1908 in the [Princely State of Baroda](#), in [Gujarat](#).^[14] The [Government of India](#) nationalized the bank, along with 13 other major commercial banks of India on

 	
Type	Public
Traded as	BSE: 532134  NSE: BANKBARODA  CNX Nifty Constituent
ISIN	INE028A01039
Industry	Banking Financial services
Founded	20 July 1908; 111 years ago
Founder	Sayajirao Gaekwad III
Headquarters	Vadodara, Gujarat, India ^[1]
Number of locations	9898 branches ^[2] (2019)
Area served	India & Worldwide
Key people	Hasmukh Adhia (Chairman) Sanjiv Chada



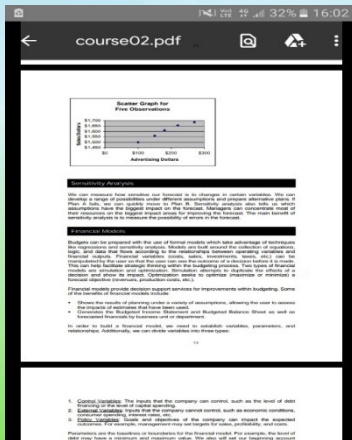
zunaid(mohamedzunaid3@gmail.com)

Project Guide : Dr. Poonam Mirwani

Financial planning & Forecasting (Finance)

Brief idea of Project : Business Forecasting is an estimate or prediction of future developments in business such as Sales, Expenditures and profits. Given the wide swings in economic activity and the drastic effects these fluctuations can have on profit margins, business forecasting has emerged as one of the most important aspects of corporate planning. Forecasting has become an invaluable tool for business to anticipate economic trends and prepare themselves either to benefit from or to counteract them. Good business forecasts can help business owners and managers adapt to a changing economy.

Screenshots of the Project / Photos of Working Model :



Umeraz Jethwa
(Umerazjethwa@gmail.com)

Project Guide : Dr. Poonam Mirwani

Risk management in banks (Finance)

Brief idea of Project : In the course of their operations, banks are invariably faced with different types of risks that may have a potentially negative effect on their business. Risk management in bank operations includes risk identification, measurement and assessment, and its objective is to minimize negative effects risks can have on the financial result and capital of a bank. Banks are therefore required to form a special organizational unit in charge of risk management. Also, they are required to prescribe procedures for risk identification, measurement and assessment, as well as procedures for risk management.

Screenshots of the Project / Photos of Working Model :



Vrikshabh Dalvi
(rushidalvi268@gmail.com)

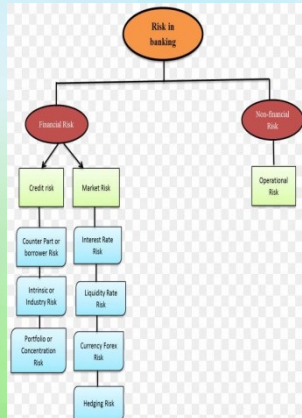
Project Guide : Dr. Poonam Mirwani

INTRODUCTION

Risk: the meaning of 'Risk' as per Webster's comprehensive dictionary is "a chance of encountering harm or loss, hazard, danger" or "to expose to a chance of injury or loss". Thus, something that has potential to cause harm or loss to one or more planned objectives is called Risk. The word risk is derived from an Italian word "Riscicare" which means "To Dare". It is an expression of danger of an adverse deviation in the actual result from any expected result. Banks for International Settlement (BIS) has defined it as- "Risk is the threat that an event or action will adversely affect an organization's ability to achieve its objectives and successfully execute its strategies."

Risk Management: Risk Management is a planned method of dealing with the potential loss or damage. It is an ongoing process of risk appraisal through various methods and tools which continuously

- Assess what could go wrong
- Determine which risks are important to deal with
- Implement strategies to deal with those risks



INTRODUCTION TO THE STUDY

Risk management underscores the fact that the survival of an organization depends heavily on its capabilities to anticipate and prepare for the change rather than just waiting for the change and react to it. The objective of risk management is not to prohibit or prevent risk taking activity, but to ensure that the risks are consciously taken with full knowledge, purpose and clear understanding so that it can be measured and mitigated. It also prevents an institution from suffering unacceptable loss causing an institution to suffer or materially damage its competitive position. Functions of risk management should actually be bank specific dictated by the size and quality of balance sheet, complexity of functions, technical/ professional manpower and the status of MIS in place in that bank.

The impact of merger and acquisition on shareholder's wealth (Finance)

Brief idea of Project : As we know, one of the main objectives of mergers is to maximise the shareholders value by the means of increase in dividends and increase in share prices.

To study the impact of merger announcement on shareholders wealth.

To study the short term impact of merger.

To study the long term impact of merger

Screenshots of the Project / Photos of Working Model :

This article has multiple issues. Please help improve it or discuss these issues on the talk page. [Learn more](#)

Mergers and acquisitions (M&A) are transactions in which the ownership of companies, other business organizations, or their operating units are transferred or consolidated with other entities. As an aspect of strategic management, M&A can allow enterprises to grow or downsize, and change the nature of their business or competitive position.

From a legal point of view, a merger is a legal consolidation of two entities into one, whereas an acquisition occurs when one entity takes ownership of another entity's stock, equity interests or assets. From a commercial and economic point of view, both types of transactions generally result in the consolidation of assets and liabilities under one entity, and the distinction between a "merger" and an "acquisition" is less clear: A transaction legally structured as an acquisition may have the effect of placing one party's business under the indirect ownership of the other party's shareholders, while a transaction legally structured as a merger may give each party's shareholders partial ownership and control of the combined enterprise. A deal may be euphemistically called a merger of equals if both CEOs agree that joining together is in the best

Bank Mergers in India	
Period	Number of Mergers
Pre-nationalization of banks (1961-1968)	46
Nationalization period (1969-1992)	13
Post-reform period (1993-2009)	21
• Forced Mergers 13	
• Voluntary Mergers 5	
• Convergence of Financial Institutions in to Banks 2	
• Other Regulatory Compulsions 1	
Total number of mergers	80

(Source: Compiled from various publications of RBI)



Shoib khan (khan.shoieb64@gmail.com)

Project Guide : Dr. Poonam Mirwani

The study of direct selling association (Finance)

Brief idea of Project : Direct selling consists of two main business models: single-level marketing, in which a direct seller makes money by buying products from a parent organization and selling them directly to customers, and multi-level marketing (also known as network marketing or person-to-person marketing), in which the direct seller may earn money from both direct sales to customers and by sponsoring new direct sellers and potentially earning a commission from their efforts.

Screenshots of the Project / Photos of Working Model :



Several similar **trade associations** in the United States, United Kingdom, Australia, Malaysia, Singapore, and New Zealand that represent **direct selling** companies, primarily those that use **multi-level marketing** compensation plans. On behalf of its members' companies, the DSA engages in **public relations** and **lobbying** efforts against regulation of the multi-level marketing industry, and it funds political candidates through a **political action committee**.^{[3][4][5]}

Direct Selling association	
	
Formation	1910
Purpose	Trade association for direct selling (multilevel marketing) companies



Seraj ansari (seraj0ansari@gmail.com)

Project Guide : Dr. Poonam Mirwani

Derivative Market and Private Investing (Finance)

Brief idea of Project : A derivative is a [financial security](#) with a value that is reliant upon or derived from, an underlying asset or group of assets a benchmark. The derivative itself is a contract between two or more parties, and the derivative derives its price from fluctuations in the underlying asset. Private investment, from a macroeconomic standpoint, is the purchase of a capital asset that is expected to produce income, appreciate in value, or both generate income and appreciate in value. A capital asset is simply property that is not easily sold and is generally purchased to help an investor to generate a profit. Examples of capital assets include land, buildings, machinery, and equipment.

Screenshots of the Project / Photos of Working Model :



360° overview of the private equity industry

We provide a transparent view of private equity:

- Investors, firms, funds, fund performance, fund terms, deals and exits, service providers and more
- Buyout, venture capital, growth, turnaround, fund of funds and other strategies



Tanvi Nare (tanvinare1199@gmail.com)

Project Guide : Dr. Poonam Mirwani

Bond Market and the main Categories of Bonds (Finance)

Brief idea of Project : A bond is a fixed income instrument that represents a loan made by an investor to a borrower (typically corporate or governmental). A bond could be thought of as an I.O.U. between the lender and borrower that includes the details of the loan and its payments. Bonds are used by companies, municipalities, states, and sovereign governments to finance projects and operations' here are four primary categories of bonds sold in the markets. However, you may also see foreign bonds issued by corporations and governments on some platforms. Corporate bonds Municipal bonds Government bonds Agency bonds

Screenshots of the Project / Photos of Working Model :

BONDS		
BOND is a loan taken at a certain rate of interest for a definite time period and repaid on maturity. Unlike loans, a bond is usually tradable and can change many hands before it matures.		
TYPES	<ol style="list-style-type: none"> 1. Plain Vanilla Bonds 2. Zero Coupon Bonds 3. Deferred Coupon Bonds 4. Step up Bonds 5. Step Down Bonds 6. Floating Rate Bonds 7. Inverse Floater Bonds 8. Participatory Bonds 9. Income Bonds 10. Payment in kind bonds 11. Extendable Bonds 12. Extendable Reset Bonds 13. Perpetual Bonds 14. Convertible Bonds 15. Foreign Currency Convertible Bonds 16. Exchangesable Bonds 17. Callable Bonds 18. Puttable Bonds 19. Treasury Bonds 20. Yankee Bonds 21. Samurai Bonds 	
FEATURES		VALUATION
<ol style="list-style-type: none"> 1. Issuer > The entities that borrow money by issuing bonds are called as issuers. 2. Face Value > Value of the bond on its maturity. 3. Coupon > Rate of Interest paid 4. Rating > Every bond is usually rated by credit rating agencies 5. Coupon Payment Frequency > Usually paid annually or semi-annually, quarterly or monthly 6. Yield > The effective rate of interest 		<ul style="list-style-type: none"> ✓ First, understand the cash flow pattern of the bond. ✓ Secondly, the appropriate discounting factor should be decided. ✓ Lastly, discount the cash flows using discount factor. <p>Note: Use annuity for valuing long terms bonds</p>



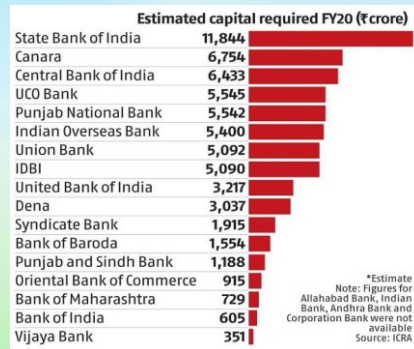
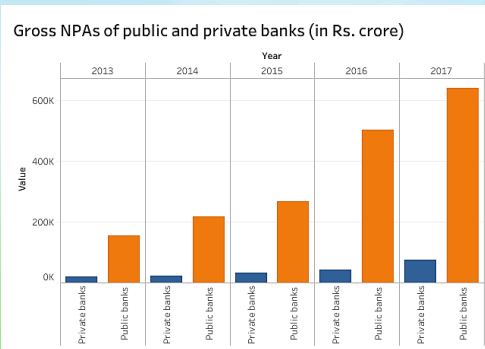
Jagruti Sakpal
(jagritisakpal07@gmail.com)

Project Guide : Dr. Poonam Mirwani

Non-Performing Assets (NPA) (Finance)

Brief idea of Project : The NPAs have always been a big worry for the banks in India. It is just not a problem for banks but a curse for the economy too. The money locked up in NPAs is not available for productive use and adversely affect on banks profitability. The extent of NPA is comparatively higher in public sectors banks. To improve the efficiency and profitability, the NPAs have to be scheduled. Various steps have been taken by government to reduce the NPAs.

Screenshots of the Project / Photos of Working Model :



Garesh Sathe
(gareshsathe@gmail.com)

Project Guide : Dr. Poonam Mirwani

Impact of GST on Retail business(Finance)

Brief idea of Project : GST is considered as an indirect tax for the whole nation that would make India one unified common market it is a tax which is imposed on the sale manufacturing and the usage of the goods and services it is a single tax that is imposed on the supply of the goods and services right from the manufacturer to the customer.

Screenshots of the Project / Photos of Working Model :



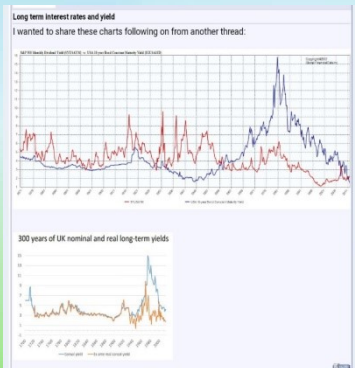
Amit Mishra (amitm9431@gmail.com)

Project Guide : Dr. Poonam Mirwani

Connection between bull market and stock valuation (Finance)

Brief idea of Project : Bonds and stocks compete for investment money at a fundamental level and that suggests that a strengthening equity market would attract funds away from bonds. Facing decreased demand for bonds, sellers would have to lower prices to attract buyers. Based on this theory, the price of bonds would go lower until bond yields rose to a level that was competitive with the risk-adjusted returns found in the stock market.

Screenshots of the Project / Photos of Working Model :



STOCKS: PRICE, VALUATION AND THE BULL MARKET

Written by: Global Thought Leadership |
August 24, 2018



Source: Bloomberg, August 23, 2018. Past performance is no guarantee of future results. Indexes are unmanaged, and not available for direct investment. Index returns do not include fees or sales charges. This information is provided for illustrative purposes only and does not reflect the performance of an actual investment.



Jyoti Talegoankar

(jyotitalegaonkar1512@gmail.com)

Project Guide : Dr. Poonam Mirwani

