VSIT | Vidyalankar School of Information Technology

NAAC Accredited College

V-ideas 2019-20

Commerce and Management 2019-20 (BAF)

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 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.

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Perception And Awareness Of Customers Towards Investment In Mutual Fund(finance)

Brief idea of Project : The Indian mutual fund industry is growing rapidly and this is reflected in the increase in Assets under management of various fund houses. Mutual fund investment is less risky than directly investing in stocks and is therefore a safer option for risk adverse investors. This research makes an attempt to identify various factors affecting perception of investors regarding investment in Mutual funds. The findings will help mutual fund companies to identify the areas required for improvement in order to create greater awareness among investors regarding investment in mutual funds.

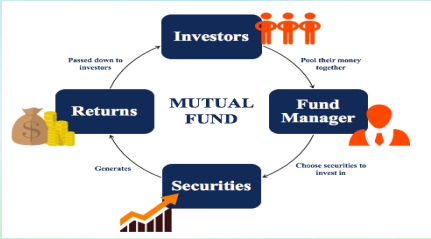
AKSHATA VIJAY PARAB

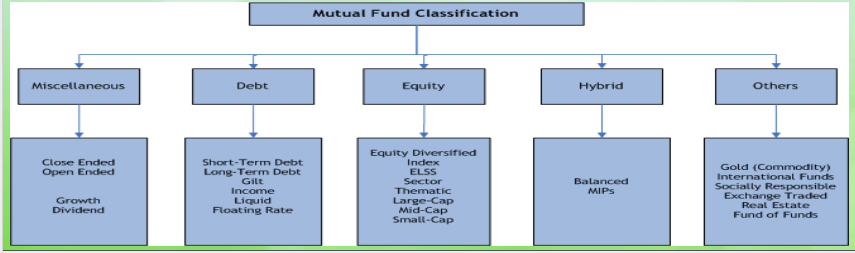
(aksahtaparab99@gmail.com)

Project Guide :

Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :





Applications :

1. Disclose the level of awareness about the various functions of mutual funds among the respondents.
2. Mutual Funds provide a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of the amount invested.

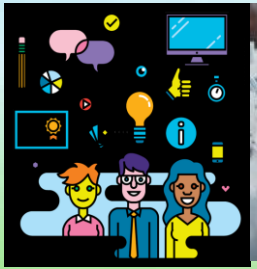
Assistant Manager In Jk Cars (Internship)

Brief of the project : JK cars provides vehicle to film production company for example Yash raj film, Nadiadwala Grandson Entertainment, Endemolshine, OML, Pocket aces, Glitch media Pvt LTD, This company connected with JK cars and registered as a vendor (picture vehicle) and buying and selling of vehicle as a dealer or broker JK cars provides credit facilities to their customers. They helps to provide vehicle for Making film in effective budget rate and Dealing of second vehicles

MODH AMMAR CHAUDHARY
(choudharyammar6@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model:



Applications:-

1. Helps to record and manage transaction of JK cars
2. Was able to learn how to arrange transaction
3. Helped in gaining knowledge about E-business, mobile banking and data entry

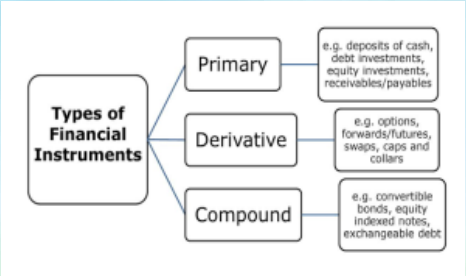
Study The "INVESTORS' PERCEPTION REGARDING INVESTMENT OPPORTUNITIES AVAILABLE IN MARKET".(Finance)

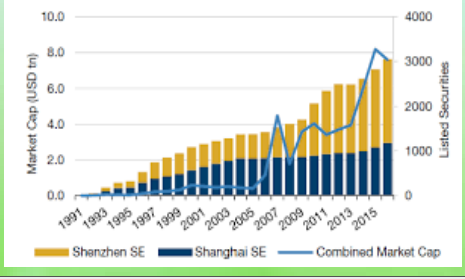
Brief idea of the project : Financial instruments are assets that can be traded, or they can also be seen as packages of capital that may be traded. Most types of financial instruments provide efficient flow and transfer of capital all throughout the world's investors. These assets can be cash, a contractual right to deliver or receive cash or another type of financial instrument, or evidence of one's ownership of an entity.

Anjali sadhukha
(anjalisadhukha@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :





Applications:-

1. Investing will help you to build wealth.
2. Investing can help you save on taxes.
3. Invest to meet other Financial Goals.

Capital Budgeting On Maruti Suzuki(accounting)

Brief idea of Project : As all we know that finance is the life blood of every business. In this competitive era the optimal usage of finance is crucial issue. Almost in every business huge amount of funds are required to purchase various assets and for the expansion of business. So before investing huge funds, every organization must know in advance the viability of the projects. Capital Budgeting techniques are used to evaluate the profitability of the concerned projects. Capital budgeting is the planning process, which is used to determine whether an organizations long-term investment in new machinery,

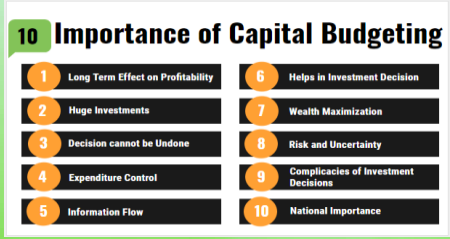
ANKIT KUMAR PANDEY

(ankitpand56@gmail.com)

Project Guide :

Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :



Applications :

1. To find out the profitable capital expenditure.
2. To know whether the replacement of any existing fixed assets gives more return than earlier.
3. To decide whether a specified project is to be selected or not.

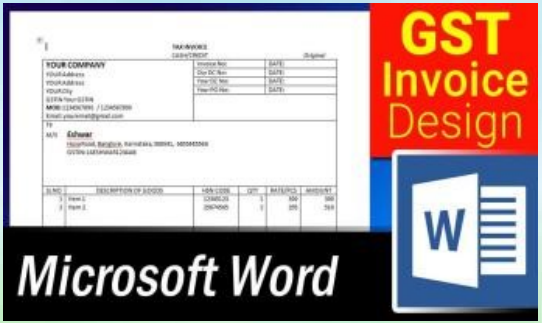
Impact Of Gst On Turnover (Finance)

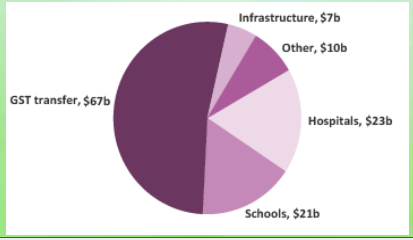
Brief idea of Project : A business whose aggregate turnover in a financial year exceeds Rs 20 lakhs has to mandatory register under Goods and Services Tax. Composition Scheme, under which small traders and business pay a 1 per cent tax based on turnover, can be availed by businesses with a turnover of Rs. 1.5 crore, against the earlier Rs 1 crore, with effect from April 1.

DIMPLE KOTHARI
(kotharidimple11@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :





Applications :

1. Higher threshold for registration.
2. Simple and easy online procedure.
3. Improved efficiency of logistics.
4. The number of compliances is lesser.

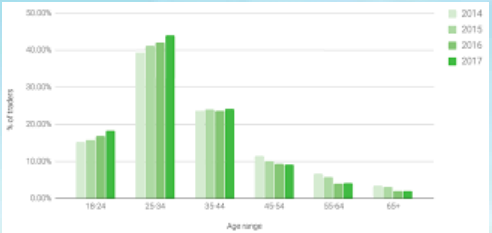
Trader Personality And Trading Performance While Doing Trading(finance)

Brief idea of Project : Different personality traits affect distinct components of trading behavior, and so trading performance. In particular, more relaxed types who are more susceptible to regret trade less frequently (a performance enhancing strategy). Impatient, urgency-driven types with low sensitivity for environmental cues tend towards the disadvantageous price-taker role (accepting limit orders posted by other traders) and exhibit a lower tendency towards exploiting arbitrage opportunities.

Heena Faras
heenafaras3@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :



Applications :
To know the changes in the behaviour of the traders while trading

Impact Of Gst On Online Shopping (Taxation)

Brief idea of Project : Tax collected at source Under the **GST**, they will collect tax at a fixed rate of 1 per cent while paying to the sellers listed on their websites. This is likely to **impact** prices and make your **online shopping** more expensive. Though, the move has been deferred, it is likely to come in force at a later date.

POOJA DHAMAL
Pooja.dhamal99@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

Applications :

Filing of Application for GST Registration.
*Secure GST Identification Number.
*Dedicated manager to process your GST registration end to end.
*Completely Online – No need to visit office.

A Study Of Csr Practices Based On Selected Private And Public Companies(accounting)

Brief idea of Project : Corporate Social Responsibility is a growing and important part of an organisation‟s overall strategy. The voluntary compliance of social and ecological responsibility of companies is calledCorporate Social Responsibility. It is basically a concept whereby companies decidevoluntarily to contribute to a better society and a cleaner environment. It is a concept whereby companies integrate social and environmental concerns into their business operations and their interaction with their stakeholders on a voluntary basisIt is represented by contributions undertaken by companies to society through its business activities and social investment.CSR is also linked with the principal of sustainability, which argues that enterprises should make decisions based not only on financial factors such as profits or dividends.

Jakruti Dingankar
(jackdingankar10@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

THE TOP 10 COMPANIES IN TERMS OF ABSOLUTE CSR SPENDING

Rank	Company	CSR expenditure (₹cr)
1	Reliance Industries	651.57
2	NTPC	491.80
3	Oil & Natural Gas Corp	409.01
4	Tata Consultancy Services	294.23
5	ITC	247.50
6	NMDC	210.09
7	Tata Steel	204.46
8	Infosys	202.30
9	Power Finance Corp	196.88
10	ICICI Bank	171.51

Source: Prime Database

Applications :

1. Corporate involvement in community education, employment and homelessness programmes
2. Product Safety and quality
3. Charitable contributions
4. Employee volunteer programmes

Financial Management In Sole Proprietorship(internship)

Brief idea of Project: 717 The Barbershop is a professional managed salon in Thane. Started in December 2018, by a budding entrepreneur Brandon D'souza, 717 The Barbershop has already captured many eyeballs in the city. It is a one stop shop for the best of all men's grooming services.

MELROY OSWALD D'SOUZA
(dmelroy99@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

Applications :

1. How a salon works under sole proprietorship.
2. How to earn profit from one store and investing it to open more branches.

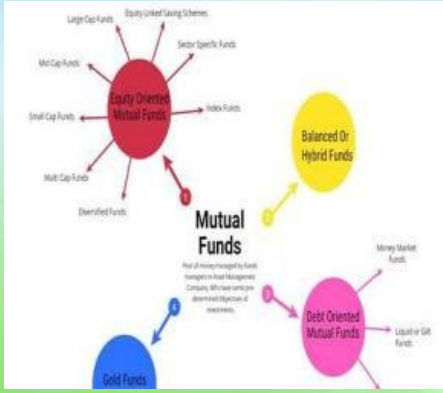
Mutual Fund Management (Finance)

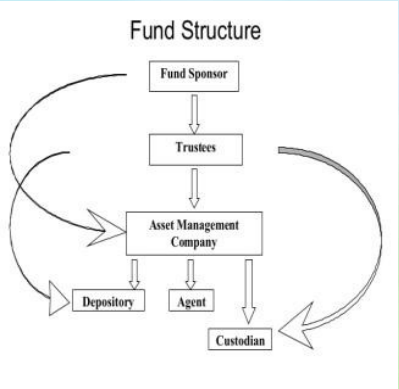
Brief idea of Project : A mutual fund is a professionally managed investment fund that pools money from many investors to purchase securities. These investors may be retail or institutional in nature. Mutual funds have advantages and disadvantages compared to direct investing in individual securities. 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. On the negative side, investors in a mutual fund must pay various fees and expenses.

Priyanka Dwarika Prasad Gupta
(priyankagpt2805@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :





Applications :

1.MF requires lower level of participation of Investors in active share market.
2.More useful to earn moderate rate of return on the investment .
3. Like other securities such as shares, debentures, and bonds, mutual funds are also traded in the market.

Filing Of Gst In Chartered Accountant Firm(finance) (Internship)

Brief idea of project : Soundarajan & Company (Chartered Accountant Company) who teaches and guides its team members to the best in the field of accountancy and also its importance in today's world. Chartered accountants work in all fields of business and finance, including auditing, taxation, financial and general management. Some are engaged in public practice work, others work in the private sector and some are employed by government bodies

RAMAN GUPTA DINESH

(raman0499dgupta@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

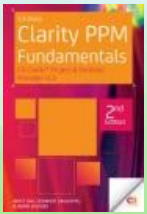


Figure 1: Desirable features of GSTN

Applications :

(a) Promote, foster and maintain the highest standards of accounting in public practice, the public service and the commercial and industrial spheres;
(b) Promote and increase the knowledge, skill and proficiency of its members and students of accountancy
(c) Provide facilities for the study of accountancy and make provision for the examinations of persons pursuing courses in accountancy.

Analysis Of Financial Accounts Of Banking Company (Acconting)

Brief idea of project : the project would essentially explain analysis of financial account of banking company. Banking company borrowing raising or taking up of money & lending &advancing of money. In final a/c of banking co. shows income & expenditure during the year. Its helps in comparing of different size with Q each other. Banking regulation act passed on1949.
bodies

RAVINDRA BAGWE
ravindrabagwe1804@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

Application :

1. To analysis of profit & loss of banking company.
2. To study what you earn & what would your expenses.
3. To study of SBI & ICICI Bank financial account.

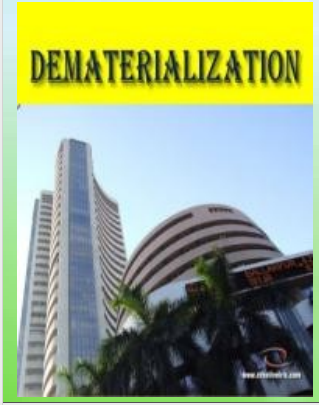
A Study On Demat Service With Respect To Trading Platform (Finance)

Brief Idea Of The Project : Dematerialization or demat in short is the process by which the physical share certificate are converted to an equivalent number of securities in electronic form. The situation is somewhat similar to replacing paper money with an electronic bank account. Demat is a process whereby your securities like shares, debentures etc. are converted into data and stored in computer by a depositor.

RISHITA RAJESH PARDHI
rishitap69@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots Of The Project / Photos Of Working Model :



NSDL Technology, Trust & Reach | CDSL

APPLICATIONS :

1. To study the concept of dematerialization of shares i.e. procedure, demat account, transfer the securities.
2. To study the services provided by NSDL and CDSL.

A Study Of Csr Practices Conducted By Different Banks In India (Accounting)

Brief idea of Project :-There are 27public sector and 23private sector banks in India. But CSR practices adopted by banks are not at a big level. In the field of implementation of CSR practices in the banking companies, YES bank is at the top with 25th rank, HDFC bank is at 44th rank and Axis bank is at 57th rank. Public sectors banks CSR ranking is not so good out of 100 companies in the comparison of private sector banks. But overall the public sector banks have highest contribution in CSR activities. Private sector banks and foreign banks are still lagging in this area**.**

Screenshots of the Project / Photos of Working Model :

TANISHKA SANJAY PATNE
(tanishka2711@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Applications :

1) To study the status of CSR in Indian Banking Sector.
2) To analyze the CSR spending and activities in Private Sector Banks.
3) To compare CSR spending and initiatives between Public and Private Sector Banks.

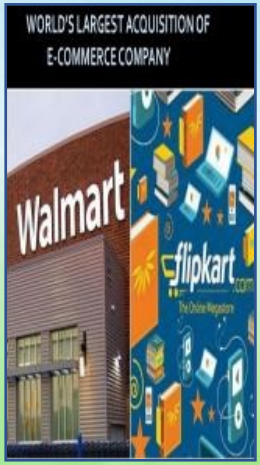
A Study Of Merger Of Flipkart And Walmart (Accounting)

Brief idea of project : Walmart Completes acquisition of indias Flipkart. Walmart inc. and Flipkart group this Weekend announced the closing of the $16 billion deal that makes walmart the largest shareholder in flipkart,With 77% of shares in the india-based e-commerce company. Flipkart is indias top e-commerce player, ahead Of no.2 Amazon.

Tehseen Sayyed
(tehseensayyed24@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the project / photos of working model:-



Application:

1 To study the structure of the Indian online retail industry.
2 To study valuation, challenge and implications of the merger.

Study Of Taxation Process Of Small-scale Companies With Respective Gst (Taxation) (Internship)

Brief idea of Project : A person who carries out any business at any place in India and who is registered or required to be registered under the GST Act. GST is a single tax on the supply of goods and services. That means the end consumer will only bear the GST charged by the last dealer in the supply chain. In the case of intra-state sales, Central GST and State GST are charged. Inter-state sales are chargeable to Integrated GST. GST registered business, to provide GST-complaint invoices to your clients for sale of good and services. An invoice or a bill is a list of goods sent or services provided, along with the amount due for payment.

Screenshots of the Project / Photos of Working Model :

WAGHE RUCHI DEEPAK
(wagheruchi2233@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Applications :

1. . Under GST, the input tax credit can be availed on both goods and services.
2. consumers won't have to pay a 'tax on tax'.
3. All the taxes will directly be collected at the point of consumption.
4. Registration and Filing Returns Under GST Made Simple as Everything is Done Online

A study Of allowance and Tax deduction available to salary earners (Taxation)

Brief idea of Project : It's study on the Employers can use a benefit allowance to give employees flexibility in creating a benefits package that best meets their needs. Rather than imposing a particular healthcare plan on all employees, for example, the employer could offer a base plan plus a benefit allowance. Employers might establish a benefit allowance that also includes coverage for wellness programs, such as gym memberships, that contribute to the overall health of the employee. The employee could use the benefit allowance toward supplemental benefits such as dental insurance or coverage for dependents

Screenshots of the Project / Photos of Working Model :

KUNAL PAIDIMUDHALA
(pkunal40064@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

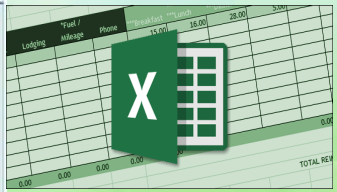
Applications :

1. It's aware salary earners about various allowance and tax deduction
2. It help the salary earners to get benefits of tax deduction

Study Of LLP (Internship)

Brief idea of Project : Krishna Beads Industries (KBI) is a pioneer in manufacturing of accessories inclusive of scarves, stoles, pareos, imitation jewellery, and so on, for various leading brands across the globe, in countries like USA, Australia, Canada, France, Germany, Spain, Ireland, United Kingdom, and Netherlands. With headquarters in Mumbai, office space in Noida and a sourcing office in China, we have emerged as one of India's leading export houses for accessories. Krishna Beads Industries Llp is a Limited Liability Partnership firm incorporated on 18 July 2017. It is registered at Registrar of Companies, Mumbai. Its total obligation of contribution is Rs. 500,000.

Screenshots of the Project / Photos of Working Model :



SHIKHA KESHARI
shikhakeshari76@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Applications :

1. I learn about goods & service tax.
2. I learn about MIS REPORT .
3. I record all the transaction of company.
4. I learn about BRS.

Study Of Accounting Software (Accounting)

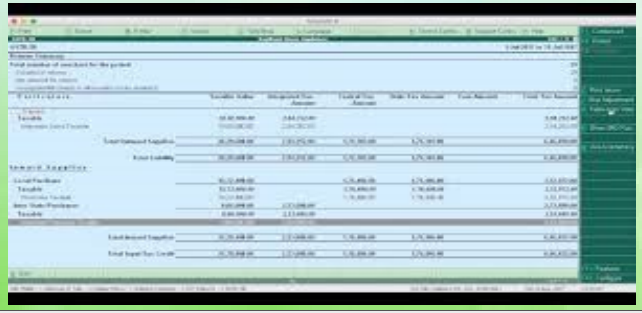
Brief idea of Project : The study of accounting software (tally erp-9). Is helpful for every traders, business man etc. to maintain accounting records. It helps to calculate every transactions accurately. Tally erp-9 helps to making tax invoices,filling of GST returns,maintain bank statements etc.

SNEHAL SHASHIKANT GULGULE

(snehalgulgule4@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :



Applications :

1. Helpful for business traders to maintain accounting records
2. GST returns
3. Bank transaction

The Role Of FDI In Development Of Indian Banking Sector(finance)

Brief idea of Project :Today Indian Banks are as technology savvy as their counter parts in developed countries. The competitive and reform force have led to the emergence of internet, e-banking, ATM, credit card and mobile banking too, in order to attract and retain the customers by bank. As a result of Liberalization, Privatization and Globalization mode, Indian banks going global and many global banks setting up business in India, the Indian banking system is set to involve into a totally new level it will help the banking system grow in strength going into the future.

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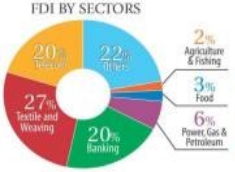
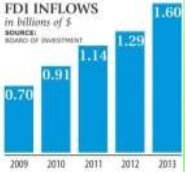




Prathamesh Rasal
(prathmesh.rasal.39@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

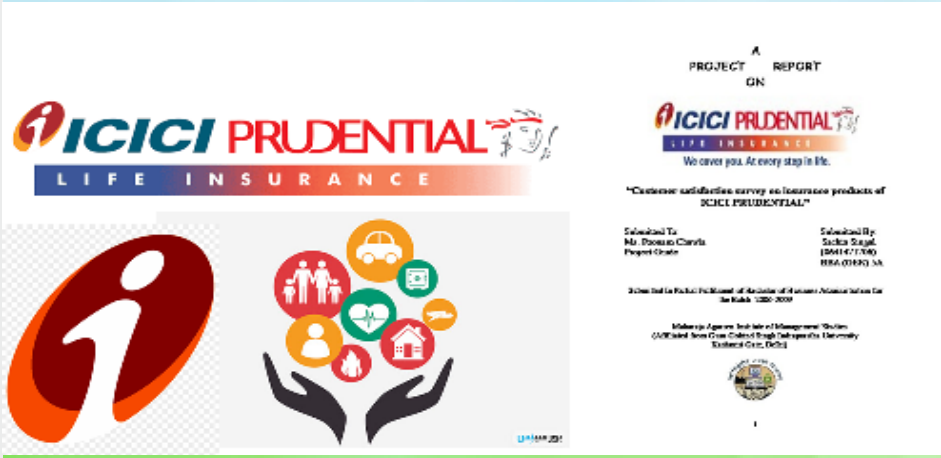
Applications :

1. It's identify the various function of FDI in banking.
2. It study the growth of Indian banking by fdi

Customer Satisfaction Survey on Insurance Products of ICICI Prudential (FINANCE)

Brief idea of Project :Customers in human services are commonly referred to as service users, consumers or clients. They can be individuals or groups. An organisation with a strong customer service culture places the customer at the centre of service design, planning and service delivery. Customer satisfaction is tightly linked to revenue and repeat purchases. To eliminate bad word of mouth we need to measure customer satisfaction on an ongoing basis. Tracking changes in satisfaction will help to identify if customers are actually happy with the product or service.

Screenshots of the Project / Photos of Working Model :



Varalaxmi Bale
(varalaxmibale99@gmal.com

Project Guide :
Prof. Agnus Anthony Meledath

Applications :

1. Meeting the needs of the customer is the underlying rationale for the existence of community service Organizations. Customers have a right to quality services that deliver outcomes.

GREEN ACCOUNTING OF LARSEN AND TOUBRO (ACCOUNTING)

Brief idea of Project : Green accounting will help the organizations to identify the resource utilization and the cost incurred on the eco system by the activities of the industries. This green accounting is a new system in accounting which records costs and benefits rendered by the eco system to a business concern. Green accounting is a type of accounting that attempts factor environmental costs into the financial results of operations. Environmental Accounting is an important tool for understanding the role played by the business enterprises in the economy towards the environmental safety and welfare.

HARPREET SINGH MALHI
(malhi6693@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

Applications :

1. To know how the green accounting works in the business organization.
2. To create awareness in the public about green accounting.

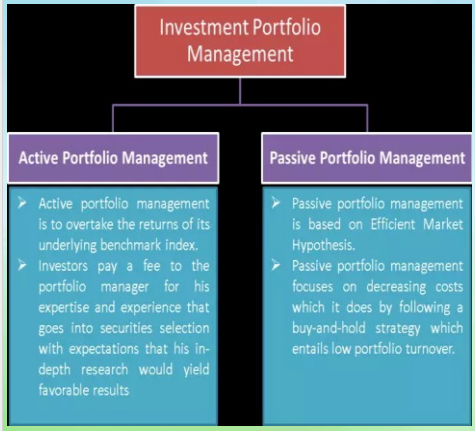
Portfolio Management In Various Investment Option (FINANCE)

Brief idea of Project : This project is about the management of portfolio of various securities. Investing in equities requires time, knowledge and constant monitoring of the Market. The Greatest challenges in making an investor portfolio work is knowing exactly Where to invest and what to do when. The business portfolio management has never been an easy one. This are the things which will be studied in this project.

Vajid Mansoori
(mansooriwajid1234@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :



Applications :

This project will help a investor to manage the portfolio.
And help to invest in various securities.

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

SALES AND MARKETING OF INSURANCE POLICY & HOME LOANS (FINANCE)

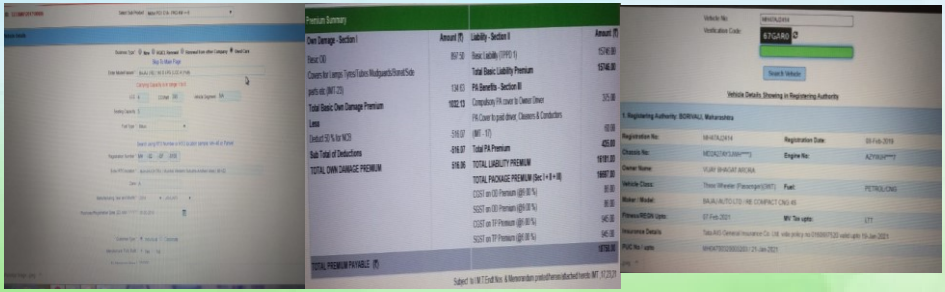
Brief idea of Project : The company focuses on distributing insurance products and home loans using the wide distribution network built by the company. The company has tied up with all major insurance companies and 25 banks in India. It identifies the need of the clients and helps them in choosing the product which suits their requirement. I assist in selling and marketing of the financial products by understanding the requirement of the customer and suggesting the best product based on that. I also handle documentation work, particularly of insurance products and home loans.

Shubham Pawar

20tanmaypawar@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :



Applications :

1. It will act as a protection coverage while driving vehicles.
2. To create awareness in the public about insurance policy.

ROLE OF INFORMATION TECHNOLOGY IN ACCOUNTING INFORMATION (ACCOUNTING)

Brief idea of Project : Complying with technology-based living and work environment of individuals is imperative in information and technology era. Separating and keeping accounting education away from such developments are not possible. "ELearning environments" that is one of the main education and communication means of today present many new facilities to practitioners and learners in every field of accounting education. E-accounting became an important need in educational system because it enables those learning and to learn accounting limitless and many information sources and versatile interaction.

Screenshots of the Project / Photos of Working Model :

Chalke Vidhan Vithal
(vidhanchalke10@gmail.com)

Project Guide :
Prof. Agnus Anthony Meledath

Applications :

1. It define the role of it in accounting.
2. Its study on various techniques of it in accounting.

FUND MANAGEMENT FOR FOOTBALL TEAM (ACCOUNTING)

Brief idea of Project : Every Football club makes money depending how big and passionate fan following that club has. There are clubs which generate up to half a billion dollars per season from various ways. In the past, the clubs would mainly be funded by the owners and ticket sale which meant that a rich owner or a big stadium would be very beneficial for the club. There was also some sponsorship, but mainly from local business. Now there are many more ways the clubs make money. There are not that much investment from the owners any more, and merchandise sales are for many clubs the biggest source of income, next to TV money.

Atharva Ashok Mulik
(atharvamulik1950@gmail.com

Project Guide :
Prof. Agnus Anthony Meledath

Screenshots of the Project / Photos of Working Model :

Applications :

1. It define the role accountant in football team.
2. Its study on various techniques of earning source.

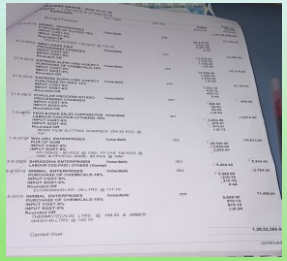
Internship Project as an Audit Assistant in Herwardker and Joshi Chartered Accountant (Auditing)

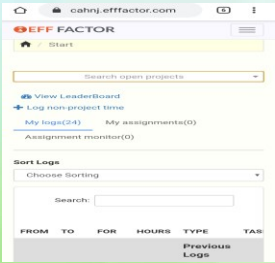
Brief idea of Project : The firm is a medium sized firm and hence the partners are personally involved in the assignments at suitable levels. The personal involvement of the experienced partners helps the firm to understand the business of the client better. This facilitates in planning the assignment management program in an excellent manner, delegating the work to the members of the execution team. The firm has a vast experience in various types of audits. The firm has conducted statutory audits, internal audits, management audits, tax audits, software audits, ABC audits, business process audits, bank audits for various companies. The firm has been able to groom several young students into Chartered Accountants and considers them to be its brand ambassadors and intangible assets. All these young professionals have been successfully able to make a mark in the field that they have selected.

Sakshi Singh
(singhsakshi9594@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :





Applications :

1. To expose ourselves to the environment and expectations of performance on the part of accountants in private, public and government entities.
2. To apply business concepts and theories to real-world decision making.

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

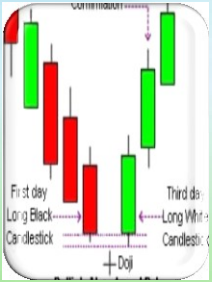
Internship project as an "A Study on portfolio management (Assistant portfolio manger) in IIFL.CO(FINANCES)

Brief idea of Project : A Portfolio management is used for making the decision about investment .my Role in this internship was a assistant portfolio manager .my learning experiences was in theoretical and practical knowledge about stock market .The company have gave training to as for the one month. For the analysis technique like fundamental analysis (Basic information), Technical analysis (like graphs, charts, and candle –sticks) . And I also have received communication skill as well as experience in corporate field . Practically I also did Intra day trading ,swing trading ,positional trading ,and then I completed my internship.

Shahrukh Ahmed :
Shahrukh2719@gmail.com

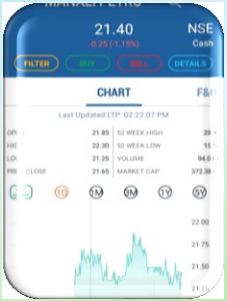
Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

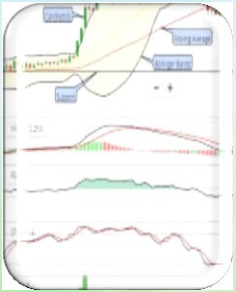


Candle -stick

Technical analysis



my stock



Graphs

Applications :

1. With help of this internship .I Started to invest in equity market .
.Recently I have invested in "MANALI PETROCHEMUCAL.LT" Stock and also I have received gain

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

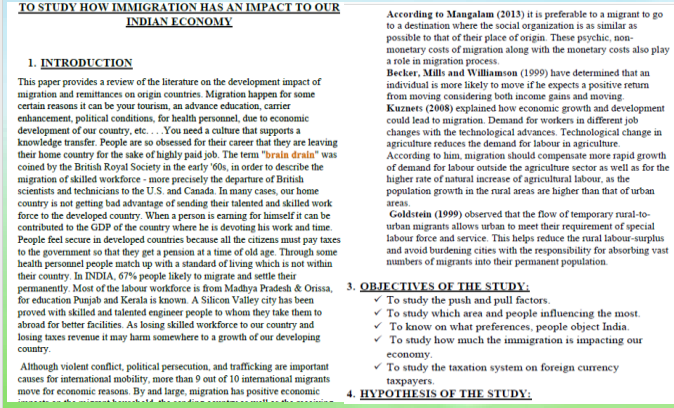
A study on how immigration has an impact to our Indian economy (Taxation)

Brief idea of Project : Briefly, it is a project that shows a study on how people of our India immigrating each year and has a drastic change in our Indian economy which depicts a deflation report through the **GDP** and **taxation system** as people going there on different work. It has positive and negative impacts for our country. It's affecting our occupational structure and population whereas our economical areas also. Brain drain is another **consequence** of **migration**. Methodology followed to collect the data on primary and secondary source. . In conclusion, the paper highlights a few policy recommendations calling for better integration of migration in development policies.

DEEPSHIKHA SHARMA
(deepshikhas726@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



TO STUDY HOW IMMIGRATION HAS AN IMPACT TO OUR INDIAN ECONOMY

1. INTRODUCTION

This paper provides a review of the literature on the development impact of migration and remittances on origin countries. Migration happen for some certain reasons it can be your tourism, an advance education, carrier enhancement, political conditions, for health personnel, due to economic development of our country, etc. . . . You need a culture that supports a knowledge transfer. People are so obsessed for their career that they are leaving their home country for the sake of highly paid job. The term "brain drain" was coined by the British Royal Society in the early '60s, in order to describe the migration of skilled workforce - more precisely the departure of British scientists and technicians to the U.S. and Canada. In many cases, our home country is not getting bad advantage of sending their talented and skilled work force to the developed country. When a person is earning for himself it can be contributed to the GDP of the country where he is devoting his work and time. People feel secure in developed countries because all the citizens must pay taxes to the government so that they get a pension at a time of old age. Through some health personnel people match up with a standard of living which is not within their country. In INDIA, 67% people likely to migrate and settle their permanently. Most of the labour workforce is from Madhya Pradesh & Orissa, for education Punjab and Kerala is known. A Silicon Valley city has been proved with skilled and talented engineer people to whom they take them to abroad for better facilities. As losing skilled workforce to our country and losing taxes revenue it may harm somewhere to a growth of our developing country.

Although violent conflict, political persecution, and trafficking are important causes for international mobility, more than 9 out of 10 international migrants move for economic reasons. By and large, migration has positive economic

According to Mangalam (2013) it is preferable to a migrant to go to a destination where the social organization is as similar as possible to that of their place of origin. These psychic, non-monetary costs of migration along with the monetary costs also play a role in migration process.

Becker, Mills and Williamson (1999) have determined that an individual is more likely to move if he expects a positive return from moving considering both income gains and moving.

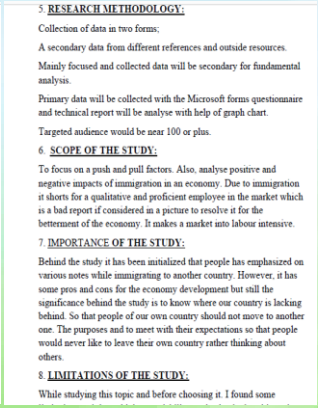
Kuznets (2008) explained how economic growth and development could lead to migration. Demand for workers in different job changes with the technological advances. Technological change in agriculture reduces the demand for labour in agriculture. According to him, migration should compensate more rapid growth of demand for labour outside the agriculture sector as well as for the higher rate of natural increase of agricultural labour, as the population growth in the rural areas are higher than that of urban areas.

Goldstein (1999) observed that the flow of temporary rural-to-urban migrants allows urban to meet their requirement of special labour force and service. This helps reduce the rural labour-surplus and avoid burdening cities with the responsibility for absorbing vast numbers of migrants into their permanent population.

3. OBJECTIVES OF THE STUDY:

- ✓ To study the push and pull factors.
- ✓ To study which area and people influencing the most.
- ✓ To know on what preferences, people object India.
- ✓ To study how much the immigration is impacting our economy.
- ✓ To study the taxation system on foreign currency taxpayers.

4. HYPOTHESIS OF THE STUDY:



5. RESEARCH METHODOLOGY:

Collection of data in two forms;

A secondary data from different references and outside resources.

Mainly focused and collected data will be secondary for fundamental analysis.

Primary data will be collected with the Microsoft forms questionnaire and technical report will be analyse with help of graph chart.

Targeted audience would be near 100 or plus.

6. SCOPE OF THE STUDY:

To focus on a push and pull factors. Also, analyse positive and negative impacts of immigration in an economy. Due to immigration it shorts for a qualitative and proficient employee in the market which is a bad report if considered in a picture to resolve it for the betterment of the economy. It makes a market into labour intensive.

7. IMPORTANCE OF THE STUDY:

Behind the study it has been initialized that people has emphasized on various notes while immigrating to another country. However, it has some pros and cons for the economy development but still the significance behind the study is to know where our country is lacking behind. So that people of our own country should not move to another one. The purposes and to meet with their expectations so that people would never like to leave their own country rather thinking about others.

8. LIMITATIONS OF THE STUDY:

While studying this topic and before choosing it. I found some

Applications :

1. An employment chances will increase but there will be lack of proficient people.

2. Would lead to economic crisis with a huge change of permanent immigrants.

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

Internship Project as an Auditor in Kastury & Talati Co.

Brief idea of Project : M/S. Kastury & Talati is a Mumbai-based firm of Chartered Accountants, providing integrated advisory and compliance services in the areas of auditing, accounting, company law, income-tax, international tax and transfer pricing, sales tax. We also provide complete outsourcing solutions in the above areas. We also assist companies in setting-up operations in Mumbai.

Prachi Pandurang Patil
(prachipp29@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. This project can used as the base for auditing research

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

Internship Project as an Accountant in TDK & Co

Brief idea of Project : The basic idea to do Internship was to gain practical knowledge in vast area of Accounting and finance. It also helps in getting exposureto the environment and expectations of performance on the part of accountants in professional accounting practice. The Internship will also helps us to build Employer-valued skills such as teamwork, communication and attention to details. Through this internship project we are going to give all the details of the work done by us at the cimoany.

Krisha Jain (jainkrisha2000@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. To gain practical knowledge in vast areas of accounting and finance.
2. To learn about various softwares used for accounting.

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

Internship project as an financial accountant in global education guidance.

Brief idea of Project : The goal of an accounting internship is to help interns learn more about daily accounting tasks and activities. Accounting internship duties may include shadowing accounting department staff members, assisting with the financial report preparation process, and learning to track and analyze financial information.

Suguna venkat reddy Chandan
(Sony7543@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. learning how to work as part of accounting team.
2. To assist student in planning for education and vocational choices.

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

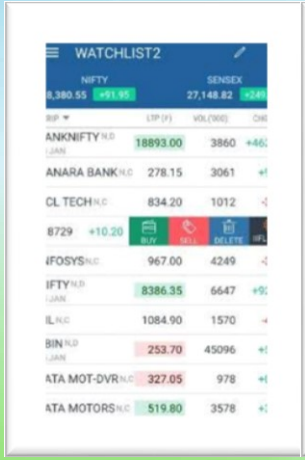
Internship project as a portfolio manager (Finance)

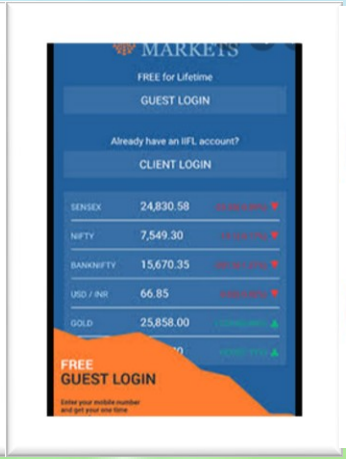
Brief idea of Project : Investing in equities requires time, knowledge and constant monitoring of the market. For those who need an expert to help to manage their investments, portfolio management service(PMS) comes an answer. The term portfolio management in common practice refers to selection of securities and their continuous shifting in a way that holder gets maximum returns at minimum possible risk . To buy and sale a shares we can go with fundamental analysis and also technical analysis.

Manohari Raghavan
(raghavanmansi@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :





Applications :

1. To measure the risk available in the market, taking into consideration the nifty 50 stocks.
2. To look deep into the fundamentals of the companies as well as the concerned industry.

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

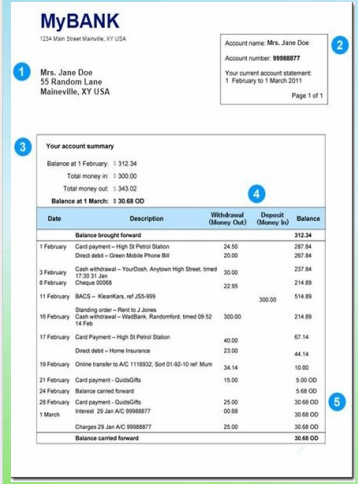
Internship project as an accountant in BAHUA & ASSOCIATES (Accountancy)

Brief idea of Project : To learn all types of income tax and GST tax related work income tax includes tax audit , filling income tax return of all types of assessee, income tax scrutiny work, passing the entries of passbook in tally data entry and passing entries from statements of bank ,etc. For gaining more than theoretical knowledge and also to gain experience in the accounting and taxation field.

POOJA BALAIAH RAGUTLA.
(poojaragutla021@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



MyBANK
1234 Main Street Mainville, XY USA

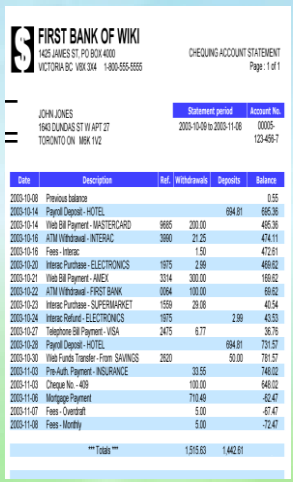
Mrs. Jane Doe
55 Random Lane
Maineville, XY USA

Account name: Mrs. Jane Doe
Account number: 99988877
Your current account statement: 1 February to 1 March 2011
Page 1 of 1

Your account summary

Balance at 1 February: $ 312.34
Total money in: $ 300.00
Total money out: $ 343.02
Balance at 1 March: $ 30.68 OD

Date	Description	Withdrawal (Money Out)	Deposit (Money In)	Balance
	Balance brought forward			312.34
1 February	Card payment – High St Petrol Station	24.50		287.84
	Direct debit – Green Mobile Phone Bill	20.00		267.84
3 February	Cash withdrawal – YourCash, Anytown High Street, timed 17:30 31 Jan	30.00		237.84
8 February	Cheque 00068	22.95		214.89
11 February	BACS – KleanKars, ref JS5-999		300.00	514.89
16 February	Standing order – Rent to J Jones Cash withdrawal – WeeBank, Randomford, timed 09:52 14 Feb	300.00		214.89
17 February	Card Payment – High St Petrol Station	40.00		67.14
	Direct debit – Home Insurance	23.00		44.14
19 February	Online transfer to A/C 1116932, Sort 01-92-10 ref: Mum	34.14		10.00
21 February	Card payment – QuickGifts	15.00		5.00 OD
24 February	Balance carried forward			5.68 OD
28 February	Card payment – QuickGifts	25.00		30.68 OD
1 March	Interest 29 Jan A/C 99988877	00.68		30.68 OD
	Charges 29 Jan A/C 99988877	25.00		30.68 OD
	Balance carried forward			30.68 OD



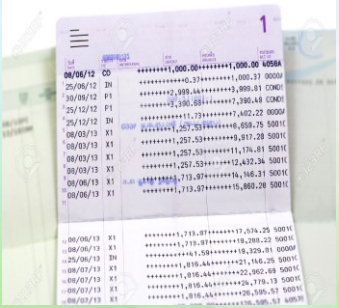
FIRST BANK OF WIKI
1425 JAMES ST, PO BOX 4000
VICTORIA BC V8X 3X4 1-800-555-5555

CHEQUING ACCOUNT STATEMENT
Page : 1 of 1

JOHN JONES
1643 DUNDAS ST W APT 27
TORONTO ON M8X 1V2

Statement period	Account No.
2003-10-06 to 2003-11-06	00005-123-456-7

Date	Description	Ref.	Withdrawals	Deposits	Balance
2003-10-08	Previous balance				0.55
2003-10-14	Payroll Deposit - HOTEL			694.81	695.36
2003-10-14	Web Bill Payment - MASTERCARD	9665	200.00		495.36
2003-10-16	ATM Withdrawal - INTERAC	3990	21.25		474.11
2003-10-16	Fees - Interac		1.50		472.61
2003-10-20	Interac Purchase - ELECTRONICS	1975	2.99		469.62
2003-10-21	Web Bill Payment - AMEX	3314	300.00		169.62
2003-10-22	ATM Withdrawal - FIRST BANK	0064	100.00		69.62
2003-10-23	Interac Purchase - SUPERMARKET	1559	29.08		40.54
2003-10-24	Interac Refund - ELECTRONICS	1975		2.99	43.53
2003-10-27	Telephone Bill Payment - VISA	2475	6.77		36.76
2003-10-28	Payroll Deposit - HOTEL			694.81	731.57
2003-10-30	Web Funds Transfer - From SAVINGS	2520		50.00	781.57
2003-11-03	Pre-Auth. Payment - INSURANCE		33.55		748.02
2003-11-03	Cheque No. - 409		100.00		648.02
2003-11-06	Mortgage Payment		710.48		-62.47
2003-11-07	Fees - Overdraft		5.00		-67.47
2003-11-08	Fees - Monthly		5.00		-72.47
	*** Totals ***		1,515.63	1,442.81	



Applications :

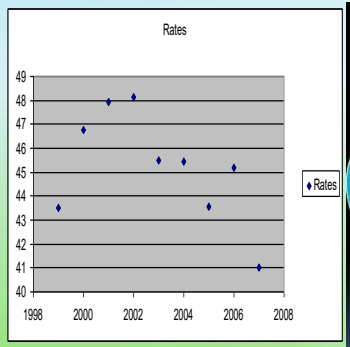
1.To learn practical knowledge about accounting and taxation.
2. To gain experience.

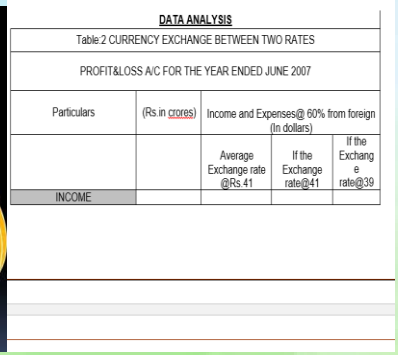
Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

A Study On Foreign Exchange And Risk Management (Finance)

Brief idea of Project : A Multinational company with high currency risk is likely to face financial difficulties which tend to have a disrupting on the operating side of the business. A disrupted financial conditions are likely to:1. Result in the problem of adverse incentives. 2. Weakens the commitment of various stake holders. 3. Foreign exchange exposure and risk are important concept in the study of international finance. It is the sensitivity of the home currency value of asset, liabilities, or operating incomes to unanticitpated changes in the exchange rates. Exposure exists if the home currency values on an average in a particular manner. It also exists where numerous currencies are involved. Foreign exchange risk is the variance of the home currency value of items arising on account of unanticipated changes in the exchange rates.

Screenshots of the Project / Photos of Working Model :





DATA ANALYSIS

Table 2 CURRENCY EXCHANGE BETWEEN TWO RATES				
PROFIT&LOSS A/C FOR THE YEAR ENDED JUNE 2007				
Particulars	(Rs.in crores)	Income and Expenses@ 60% from foreign (In dollars)		
		Average Exchange rate @Rs.41	If the Exchange rate@41	If the Exchange rate@39
INCOME				

Rakeshkumar
(16decemberboy@gmail.com))

Project Guide :
Ms. Kavitha Chandramohan

Applications :

1. To know how the risks are managed under foreign exchange.

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

Internship Project As An Financial Accountant In Global Education Guidance.

Brief idea of Project : The goal of an accounting internship is to help interns learn more about daily accounting tasks and activities. Accounting internship duties may include shadowing accounting department staff members, assisting with the financial report preparation process, and learning to track and analyze financial information.

Rutuja Ashok Hannurkar
(rutujahannurkar238@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. Assisting with research, filling, data entry, and recording and maintaining accurate and complete.
2. To encourage and develop special abilities and rights attitude.

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

A STUDY ON RISK AND RETURN ANALYSIS OF HDFC MUTUAL FUNDS

Brief idea of Project : The following study is about mutual funds (HDFC AMC company) restricted to only INDIA.. The study is basically made to analyze the various open-ended equity schemes of HDFC Asset Management Company to highlight the diversity of investment that Mutual Fund offer. Thus, through the study one would understand how a common person could fruitfully convert a meagre amount into great penny by wisely investing into the right scheme according to his risk taking abilities. The analysis of the fund portfolio has been done to find out the influence of the top holdings on the performance of the fund. All these measures give fair implication and results about the portfolio performance and can show the ground reality to a rational investor.

NIKITA BHALEKAR
(nikitabhalekar03@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. It will the help the investors to make investments according to their risk capabilities through analysis.
2. It will help the investors to know about various mutual funds offers and schemes of HDFC AMC company.

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

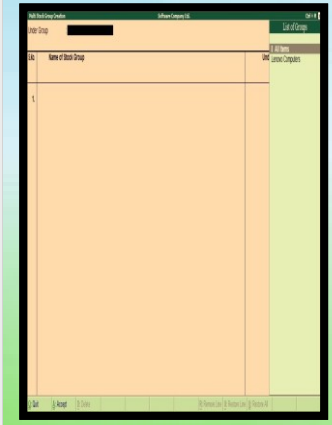
Internship Project as an Junior Accountant at SILVER ART PRODUCTS(Accounting)

Brief idea of Project :SILVER ART PRODUCTS is a manufacturer company Incorporate since 1995.It manufacturer the Acrylic products and solid surface sheet .Where they want to maximize the customers and try to sale there product at maximum level and to get new products to the customers .Where they have to mange there cost of the products and maintain there accounts properly

NAME:SAYALI KUMAR THALE
sayalithale8@gmail.com

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



Applications :

1. To get practical knowledge about accounting Software
2. To know the how to mange the cost

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

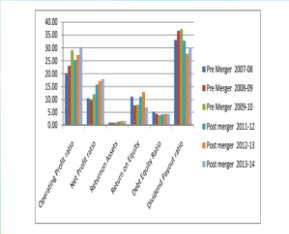
A Study On Merger And Acquisition In Banking Sector

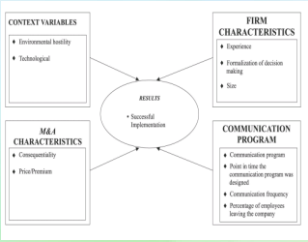
Brief idea of project: Mergers and Acquisitions (M&A's) that have happened in Indian banking sector to understand the resulting synergies and the long term implications of the merger. The paper also analyses emerging trends and recommends steps that banks should consider for future. The paper reviews the trends in M&A's in Indian banking and then impact of M&A's has been studied. The study covers the area of performance evaluation of M&A's in Indian banking sector during the period. The paper compares pre and post merger financial performance of merged banks with the help of financial parameters. The findings suggest that to some extent M&A's has been successful in Indian banking sector.

DIPTI SATYAVAN SAKPAL
(dipusakpal2999@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :





Applications :

1. To study the performance of the banks in the pre and post M & A.
2. To study the trends of M & A's in Indian banking sector.

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

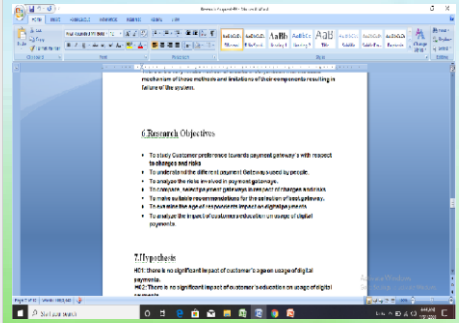
A study of Impact of Digital payments on consumers.

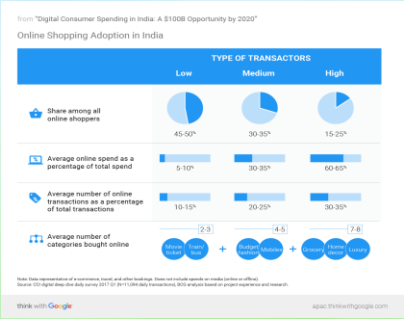
Brief idea of project: The demonetization resulted in tremendous growth in digital payments. With the government initiative such as Digital India and increased use of mobile and internet are means to exponential growth in use of digital payment. This transformation towards digital payments benefits in more transparency in transactions which empowers the country's economy. In recent days many changes took place in the payment system like digital wallets, UPI and BHIM apps for smooth shift to digital payments. The objective of this research paper is to study the positive impact that Digitization of payment system. The present paper focuses on the analysis of the adoption level of these digital payment systems by customers.

Navnath Mahadev Kansare
(navnathkansare123@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :





Applications :

1. It will help people to know about how to make suitable recommendations for the selection of best gateway.
2. It would take effective measures in creating awareness towards the effective usage of technology and security.

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

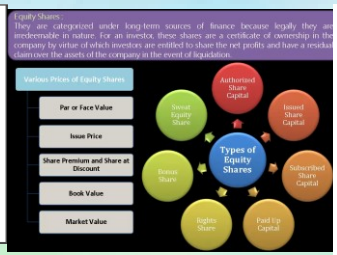
Study of investor behaviour with regards to equity (Finance)

Brief idea of Project : The present study is undertaken to study the customer preferences towards investment in equity shares. The investment pattern of the investor while investing in equity shares would be studied. The factors that influence the investors not to invest in equity shares while be observed and the benefit of investing in equity shares would be concluded.

Sanjana Wadekar
(sanjana691999@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



Applications :

I would suggest investor to invest their money in equity shares for long term financing and long term growth.

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

Internship as a Financial manager in IIFL securities Ltd company

Brief idea of Project : IIFL serves more than 4 million satisfied customers across various business segments and is continuously building on its strengths to deliver excellent service to its expanding customer base. You can also join IIFL as a business partner and help your clients in financial planning and catering their needs through a wide range of financial products. We invite you to partner with IIFL -One of the largest and best broking houses of India. With 2500 offices across 500 cities, we continue to expand and this is your chance to partner and grow with us. Best Customer Services Excellence in Financial Services' award for the Category- Customer Service and Loyalty at the World Quality Congress and Awards 2018.

Akash Sharma
(rakassharma525@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

PRODUCTS OF IIFL

Cash market	Commodity market	Others
• Equity shares trading platform • Mutual fund distribution • Insurance distribution • Depository services • Portfolio management services (PMS) • Investment banking • Bonds • Initial Public Offer (IPO)	• Commodities Trading platform • Derivatives- metallic and agarian products • Loans and Mortgages - gold loans , home loans and other loans	• Structured products • Credit finance and securities • Research reports • Asset management • Wealth management • Offshore Investments • Real Estate Advisory • Capital Market advisory

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

IMPACT OF GST ON SMALL BUSINESSES (TAXATION)

Brief idea of project: Goods & Services Tax (GST) was the biggest tax regime implemented by Government of India on 1st July 2017 midnight. The overall idea behind the GST implementation was to simplify the existing complex taxation system. This research tries to understand the effects of GST on micro, small & medium enterprises (MSME). Both positive & negative impacts have been found and noted. The paper has tried to make an attempt to discuss the problem faced back then & still how the businesses are managing after the effect of the GST.

KARISHMA RAKESH GUPTA
(kammogupta54@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

J2007018183.pdf

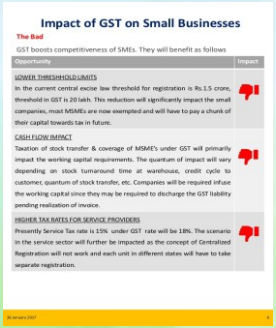
Impact of GST on the Regulation of Small Business

Impact of GST on Small Businesses

The Good

GST boosts competitiveness of SMEs. They will benefit as follows

Opportunity	Impact
MARKET EXPANSION SMEs limit their customers within state as they will bear the ultimate burden of tax on interstate sales, reducing their customer base. With implementation of GST, this will be nullified as tax credit will transfer irrespective of location of buyer and seller. This allows SME segment to expand their reach across borders.	👍
ADVANTAGE FOR SERVICE PROVIDERS GST will not distinguish between goods and services. This is good news for the SMEs who deal with sales and services model of business, for them the taxation is simplified and will be calculated on total, with better credit allowability	👍
REMOVAL OF MULTIPLE TAXATION GST will allow edibility in transfer of goods across states and reduce the cost of doing business, as the reform will cut down multiple taxes imposed by state and central government.	👍
REDUCED LOGISTICS COST As GST is rate neutral it will eliminate time consuming entry tax procedures, toll check posts & encourage supply of goods across borders. Logistical cost for manufacturers of bulk good will be reduced by around 2%. Such costs can be crucial for the survival of SMEs	👍



Impact of GST on Small Businesses

The Bad

GST boosts competitiveness of SMEs. They will benefit as follows

Opportunity	Impact
LOWER THRESHOLD LIMITS In the current central excise law threshold for registration is Rs.1.5 crore, threshold in GST is 20 lakh. This reduction will significantly impact the small companies, most MSMEs are now exempted and will have to pay a chunk of their capital towards tax in future.	👎
CASH FLOW IMPACT Taxation of stock transfer & coverage of MSME's under GST will primarily impact the working capital requirements. The quantum of impact will vary depending on stock turnaround time at warehouse, credit cycle to customer, quantum of stock transfer, etc. Companies will be required infuse the working capital since they may be required to discharge the GST liability pending realization of invoice.	👎
HIGHER TAX RATES FOR SERVICE PROVIDERS Presently Service Tax rate is 15% under GST rate will be 18%. The scenario in the service sector will further be impacted as the concept of Centralized Registration will not work and each unit in different states will have to take separate registration.	👎

Applications :

1. GST is a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level.
2. GST is expected to bring together state economies and improve overall economic growth of the nation.

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

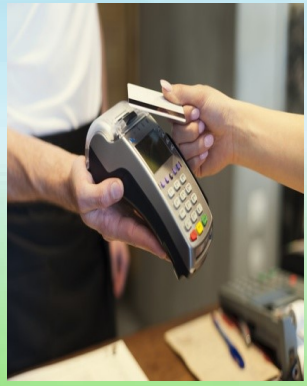
Perceptions of Indians on cashless society. (finance)

Brief idea of Project : Cashless society means using digital modes of payments rather using cash . Even after having number of advantages poor dealers or people in general are facing crisis due to lack of access or knowledge about internet. There are people who are yet unknown about cashless society . From 2017 various policies are been implemented on which there are different perceptions in society one of it being that there are a lot challenges in making Indian society cashless but in long run it will result into growth.

Yashashree K. Mohite
(yashu27mohite@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



Applications :

1. A platform that gives pros and cons of online transactions.
2. To help unknowns about the cashless transactions.

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

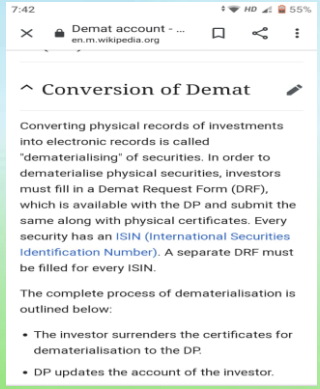
A STUDY ON AWARENESS AND ACCESSING BEHAVIOUR OF DEMAT ACCOUNT IN MUMBAI(Finance)

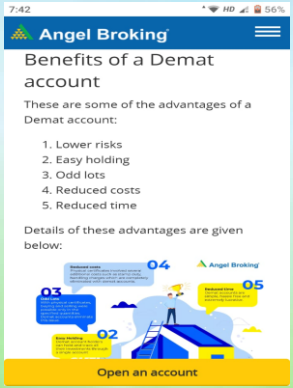
Brief idea of Project : There are many people who do not use Demat Account for online trading because they find in risky to invest. So there is a need to bring awareness among people about Demat Account and make it easy for investors to invest. Demat Account can be operated from anywhere around the world and one could invest very easily through online trading, it also provides services 24*7. A Demat Account holds all the investments an individual makes in shares, government securities, exchange-traded funds, bonds and mutual funds in one place.

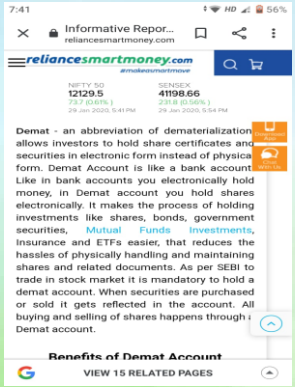
Bhawani Bairi
(bhawanibairi@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :







Applications :

1. A platform to know the accessing behaviour of Demat Account
2. People can be aware of Demat Account process and how to do online trading through it.

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

Internship Project as an assistant accountant in computer accounting services

Brief idea of Project : Our data undergoes extensive quality assurance testing with over 2,000 discrete checks for validity and reliability. We use over 30,0000 different sources, including teams of primary source researchers to update our data over 5 million times per day. So when you get COMPUTAX ACCOUNTANCY SERVICES LTD insights, financials and competitors from D&B Hoovers, you can trust in their accuracy .

Yukta Parab

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. A platform to know the accessing behaviour of Demat Account
2. People can be aware of Demat Account process and how to do online trading through it.

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

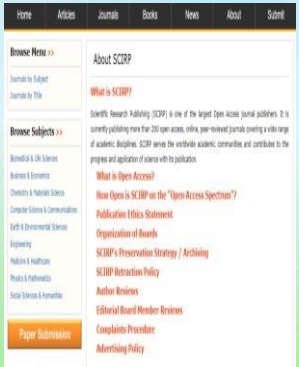
A study on use of plastic money among youngsters (Banking)

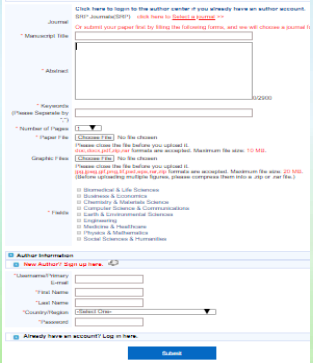
Brief idea of project : Plastic money is a very recent context replacing the traditional concept of paying though cash. Plastic money is a term coined keeping in view the increasing number of transactions taking place on the part of consumer for paying for transactions incurred by them to purchase goods and services physically and virtually. It includes credit cards, debit cards, pre- paid balance cards, smart cards etc. This research is typically focusing only on the use of debit cards from the elderly in order to find out the effectiveness of such cards in real life and consumers perceive them..

Shyam boga
(samboga477@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :





Application:

1. Can understand the types of plastic cards commonly used.
2. To measure the use plastic money among youngsters.

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

Internship project as a portfolio manager in IIFL

Brief idea of Project : IIFL was the pioneer in the retail broking industry with its launch of 5paisa trading platform which offered the lowest brokerage in the industry and the freedom from traditional ways of transacting. Our strength has been to continuously innovate and reinvent ourselves.

Pratik Bhanushali

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. To understand the satisfaction level of clients with Indian Infoline regarding service provided.
2. To study about consumer awareness and satisfaction, about operational services and procedures of Indian Infoline ltd.

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

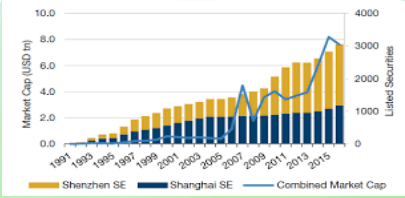
STUDY ON INVESTORS INVESTING IN VARIOUS SECURITIES (FINANCE)

Brief idea of Project : An investment is an asset or item that is purchased with the hope that it will generate income or will appreciate in the future. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or will be sold at a higher price for a profit. The study is on investors investing in various securities.

DHAWDE VIJAY MAHADEV
(vijaydhawde15@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



Applications :

1. Investing will help you to build wealth.
2. Investing can help you save on taxes
3. Invest to meet other Financial Goals.

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

A study on ratio analysis of Tata steel company (finance)

Brief idea of Project : TATA STEEL has announced its results for the year ended March 2019. Let us have a look at the detailed performance review of the company during FY18-19. TATA STEEL Income Statement Analysis Operating income during the year rose 27.0% on a year-on-year (YoY) basis. The company's operating profit increased by 37.4% YoY during the fiscal. Operating profit margins witnessed a fall and down at 18.9% in FY19 as against 17.5% in FY18. Depreciation charges increased by 27.9% and finance costs increased by 40.4% YoY, respectively. Other income grew by 61.2% YoY. Net profit for the year declined by 46.1% YoY. Net profit margins during the year declined from 14.2% in FY18 to 6.0% in FY19. on March 2019

Screenshots of the statement, balance sheet and cash flow :

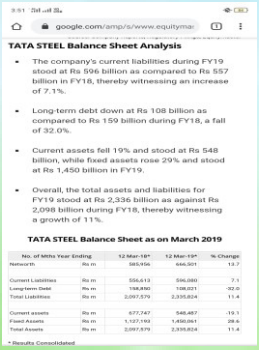
google.com/amp/s/www.equityma

equitymaster.com

TATA STEEL Income Statement 2018-19

No. of Mths Year Ending		12 Mar-18*	12 Mar-19*	% Change
Sales	Rs m	1,241,097	1,576,690	27.0%
er income	Rs m	8,811	14,206	61.2%
al Revenues	Rs m	1,249,908	1,590,896	27.3%
ss profit	Rs m	216,723	297,880	37.4%
reciation	Rs m	57,417	73,418	27.9%
rest	Rs m	54,547	76,501	40.4%
fit before tax	Rs m	113,570	162,067	42.7%
	Rs m	33,923	67,184	98.0%
fit after tax	Rs m	178,029	95,920	-46.1%
ss profit margin	%	17.5	18.9	
ective tax rate	%	29.9	41.5	
profit margin	%	14.2	6.0	

esults Consolidated
erim results exclude extraordinary / exceptional items
Source: Company Reports, Regulatory Filings, Equitymaster



google.com/amp/s/www.equityma

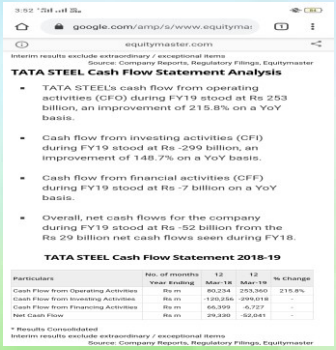
TATA STEEL Balance Sheet Analysis

- The company's current liabilities during FY19 stood at Rs 596 billion as compared to Rs 557 billion in FY18, thereby witnessing an increase of 7.1%.
- Long-term debt down at Rs 108 billion as compared to Rs 159 billion during FY18, a fall of 32.0%.
- Current assets fell 19% and stood at Rs 548 billion, while fixed assets rose 29% and stood at Rs 1,450 billion in FY19.
- Overall, the total assets and liabilities for FY19 stood at Rs 2,336 billion as against Rs 2,098 billion during FY18, thereby witnessing a growth of 11%.

TATA STEEL Balance Sheet as on March 2019

No. of Mths Year Ending		12 Mar-18*	12 Mar-19*	% Change
Networth	Rs m	585,956	646,901	13.7
Current Liabilities	Rs m	556,613	596,080	7.1
Long-term Debt	Rs m	158,850	108,021	-32.0
Total Liabilities	Rs m	2,097,579	2,335,824	11.4
Current assets	Rs m	677,747	548,487	-19.1
Fixed Assets	Rs m	1,127,193	1,450,061	28.6
Total Assets	Rs m	2,097,579	2,335,824	11.4

* Results Consolidated



google.com/amp/s/www.equityma

equitymaster.com

Interim results exclude extraordinary / exceptional items
Source: Company Reports, Regulatory Filings, Equitymaster

TATA STEEL Cash Flow Statement Analysis

- TATA STEEL's cash flow from operating activities (CFO) during FY19 stood at Rs 253 billion, an improvement of 215.8% on a YoY basis.
- Cash flow from investing activities (CFI) during FY19 stood at Rs -299 billion, an improvement of 148.7% on a YoY basis.
- Cash flow from financial activities (CFF) during FY19 stood at Rs -7 billion on a YoY basis.
- Overall, net cash flows for the company during FY19 stood at Rs -52 billion from the Rs 29 billion net cash flows seen during FY18.

TATA STEEL Cash Flow Statement 2018-19

Particulars	No. of months Year Ending	12 Mar-18	12 Mar-19	% Change
Cash Flow from Operating Activities	Rs m	80,234	253,360	215.8%
Cash Flow from Investing Activities	Rs m	-120,256	-299,018	-
Cash Flow from Financing Activities	Rs m	66,399	-6,727	-
Net Cash Flow	Rs m	29,320	-52,081	-

* Results Consolidated
Interim results exclude extraordinary / exceptional items
Source: Company Reports, Regulatory Filings, Equitymaster

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

Shifa Aamir Qazi
(shifaqazi7@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Applications :

1. Ratio analysis is also a very important part of a business. It is a platform to judge a company based on liquidity, profitability etc. It is very crucial for banks, investors, creditors etc. It also makes comparisons easier.
2. Tata Steel has been able to maintain a good liquidity position throughout.

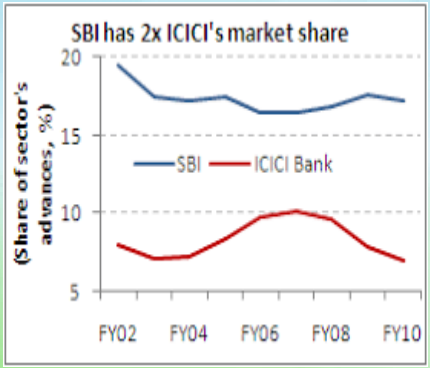
Analysis of final account of banking company with respect to ICICI and SBI (Banking)

Brief idea of Project : This project would essentially explain comparative analysis of financial account of banking company with respect to ICICI and SBI.. The SBI is government owned bank(public sector) ,while ICICI is privately owned bank(private sector). Its helps in comparing of different size with each other. Banking regulation act passed on 1949. a banking company means include any company which carries on business or which transacts banking business in India.

Kapil Laxman Patil
(kapilpatil475@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :



Applications :

1. Ratio analysis is also a very important part of a business. It is a platform to judge a company based on liquidity, profitability etc. It is very crucial for banks, investors, creditors etc. It also makes comparisons easier.
2. Tata Steel has been able to maintain a good liquidity position throughout.

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

A study on Portfolio Management and Various Investment Option.

Brief idea of Project : Management service (PMS) come as an answer managing an investment portfolio in today's dynamic environment is a Challenge for every individual, who works heard to reach the ultimate goal of Preserving and generating wealth. The business portfolio management has never been an easy one, jugging the limited Choice at hand with the twin requirements of adequate safety and sizeable return is Task fraught with complexities.

Nilesh A pandey :
(pandeynilesh649@gmail.com)

Project Guide :
Ms. Kavitha Chandramohan

Screenshots of the Project / Photos of Working Model :

Applications :

1. The research could contribute to the financial sector in determining the problems of investors while investing in investment products.
2. The research would also help the salaried employees in decision making process of investment.

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

To Study Investor Behaviour Towards Mutual Fund Schemes.(FINANACE)

Brief idea of the project : A competent fund manager should analyse investor behaviour, perception, and attitude and understand their needs and expectations to gear up the performance to meet investor expectations and requirements. Investment in mutual fund is affected by the attitude of investors and hence the objective of the study is to identify the investor's attitude on mutual fund as an investment avenue and the major findings reveal the factors that influence buying behaviour of mutual fund investors. The study aims at finding out the attitude of the investors towards investment on mutual funds.

Name:Sneha Shinde.

snehashinde226@gmail.com

Guide name : Shreyas Bondre.

Screenshot of the project/ Photos of working models:

Application:

1. It will create awareness about mutual fund scheme among people wants to invest in it.

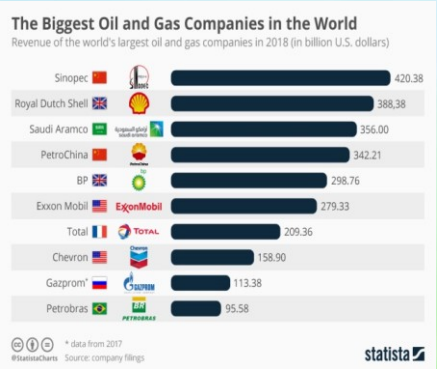
To study Impact of Advertisement on consumer's preference towards edible cooking oil

Brief idea of Project : The advertisement that we see in the newspaper, magazine and roadsides hoardings or watch on television on the internet involves a lot of work. An advertisement goes through different stages from its initial planning stage to its execution. In addition, it also involves groups of people specialized in different fields. For example, experts of management, copyediting, creative writing, photography, videography, acting, etc.

Wahid Shaikh :
(wahid37shaikh@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



Applications :

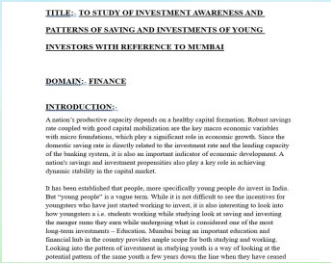
1. There is a huge impact of advertising on the customers that is the reason that cooking oil companies spend their money on advertisement by different ways with the help of which the consumer gets attracted towards their brand.

To Study Investment Awareness And Patterns Of Saving And Investments Of Young Investors. With Reference To Mumbai. (Finance)

Brief idea of the project : The research paper makes an attempt to study the investment awareness and the saving and investment pattern as well. The analysis mainly focuses to understand the young people's perspective. And to how they utilize their respective earnings in investments for their short term return on investments. It also studies that how the college going students uses their part-time earnings in the savings and investment. This study focuses on a very small subset of the youth in India and is limited to the city of Mumbai. The study is restricted to the survey of college going students in the city of Mumbai.

STUDENT NAME : Mahesh Yadav
GUIDE NAME : Shreyas Sadanand Bondre

Screenshots of the Project / Photos of Working Model :



TITLE:- TO STUDY OF INVESTMENT AWARENESS AND PATTERNS OF SAVING AND INVESTMENTS OF YOUNG INVESTORS WITH REFERENCE TO MUMBAI

DOMAIN:- FINANCE

INTRODUCTION:-

A nation's productive capacity depends on a healthy capital formation. Robust savings rate coupled with good capital mobilization are the key macro-economic variables with micro foundations, which play a significant role in economic growth. Since the domestic saving rate is directly related to the investment rate and the lending capacity of the banking system, it is also an important indicator of economic development. A nation's savings and investment propensities also play a key role in achieving dynamic stability in the capital market.

It has been established that people, more specifically young people do invest in India. But "young people" is a vague term. While it is not difficult to see the incentives for youngsters who have just started working to invest, it is also interesting to look into how youngsters a.i.e. students working while studying look at saving and investing the meager sums they earn while undergoing what is considered one of the most long-term investments – Education. Mumbai being an important education and financial hub in the country provides ample scope for both studying and working. Looking into the pattern of investment in studying youth is a way of looking at the potential pattern of the same youth a few years down the line when they have ceased

Applications :

1. It helps to make aware the young investors about the investment planning.
2. It helps to utilize the young people's earnings in the appropriate investment.

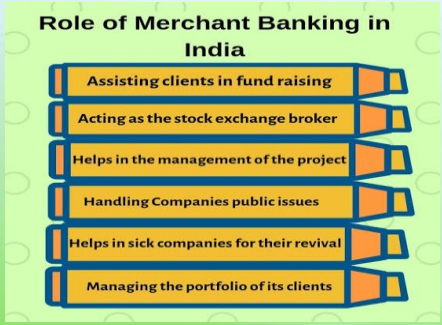
To Study Awareness Among People About Merchant Banking (Banking)

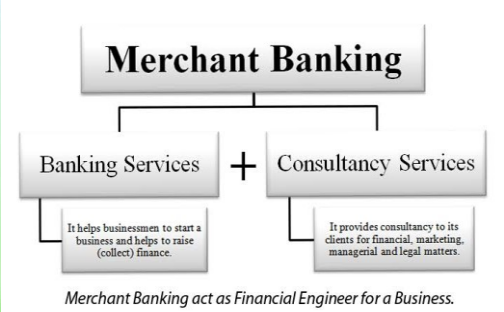
Brief idea of Project : I have given an overview about the financial markets And the role of merchant bankers in the growth of these markets. My project covers how the merchant bank works, rules & regulations laid by SEBI and it's impact on the merchant banking activities. Their importance in the economy is expected to grow even further In the coming years with the increasing proportion of household savings getting invested in corporate and other securities. Hence, my project covers the challenges and advantages which India will get and is getting by merchant banking activities. I have covered several services provided by merchant bankers and the role of merchant bankers in providing those services to the business world. finally the top players which exist in merchant banking are also covered and their services are also been focused .

Ameya Kulkarni
(kulkarniameya773@gmail.com

Project Guide: Mr. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :





Applications :

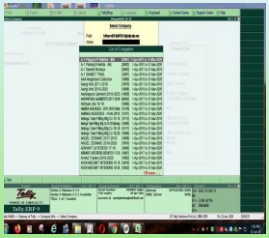
1. Understanding the working of Merchant Banking.

Internship Project as an Audit Assistant at Firm of Pankaj B. Mehta (Taxation)

Brief Idea of Project : chartered accountants work in all fields of business and finance Including, taxation, financial and general management. Some are engaged in publicPractice work, others work in the private sector and some are employed by Government bodies. Chartered accountants institutes require members to undertake a minimum level of continuing professional development to stay professionally Competitive. They facilitate special interest group (for instance, entertainment and Media, or insolvency and restructuring) which lead in their fields

Asawari Salunkhe
(asawaris15@gmail.com)
Guide Name:-
Shreyas Sadanand Bondre

Screenshots of the project/Photos of Working model:



Applications:

1. Real time auditing.
2. Actual GST working

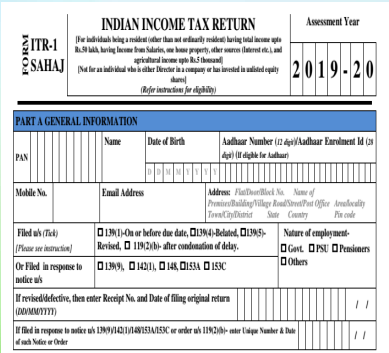
To study on issue and mistake made by taxpayers while e-filing of ITR (Taxation)

Brief idea of Project : In the present world day by day new technologies are introduced and improved very fast in all fields. Now new technology gifted to tax payers for filing their income tax return through online is E-filing. The E-filing is the new effective method of filing income tax return through online and make E-payment tax. It saves our golden time, energy, cost and also reduces our tension. So the tax payers are required to use E-filing facilities. The proposed study intends to study the issue, mistake made by taxpayers and it's solutions and prospects of E-filing of income tax returns. For this purpose, it is proposed to study the various factors relating to E-filing and also its contribution to Economy.

Mohammad Aslam Abdul Kalam Khan
(aslamkhanak4748@gmail.com)

Project Guide : Mr. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



FORM ITR-1 SAHAJ

INDIAN INCOME TAX RETURN

[For individuals being a resident (other than not ordinarily resident) having total income upto Rs.50 lakh, having Income from Salaries, one house property, other sources (Interest etc.), and agricultural income upto Rs.5 thousand]

[Not for an individual who is either Director in a company or has invested in unlisted equity shares]

(Refer instructions for eligibility)

Assessment Year 2019-20

PART A GENERAL INFORMATION

PAN	Name	Date of Birth	Aadhaar Number (12 digit)/Aadhaar Enrolment Id (28 digit) (If eligible for Aadhaar)
Mobile No.	Email Address	Address: Flat/Door/Block No. Name of Premises/Building/Village Road/Street/Post Office Area/locality Town/City/District State Country Pin code	
Filed u/s (Tick) [Please see instruction]	☐ 139(1)-On or before due date, ☐139(4)-Belated, ☐139(5)-Revised, ☐ 119(2)(b)- after condonation of delay.	Nature of employment- ☐ Govt. ☐ PSU ☐ Pensioners ☐ Others	
Or Filed in response to notice u/s	☐ 139(9), ☐ 142(1), ☐ 148, ☐153A ☐ 153C		
If revised/defective, then enter Receipt No. and Date of filing original return (DD/MM/YYYY)	/ /		
If filed in response to notice u/s 139(9)/142(1)/148/153A/153C or order u/s 119(2)(b)- enter Unique Number & Date of such Notice or Order	/ /		

Applications :

1. It will help to so many people and also for those accrued this mistake already, so they can't make mistake one more time.
2. It will also helpful for those facing any type of issue.

To Study Customer Preference Towards Investment Opportunities In Various Securities. (Fin)

Brief idea of project : Investment is the employment of funds on assets with the aim of earning income or capital appreciation. In the past, investment avenues were limited to real estates, schemes of the post office and banks. At present, a wide variety of investment avenues are open to the investors to suit their needs and nature. The required level of return and the risk tolerance level decide the choice of the investor. It is necessary to know that investor prefer which particular investment instrument and why? The main purpose of this research paper is to find Investors" preference for various investment alternatives particularly shares and mutual funds.

Name : Bhushan Shirsat

bhushanshirsat13@gmail.com

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model

Applications :

1. It will help in knowing customers preference towards investment opportunities in various securities.
2. Help in differentiate between securities.

Internship in New India Roadways (Accounting & Taxation)

Brief Idea of Project : New India Roadways is the partnership firm. NIR is involved in civil construction business with it's projects concentrated in Mumbai.The main activities of NIR includes building repairs, improvement of roads, water sewerage, drains and maintenance of garden,etc for MCGM. The firm is registered as 'AA Class' contractor with the MCGM.

Name - Devendra Devane(devanedevendra@gmail.com)
Guide –Mr. Shreyas Bondre

Role in the firm :

1) Book the sales, purchase & other expenses.
2) Make statutory payment on time like GST.
3) Follow up from clients for payment.

Screenshots of the Project / Photos of Working Model :

Applications:

1) To understand the functioning of corporate Accounting.
2) Gain expertise in communicating with the corporate individual.
3)Get acquired working under pressure.

Analysis And Impact Of Merger Of Vodafone And Idea. (Finance)

Brief idea of the project : Vodafone and Idea announced their merger in 2017, which made a huge impact in the Indian telecom sector. This was a major consequence of Jio's cruising dominance in the industry which backed other major players to take precarious steps to maintain their stand in the Indian telecom market. Vodafone India was the second largest player of the Indian Telecom Industry in terms of subscriber base while Idea Cellular Limited has the third largest subscriber base in India. Idea Cellular was a subsidiary of Aditya Birla Group. This merger did not only create a telecom giant but has had wide-ranging implications for the industry, services, the staff and consumers as well as it pushed more merger moves in the telecom sector. In this research, the current scenario of Indian telecom market is also analyzed to understand where Vodafone-Idea stand today.

Divya Patil
(divyapatil2250031@gmail.com)
Guide's Name: Shreyas Sadanand Bondre

Screenshots of the Project / Photos of Working Model :

Directors' Report

Dear Shareholders,

We have pleasure in presenting the Twenty Fourth Annual Report, together with the audited financial statements of the Company for the Financial Year ended March 31, 2019.

Company Overview:

The merger of Vodafone India Limited and Vodafone Mobile Services Limited into your Company effective from August 31, 2018, has led to creation of Vodafone Idea Limited, a joint venture between Aditya Birla Group and Vodafone Group and Vodafone Group. Post-merger, your Company is a leading telecommunications operator in India offering voice, data, enterprise services and other value added services ("VAS"), including short messaging services, digital services, mobile money and broadband services. As of March 31, 2019, the subscriber base of your Company stands at 388.3 Mn (or VLR), with subscriber market share of 36.0%, which is highest in the Industry. The Revenue Market Share (RMS) on Gross Revenue basis (GR) for your Company stands at 35.1% and ARPU (Rs 89/MoU APM) sustained for the quarter ended March 2019.

Your Company provides Voice and Data services on 2G, 3G and 4G technologies across all 22 service areas and has strong spectrum portfolio and network footprint to support growth and expansion in 4G and 4G+ services. Your Company has the largest spectrum holding amongst all Indian telecom operators comprising 1,846.6 MHz spectrum across 22 circles, of which 1,714.8 MHz is liberalised spectrum which can be used towards deployment of any technology.

Your Company's mobile telecommunication services cover approximately 1 billion Indians. As of March 31, 2019, your Company has 4G services in 19 circles covering 1 billion and all of the 4G sites are VoLTE enabled, creating a better customer experience. The broadband network is spread over 273,000 towns and villages and covers approximately 89% of the Indian population, while 4G network covers approximately 85% of the Indian population. Your Company has a portfolio of ~340,000 km of Optical Fiber Cable (OFC), including own built and Indefeasible Right of Use (IRU) OFC. Your Company has started deployment of latest technology of Dynamic Spectrum Re-Farming (DSR), Massive MIMO and Carrier Aggregation to improve network capacity. Your Company has started deploying LTE on TDD in 2,300 MHz and 2500 MHz spectrum bands to expand the capacity and on 900 MHz band on select sites to improve customer experience in dense areas. Your Company also derives revenue from roaming India inbound IUD traffic through arrangements with other mobile telecommunications companies and long distance telecommunications services.

All of your Company's services and products are currently offered under [illegible] and [illegible] brands. Both the brands are complementary in nature and have generated strong customer affinity throughout the years. The strength of brands and affinity of your Company reflected in several recognition awards that your Company has won. Idea was voted as India's Most Trusted Brand for the 3rd consecutive in AWADV Voice's Brand Brands of 2018. Vodafone India won two silver and three bronze awards in EFMS 2018 and won the Kinsies Media client of the year 2018.

Your Company's vision is to "Create world class digital businesses that enrich lives and make India and the world better tomorrow". To achieve this end, your Company is developing world-class infrastructure to introduce newer and smarter technologies, making both retail and enterprise customers future-ready with innovative offerings, conveniently accessible through an ecosystem of digital channels as well as extensive on-ground presence.

Financial Results

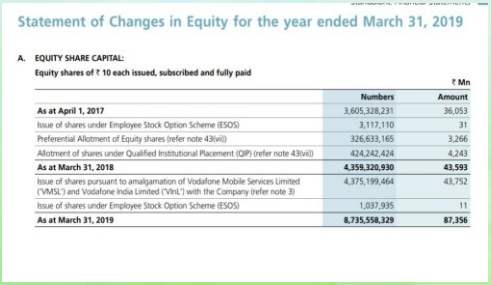
The financial statements of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act, 2013 read with Companies (Accounts) Rules, 2014.

The standalone and consolidated financial highlights of your Company for the Financial Year ended March 31, 2019 which are not comparable with the figures for the previous financial year due to the merger of Vodafone Mobile Services Limited with Vodafone India Limited during the financial year as mentioned subsequently in this report, are summarised as follows:

(in ₹ Mn)

Particulars	Standalone		Consolidated	
	2018-19	2017-18	2018-19	2017-18
Income from Services	867,868	278,300	370,056	282,471
Other Operating Income	920	206	869	310
Other Income	10,759	6,985	7,311	3,530
Total Revenue	879,021	284,551	378,236	286,310
Operating Expenses	829,799	221,843	330,495	222,310
EBITDA	49,522	62,508	47,741	64,000

Annual Report 2018-19 | 7



Statement of Changes in Equity for the year ended March 31, 2019

A. EQUITY SHARE CAPITAL:

Equity shares of ₹ 10 each issued, subscribed and fully paid

₹ Mn

	Numbers	Amount
As at April 1, 2017	3,605,328,231	36,053
Issue of shares under Employee Stock Option Scheme (ESOS)	3,117,110	31
Preferential Allotment of Equity shares (refer note 43(vii))	326,633,165	3,266
Allotment of shares under Qualified Institutional Placement (QIP) (refer note 43(vii))	424,242,424	4,243
As at March 31, 2018	4,359,320,930	43,593
Issue of shares pursuant to amalgamation of Vodafone Mobile Services Limited ('VMSL') and Vodafone India Limited ('VInL') with the Company (refer note 3)	4,375,199,464	43,752
Issue of shares under Employee Stock Option Scheme (ESOS)	1,037,935	11
As at March 31, 2019	8,735,558,329	87,356

Applications :

1. Help stakeholders for decision making.
2. Assist customers to understand the merger in an uncomplicated manner.
3. Can be used for comparative study.

Internship in HDFC Bank (Banking)

Brief of the study : The Housing Development Finance Corporation Limited or HDFC was among the first financial institutions in India to receive an "in principle" approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. This was done as part of RBI's policy for liberalisation of the Indian banking industry in 1994.

Objectives - To learn and understand the banking and financial skill.
To know about the profiling customer,provide financial product,business banking,forex,credit card, online trading etc.

Role in the institution -Achieving the Business targets assigned in terms of cross selling, enhancing and upgrading the High Net Worth relationships. Profiling Customers and provide financial products to meet customer needs .Ensuring the highest levels of service to the High Net Worth customers. Providing financial planning & Investment Advise

Name : Komal Kanse
(komalkanse29@gmail.com
Guide name : shreyas Bondre

Screenshots of the Project / Photos of Working Model :

HDFC BANK
We understand your world

Applications:

1. It will help people to know and understand financial product and services.

A Cost Benefit Analysis of National Pension Scheme (Finance)

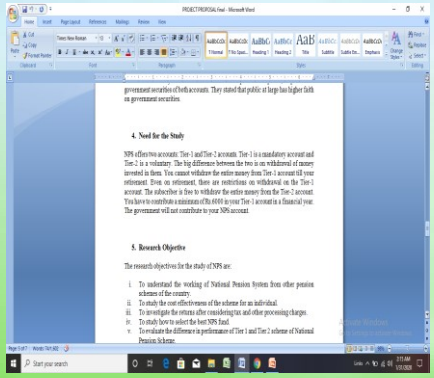
Brief idea of Project : The research paper makes an attempt to study the cost and benefits involved in the National Pension System. The analysis mainly differentiates the product from other pension schemes and highlights the uniqueness of the scheme. Though the product was launched in the year 2009, the people are unaware of the benefits offered by the scheme. The research paper mainly concentrates on the cost benefit analysis of the scheme for people of different age groups. The main objective of this project is to study the cost effectiveness of the scheme for an individual. Primary and secondary data is used to collect data. A pension scheme investor should be aware of his rights.

Komal Takale

(komaltakale28@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



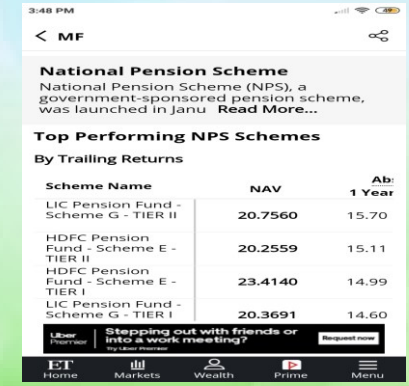
4. Need for the Study

NPS offers two accounts: Tier-1 and Tier-2 accounts. Tier-1 is a mandatory account and Tier-2 is a voluntary. The big difference between the two is on withdrawal of money invested in them. You cannot withdraw the entire money from Tier-1 account till your retirement. Even on retirement, there are restrictions on withdrawal on the Tier-1 account. The subscriber is free to withdraw the entire money from the Tier-2 account. You have to contribute a minimum of Rs.6000 in a year Tier-1 account in a financial year. The government will not contribute to your NPS account.

5. Research Objective

The research objectives for the study of NPS are:

i. To understand the working of National Pension System from other pension schemes of the country.
ii. To study the cost effectiveness of the scheme for an individual.
iii. To investigate the returns after considering tax and other processing charges.
iv. To study how to select the best NPS fund.
v. To evaluate the difference in performance of Tier 1 and Tier 2 scheme of National Pension Scheme.



Applications :

1. It will help people to know about the pension scheme and create awareness about how the investment is doing on routine basis..
2. It would help to investigate the returns after considering tax and other processing charges.

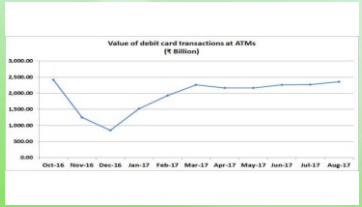
A Study on Impact Of Demonetization Of E-Payments (Fin)

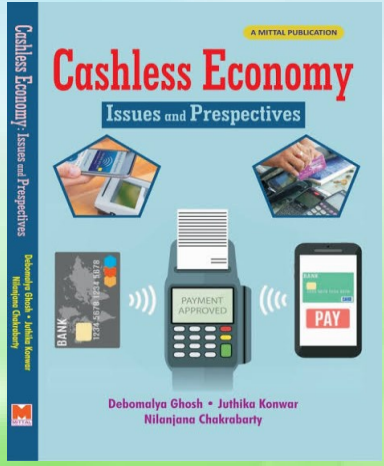
Brief idea of Project : Almost two years ago, on 8th Nov 2016 Prime Minister Narendra Modi announced the withdrawal of high value currency notes namely, Rs. 500/- and Rs. 1000/- denomination. These denominations almost amounted to 86% of currency in circulation. The major objective of demonetization by GOI was supposed to be- an attack on black money, on counterfeit notes, and projected as part to promote digitization and cashless economy. In later years the progress appeared to be very modest, and should make us question whether this exercise has achieved the agenda behind it.

Mahesh Jadhav
mj4957520@gmail.com

Prof:- SHREYAS BONDRE

Screenshots of the Project / Photos of Working Model :





Applications :

1. It is convenient, quick and efficient.
2. It lets you stay in control about when you pay and the amount you pay. You have the option to cancel the transaction right before the payment is done.
3. It saves paper, and thus helps save the environment.

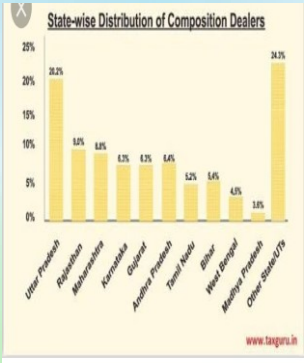
IMPACT OF GST ON SMALL & MEDIUM BUSINESS

Brief idea of Project : Goods and services tax (GST) in an indirect tax levied in india on the supply of goods and services . This indirect tax come into effect on 1st july 2017 is followed by all over India except jammu & kashmir . The tax replace existing multiple taxes levied by central and state government . GST is a collecting indirect tax across the value chain in a fair and transport manner , with one nation , one tax . Being the underlying principle that government has tried.

Mamta Jaiswal
(mamtajaiswal1432@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



Applications :

1. This project is about Impact of GST on small and medium business.

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

Customer perception towards e-banking (Banking)

Brief Idea of project: E-banking is very developed concept nowadays. In my studies I have tried to find out whether e-banking facilities are used by customer fully or not. But people are usually thinking is. e-banking is not safe and secure way to transfer money so that's why I'm finding the customers perception towards e-banking. This research pertaining to find out present customer satisfaction of e-banking. The study on customer satisfaction help to know that who is the customer. The e-banking facilities offers by bank to it's customers and also the customer satisfaction relating e- banking services.

STUDENT NAME :
Manavi Santosh Pedanekar

GUIDE NAME : Shreyas Sadanand Bondre

Screenshots of the Project / Photos of Working Model :

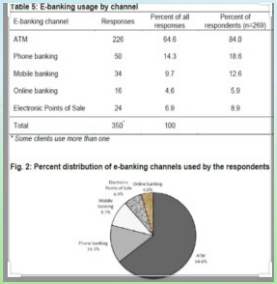
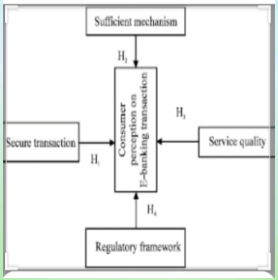


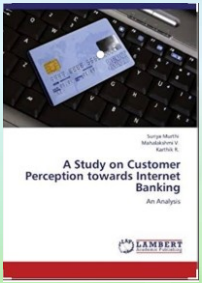
Table 5: E-banking usage by channel

E-banking channel	Responses	Percent of all responses	Percent of respondents (n=269)
ATM	226	64.6	84.0
Phone banking	50	14.3	18.6
Mobile banking	34	9.7	12.6
Online banking	16	4.6	5.9
Electronic Points of Sale	24	6.9	8.9
Total	350*	100	

* Some clients use more than one

Fig. 2: Percent distribution of e-banking channels used by the respondents





Application:

1. The study will help the retail banking executive for the basic problem of customer about the e-banking services
2. E-banking is safe and secure way to transfer money amd also less time consuming. E-banking maintain transferency.

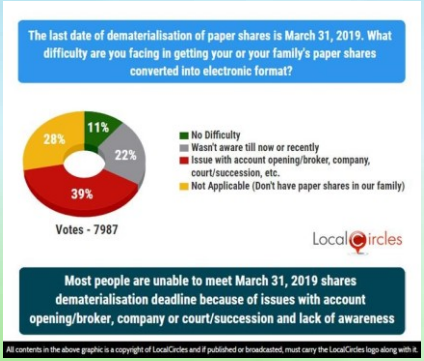
Consumer's preference towards online trading – An analytical study(Finance)

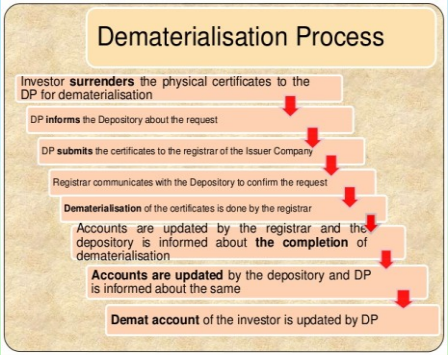
Brief idea of Project : This study is about dematerialisation of shares. This study will reveal revolutionary changes like immediate transfer of shares , thereby minimizing time, no stamp duties on transfer of shares and also elimination of risk with physical certificate such as bad delivery, fake certificates etc.

Pankaj Patekar
(pankajpatekar98@gmail.com)

Project Guide :
Mr. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :





Applications :

1. After dematerialisation of shares it will be ease to transfer securities .
2. It reduces the transaction cost.

To study impact of GST on Hotel Industry in Mumbai region (Taxation)

Brief idea of Project : However, the **impact** for the **hotel sector** is more likely to be neutral depending on the final **GST** rate. ... If the **GST** rate gets capped at 18%, the **impact** is likely to be neutral as presently service tax payable by **hotels** is around 8.7% and luxury tax at around 8-12% (depending on the state and type of service).

Name:-Priti Amar Bahadur Yadav::
(ypriti75@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

Application:

1. Ministry plans promotions around **GST** rate cut for **hotels.**

To Study Investment Options for Salaried Employees (Finance)

Brief idea of Project : An Investment is a monetary asset purchased with an idea that the asset would provide income in future. The research study will help to analyse the mindset of salaried employees in investment process. The study would also dictate different investment options or products which employees would prefer to invest upon as well as try to study different factors affecting the decision of the investor. As salaried class of employees have fix flow of income, the study will try to find out the investment behaviour of employees in Mumbai region.

Pushkaraj Kuber (puskub@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

Applications :

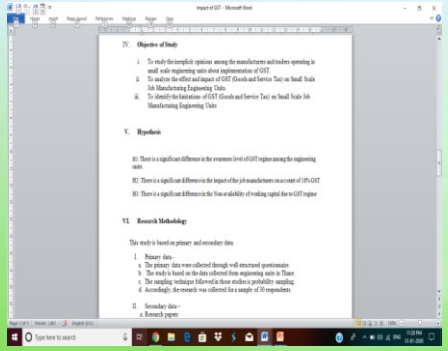
1. The research could contribute to the financial sector in determining the problems of investors while investing in investment products.
2. The research would also help the salaried employees in decision making process of investment.

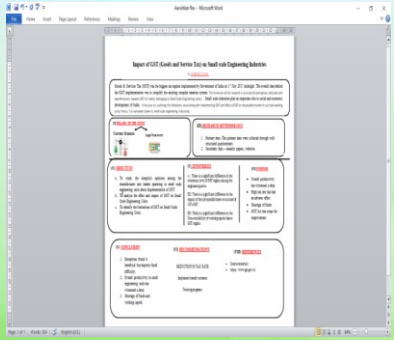
Impact of GST (Goods and Service Tax) on Small scale Engineering Industries

Brief idea of the project : The introduction of the new GST regime is expected to have a significant impact on the industry as well as the individuals who work in it. In case of engineering units, the adverse impact of the rollout of the Goods and Services Tax (GST) regime has become a key issue. Thus, the intension of this research is to study the perception, attitudes and apprehensions towards GST of traders belonging to Small Scale Engineering sector. It focuses on outlining the limitations associating with implementing GST and effect of GST on disposable income in such job working units. Hence, it is narrowed down to small scale industries in Thane region. The total number of engineering units in the market is so large that it needs a lot of time and resources to analyze them all. As the analysis is based on primary as well as secondary data, possibility of unauthorized information cannot be avoidable.

Student name :
Raina Robinson Kizzakamattumal
Guide name :
Shreyas Sadanand Bondre

Screenshots of the Project / Photos of Working Model :





Applications :

1. This study will put forward potential issues faced by engineering units and give clear view about GST.
2. The limitations associating with implementing GST in the job working units will to be outlined and possible outcomes will be suggested.

A Comparative Study between SBI and ICICI Bank Special Reference to Financial Performance (Finance)

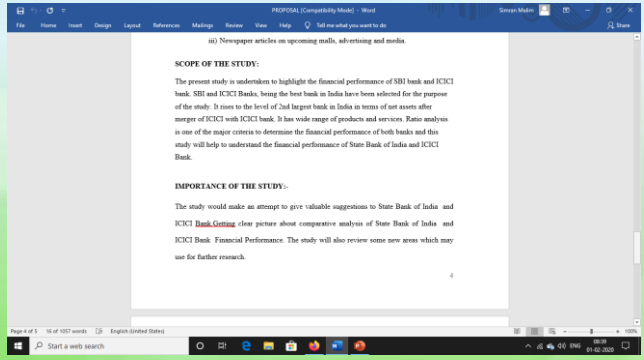
Brief idea of Project : These two banks are the biggest bank of India. SBI(The State Bank of India), the country's prestigious and prominent Bank and a premier one in terms of balance sheet size, number of branches, market capitalization and profits is today going through a momentous phase of Change and Transformation –the biggest old Public sector bank is today stirring out of its Public Sector legacy and moving with an ability to give the Private and Foreign Banks a run for their money. The bank is entering into many new businesses with strategic tie ups –Pension Funds, General Insurance, Custodial Services, Private Equity, Mobile Banking, Point of Sale Merchant Acquisition, Advisory Services, structured products etc –each one of these initiatives having a huge potential for growth.

Rida Malim

ridamalim06@gmail.com

Project Guide : MR. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



iii) Newspaper articles on upcoming malls, advertising and media.

SCOPE OF THE STUDY:

The present study is undertaken to highlight the financial performance of SBI bank and ICICI bank. SBI and ICICI Banks, being the best bank in India have been selected for the purpose of the study. It rises to the level of 2nd largest bank in India in terms of net assets after merger of ICICI with ICICI bank. It has wide range of products and services. Ratio analysis is one of the major criteria to determine the financial performance of both banks and this study will help to understand the financial performance of State Bank of India and ICICI Bank.

IMPORTANCE OF THE STUDY:-

The study would make an attempt to give valuable suggestions to State Bank of India and ICICI Bank Getting clear picture about comparative analysis of State Bank of India and ICICI Bank Financial Performance. The study will also review some new areas which may use for further research.

4

Applications :

1. To study the financial performance of SBI and ICICI Bank.
2. To compare the financial performance of SBI and ICICI Bank

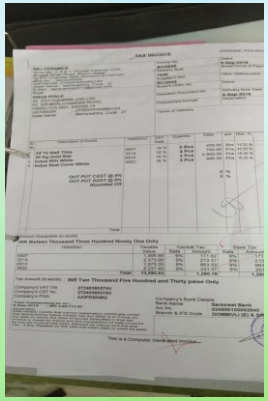
Internship At Shree Sai Tax Solution Pvt. Ltd.(Taxation)

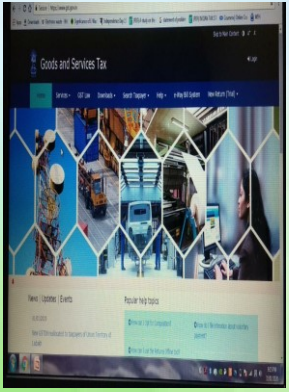
Brief idea of Project : Shree SAI TAX Solutions Private Limited is a Non-govt company, incorporated on 07 Jan, 2008. It's a private unlisted company and is classified as 'company limited by shares. Company's authorized capital stands at Rs 2.0 lakhs and has 100.0% paid-up capital which is Rs 2.0 lakhs. It is a leading charted accountancy firm relating comprehensive professional services which includes audit , management consultancy , tax consultancy , accounting services manpower management , secretarial services etc . The firm represents a combination of specialized skills , which are geared to offer sound financial advice and personalized proactive services .

Saee Gawas
(saeegawas1@gmail.com)

Project Guide : Mr. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :





Applications :

1. It help us all theoretical knowledge in practical work.
2. To gain work experience about GST filling .

To Study Impact Of GST On Small Scale Business In Mumbai Region.(Taxation)

Brief idea of Project : Goods and services tax (GST) in an indirect tax levied in india on the supply of good and service. This indirect tax come into effect on 1st july 2017 is followed by all over India except jammu and Kashmir. The tax replace existing multiple taxes levied by central government. GST is a cololecting indirect tax across the value chain in affair and transport manner, with one nation, one tax. Being the underlying principle that government has tried.

Sahil Pawaskar :
(sahilpawaskar48@gmail.com)

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

Applications :

1. This project is about Impact of GST on small scale business in Mumbai region

Internship in Taxation in Parmar and Co.(Taxation)

Brief idea of Project : Located in the heart of India's Financial , commercial and entertainment capital,H.H. PARMAR and Company has been serving clients for more than three decades. Company's partners have more than 30 years of experience in Audit ,Taxation,Financial planning ,Portfolio management and Project finance .

Role in the firm :

1) Filed Income Tax Return.
2) Helped in Auditing work.
3) Also prepared Statement of account.

Screenshots of the Project / Photos of Working Model :

H.H.PARMAR & CO.
Chartered Accountants.

Saket Madkholkar
(saketmadkholkar64035@gmail.com)

Project Guide : Mr. Shreyas Bondre

Applications :

1)Understood working culture in Corporate Environment.
2) Learned to file Returns & preparation of statement.
3) Learned Auditing work.

A STUDY ON INVESTOR BEHAVIOUR WITH REGARDS TO EQUITY (Finance)

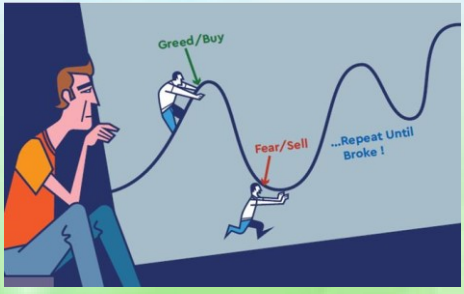
Brief idea of project : The Indian capital market is providing more opportunities to both institutional and individual investors for parking their investment and getting optimum return. Equity market is one of the major segments in the Indian Capital market. In the recent years Participation of individual investors in the equity market is getting increased. Dividend, capital appreciation/gain, Rights issue, bonus etc are some of the benefits extended by the equity market to the investors. Return in the form of dividend or capital appreciation is always related with the risk. In this context it is imperative to study the investor behavior in terms of taking risk while investing equity or equity related investment. By keeping the above fact in the view the current study is conducted to test the rationality of investors towards equity investment.

Saloni Dalvi

salonidalvi09@gmail.com

Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :



Applications :

1. It will help people to know about the behaviour regarding equity
2. It will helps to flourish the equity market.

“Comparative Study On Investors Choice With Reference To Stock Market V/S Real Estate.”(Finance)

Brief idea of Project : In last 6 to 8 years real estates market’s market size has touched to RS. 12,000crore and it is assumed that till 2040 it will growth till RS.64,000crore. At the other hand Indian stocks are set to rise further over the coming year, but those gains will be limited as fiscal stimulus and easy monetary policy fail to reverse an economic slowdown. So this research will study investors behaviour towards stock market and real estate market on the bases of investors age, investors knowledge, investors strength of taking risk and spending money,etc.

Siddhant Parab :
siddhantp183@gmail.com

Project Guide: Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

Applications :

1. This will help to aware investors regarding investment in stock market and real estate.
2. This will help to understand the importance of investment in both stock market and real estate.

A PROJECT REPORT ON TO STUDY OF HEALTH INSURANCE WITH LIC POLICY PRUDENTIAL (Insurance)

Brief idea of Project : Purpose of this project is to identify the characteristics of different variables which are mostly responsible for taking health insurance policy by the people of city of Mumbai, also the main aim of research work is to find out buying behaviour of the people before purchase insurance policy and to find out what are the factor behind it.Health Insurance is Insurance that pays for medical expenses.

Tiruoati Pyata
(tirupatipyata@gmail.com)

Project Guide : Mr. Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

Applications :

1. The research could contribute to the financial sector in determining the problems of People while taking health insurance policy .
2. The research would also help the Public in decision making process of Insurance.

IMPACT OF GST ON PURCHASE OF HOUSE PROPERTY (Taxation)

Brief idea of the project : The research paper is based on attempt to study the impact of GST on purchase of house property. The analysis of this research is to create awareness about GST scheme on real estate because it is implemented newly so not everyone know about GST rates on real estate .The main objective behind this project is to study the Indirect Taxes on Real estate in pre and post regime. The research paper mainly concentrate on the public review about implementing of GST on purchase of houses and government should take care of creating awareness about various different investment policy to the public because many people invest half of the income in real estate . Primary and secondary data is used to collect data.

Yash Ghadge

(yghadge7805@gmail.com)

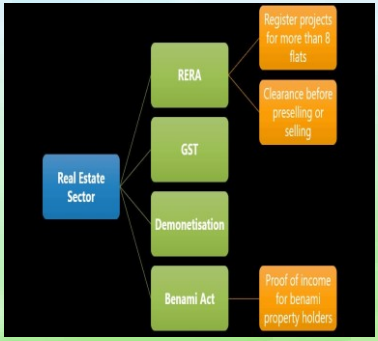
Project Guide : Mr.Shreyas Bondre

Screenshots of the Project / Photos of Working Model :

GST rates on residential properties

Types of Housing	Old Rates up to 31.03.2019	New Rates from 01.04.2019
For Affordable Housing	8%(With Input Tax Credit)	1%(No Input Tax Credit)
For Non Affordable Housing	12%(With Input Tax Credit)	5%(No Input Tax Credit)

arthikdisha.com



Applications :

1. It will help people to know about basics of GST and create awareness about various scheme of GST on real estate.
2. They would come to know that how GST work on real estate and will get idea that should they purchase a house property or not.

Internship Project on Process of Book Keeping and Maintaining Record in Tally Erp 9

Brief idea of Project : Cargo Care Logistics (India) Pvt Incorporated Was Established On 8th May 2002. Its Involved In Supporting And Auxiliary Transport Activities, Activities Of Travel Agencies. The objective of this internship project is to understand and to maintain records of transactions of the company through Tally Software and maintain the branch books and made bookings of the cargo. The Project helps us to learn to pass entries of payment and receipt and maintain records in Tally Erp 9 software and came to understood the tax deductions and GST charges on the activities of the firm

Joel Shaju Thattil
(joel.shaju100@gmail.com)

Project Guide: Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :

Applications :

1. The process helps the company to track the bookings of cargo.
2. The process also helps us to keep the record of payment and receipt.

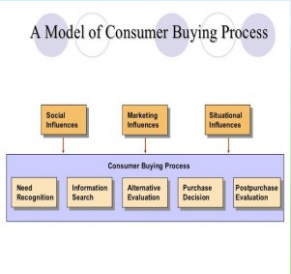
A study on Pattern of Consumer Behaviour on online shopping in Mumbai (Finance)

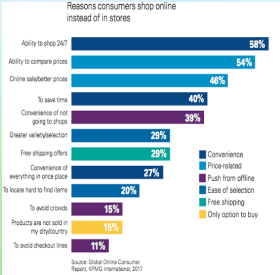
Brief idea of Project : Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities that will be receive if they purchase the product from a particular store. It also make easy to understand that consumer preference for online shopping. Also provide various scope for different method and save money on online payment with lots of discounts for consumer. To understand consumer problems and grievance by online registration. To study why consumers don't prefer online shopping. Also understand which is most trusted online apps for shopping and consumer prefer to use that app. The project used google form for survey to understand it in a better way.

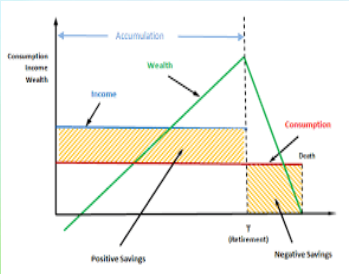
Smita Ramane
(smitaramane06@gmail.com)

Project Guide : Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :







Applications :

1. This project will help us to understand Important of online shopping and trust of people for online Product.

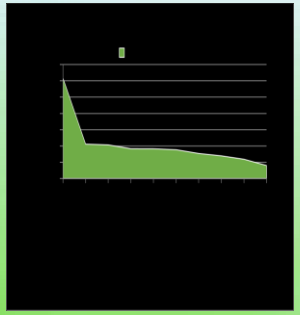
A Comparative Financial Analysis Of Hindustan Unilever And Patanjali Ayurveda Limited (Finance)

Vedika Nitin Sakpal
(vedikasakpal12142209@gmail.com)

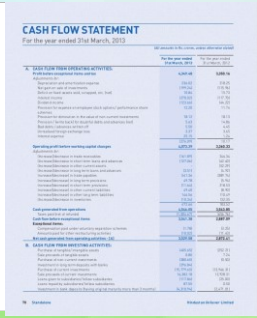
Project Guide : Dr. Swagatika Nanda

Brief idea of Project : In India FMCG sector does play a vital role in economic development. It is the 4th largest sector so far as revenue is concerned. In India the major share of market is ruled by the foreign MNCs . In this research paper the researcher would discuss about how an infant Indian company, Patanjali Ayurveda Ltd. is combating the foreign big firm in all most all segments of this sector. Patanjali Ayurved Limited (PAL) is a company in India that deals in Ayurveda and herbal products in food, personal care and home care categories. The company within a very short span of time had succeeded in getting its foothold in the competitive Indian fast-moving consumer goods (FMCG) market and has reached a gross revenue of ₹25,000 million (about US$380 million) in the fiscal year 2015.

Screenshots of the Project / Photos of Working Model :



12 months ended	Dec 31, 2012	Dec 31, 2011	Dec 31, 2010	Dec 31, 2009
Turnover	67.674	60.284	58.734	57.078
Cost of sales	-40.484	-36.235	-34.355	-33.226
Gross profit	**27.190**	**24.049**	**24.379**	**23.851**
Selling and administrative expenses	-17.975	-15.703	-15.967	-16.656
Operating profit	**9.215**	**8.346**	**8.412**	**7.195**
Bank loans, overdrafts, bonds and other loans	-686	-689	-636	-682
Dividends paid on preference shares	-5	-6	-8	-10
Net gain (loss) on derivatives for which hedge accounting is not applied	-3	-5	-8	-30
Finance costs	**-694**	**-701**	**-652**	**-722**
Finance income	179	119	102	107
Pensions and similar obligations	-9	92	27	-235
Net finance costs	**-523**	**-489**	**-523**	**-850**
Share of net profit (loss) of joint ventures and associates	138	147	147	165
Other income (loss) from non-current investments	-18	99	101	536
Profit before taxation	**8.812**	**8.102**	**8.137**	**7.046**
Taxation	-2.288	-2.104	-2.036	-1.802
Net profit	**6.524**	**5.998**	**6.101**	**5.244**
Net profit attributable to non-controlling interests	-617	-481	-470	-414
Net profit attributable to shareholders' equity	**5.907**	**5.516**	**5.632**	**4.830**



CASH FLOW STATEMENT

For the year ended 31st March, 2013

Applications :

1. It will help middle class people to compare the FMCG products and the PATANJALI products.
2. They would come to know about the newly formed products in the current market scenario.

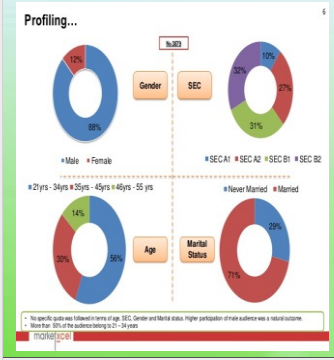
Investigation of Saving and Investment pattern of mid salaried people in Mumbai (Finance)

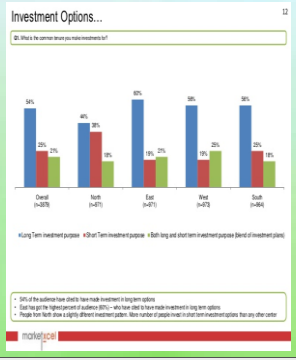
Omika Bitla (bitla13omika@gmail.com)

Project Guide : Dr. Swagatika Nanda

Brief idea of Project : People need to develop skills to plan for their financial needs. Generally women tend to keep cash idle rather than investing it. They tend to think that this “idle cash” can be easily used to meet expenses. The respondents of research study consists only those people who earning fixed Income as salary so the study included only salaried group of employees. The Investment pattern of the salaried employees is different due to safety, regular flow of income, tax saving benefits, security, retirement benefits rather than professionals and businessman. The study is based on savings and investment pattern of salaried women in Mumbai.

Screenshots of the Project / Photos of Working Model :





Applications :

1. It will help middle class people to compare different investment avenues.
2. This will help in increasing investment and saving.

Internship Project on Financial Management at IIFL

Brief idea of Project : India Infoline finance limited (IIFL) is a financial services conglomerate which was started by a group of passionate entrepreneurs in 1995. the organisation was founded by Nirmal Jain IIFL and its group companies are backed by Canadian investor prem Watsa , private equity firm general Atlantic and CDC group , the UK government private equity firm. The job responsibility is helping the portfolio manager maintaining the record and maintaining the Documentation work. Also Informing or updating the investor about the stock market Keeping the track on stock market conditions.

Monu Ramesh jaiswar (monuj232gmail.com)

Project Guide : Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :

Applications :

1. It can be used for further reference as proper documentation is made.

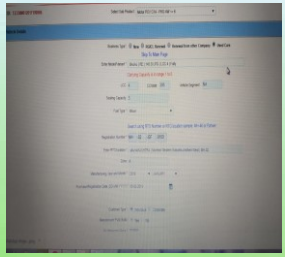
Internship Project on Sales and Marketing of insurance policy

Brief idea of Project : The company focuses on distributing insurance products and home loans using the wide distribution network built by the company. The company has tied up with all major insurance companies in India. It identifies the need of the clients and helps them in choosing the product which suits their requirement. I assist in selling and marketing of the financial products by understanding the requirement of the customer and suggesting the best product based on that. I also handle documentation work, particularly of insurance products and home loans. I play a key role in deciding the price of the product. I also train subordinates in marketing and selling of the products.

Bharat Gupta
(bharatgupta7828@gmail.com)

Project Guide : Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :



Applications :

1. It will act as a protection coverage while driving vehicles.

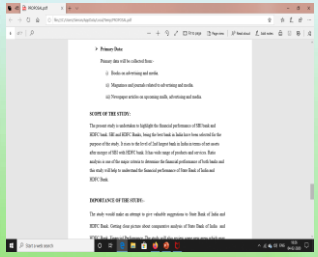
A Comparative Study between State Bank of India and HDFC Bank Special Reference to Financial Performance (Finance)

Brief idea of Project : The present study is undertaken to highlight the financial performance of SBI bank and HDFC bank. SBI and HDFC Banks, being the best bank in India have been selected for the purpose of the study. It rises to the level of 2nd largest bank in India in terms of net assets after merger of SBI with HDFC bank. It has wide range of products and services. Ratio analysis is one of the major criteria to determine the financial performance of both banks and this study will help to understand the financial performance of State Bank of India and HDFC Bank

Fahad Shaikh (fahadshaikh@gmail.com)

Project Guide : Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :



Applications :

1. To study the financial performance of SBI and HDFC Bank.
2. To compare the financial performance of SBI and HDFC Bank .

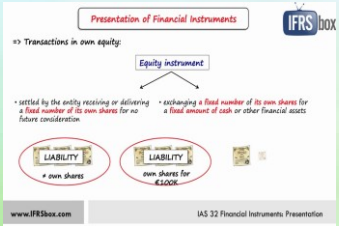
Internship Project on Handling Customers Need Towards Financial Need at HDFC

Brief idea of Project : The project aims to learn and understand the Banking and financial skills. To know about the profiling customer, provide financial product, business banking, forex, credit card, online trading . To cultivate communication skills with interacting with customers and catering to their needs. The responsibility in the company is to Profiling Customers and provide financial products to meet customer needs, - Sales targets spread across Liabilities, Retail Assets, Business Banking, Forex, Credit Cards, Online trading etc., One point contact for all requirements of High Net Worth customers in the Branch , Banking operations ,Routine cash deposit and withdrawal work.

Jayshree Jumare
jumarejayshree@gmail.com)

Project Guide : Dr. Swagatika Nanda

Screenshots of the Project / Photos of Working Model :



Applications :

1 It will help people to understand financial product and services.

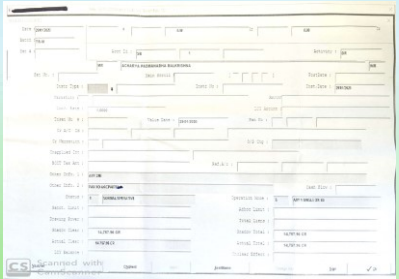
Internship project on bank in Janakalyan Sahakari bank ltd (BANKING)

Brief idea of Project : Like a bank, Janakalyan Bank ltd needs to do several things for the actual betterment of the country. The bank is highly positioned on the market and using its core strengths it may match shareholders expectations and therefore raise their own wealth within future via ethical banking and greatest pricing. Therefore, it need to take initiative in order that it can match the desire from the government in addition to people. It'll enhance much more public providers and develop working team to supply the greatest service in order to its useful customers. Although its theoretical recommendations, it isn't valueless. Its great effect on the banking business along with other sectors from the economy.

Yukta Arun Narvankar
(yuktanarvankarrs2000@gmail.com)

Project Guide : Prof. Prathma Nemane.

Screenshots of the Project / Photos of Working Model :



JANAKALYAN SAHAKARI BANK LTD.
(Scheduled Bank)

Applications :

1. A platform to know various general activities of a bank.
2. It helps in knowing various ways a bank works.

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

Internship project on Accounts in Matoshree Suppliers, HUF (Accountancy)

Brief idea of Project : We have explored the meaning of the terms retailing marketing and marketing communications. We have also considered the importance of the marketing mix and identified the different communication tools that a retailer might use to interact and communicate with their target customers. You have been introduced to a few theoretical concept and ideas, which has been illustrated using real world examples and cares in retailing. Retail electronic payment system has progressed in the recent years in various countries. We find that India is no exception. Reserve bank in its vision statement has set the objectives to promote electronic payments with an objective towards less cash society.

Pooja J. Parab (pparab931@gmail.com)

Project guide : Prof. Prathma Nemane.

Screenshots of the Project / Photos of Working Model :

मातोश्री सप्लायर्स
बिल्डिंग मटेरियल सप्लायर्स

Applications :

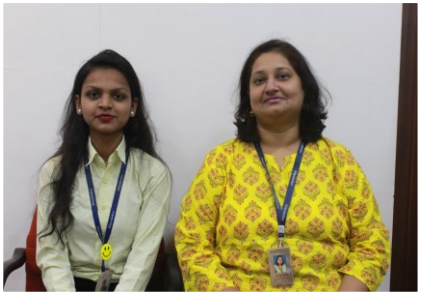
1. Helps to maintain accounts in a proper manner.

2. It helps to make various payments in less time.

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

Internship project on Tax and Tally with CA Gorakh Ingale , CA firm (Taxation)

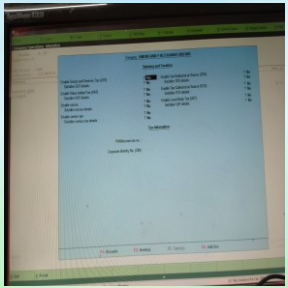
Brief idea of Project : Experienced Proprietor with a demonstrated history of working in the accounting industry. Skilled in Tax, Internal Audit,Auditing, Accounting, and Financial Accounting.CA firms were primarily restricted to traditional areas of practice including auditing, accounts, and taxation.

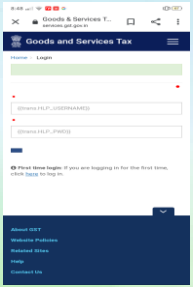


Sneha Gaddam
(gaddamsneha2000@gmail.com)

Project Guide :Ms. Prathma Nemane

Screenshots of the Project / Photos of Working Model :





Applications :

1. A platform to work in various sectors.
2. Filing of GST and Income tax returns

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

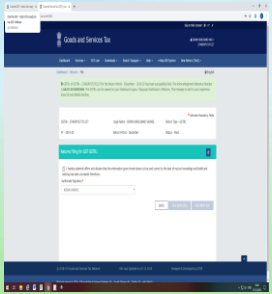
Internship project on Tax in Chandrakant Bagal & Associates, CA firm (Taxation)

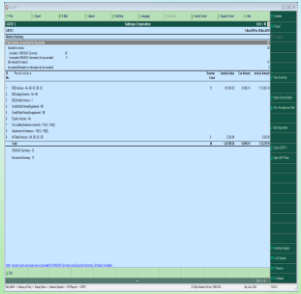
Brief idea of Project : I choose area of GST. So during the training period I learn how GST accounts is prepared in tally software and with the help of that how GST is prepared and file return on GST portal. GST tax includes GST AUDIT i.e. form no 9 and 9C, working on and filing of all types of GST return i.e. form 3B and GSTR1 (monthly and quarterly)
I have filed GSTR-1, GSTR-3b on GST portal. As well I have audited GST input data.

NikitaJoshi(nikitajoshi2699@gmail.com)

Project Guide : Prathma Nemane

Screenshots of the Project / Photos of Working Model :





Applications :

1. Can file all types of GST returns

2. Implementation of theoretical knowledge

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

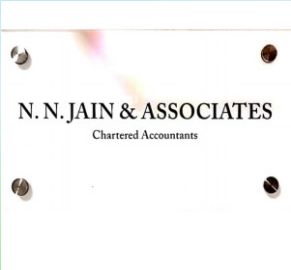
Internship Project on GST in N.N Jain & Associations

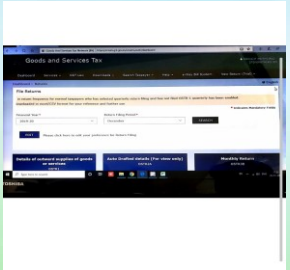
Brief idea of Project : N.N Jain and association is financial business Advisory and Management consultancy firm having vast experience in managed diversified services. There are two partners operating in the firm Niraj Jain and Rishab Mehta. Services like Income tax, GST, Tax planning and structuring audit and assurance, Business valuation, financial modelling are provided by the firm. Things learned were how to prepare Bank summary, how to file return, how to login in GST portal, How to pass entry in tally, how to scan documents. Internship will help in adding knowledge as well as help in applying your academic knowledge into practical life .

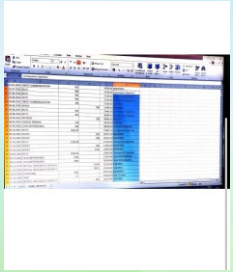
Simran Kesharwani
(simran.sk008@gmail.com)

Project Guide : Prathma Nemane

Screenshots of the Project / Photos of Working Model :







Applications :

1. Knowledge about how to file return.
2. Basic Tally knowledge.

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

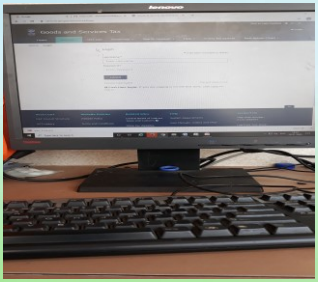
Internship project on Taxation at K. R. BIND & COMPANY (TAX)

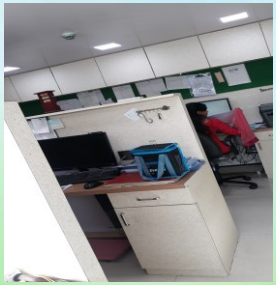
Brief idea of Project : K.R.BIND & COMPANY CHARTERED ACCOUNTANTS is a Proprietary firm having a incorporate on 2005. Existing CA Firm is work on Audit and Taxation matters. All types of Income Tax and GST Tax related work. Income Tax includes Tax Audit, filing of Income Tax return of all types of Assessee, Income Tax scrutiny work. GST Tax include GST Audit i.e. FORM NO -9 and 9C, working on and filing of all types of GST Return i.e. FORM 3B And GSTR1 (Monthly and Quarterly). In Income Tax, nature of service is yearly, but in GST Nature of service is monthly for GST payment but in GST Return it is monthly and quarterly (depending on previous year annual turnover.

Divya Khot(divyakhot299@gmail.com

Project Guide : Ms. Prathma Nemane

Screenshots of the Project / Photos of Working Model :





Applications :

1. Solve all problems related to Income Tax and GST work.
2. It helps to every person for filing return and process of approval of loan.

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

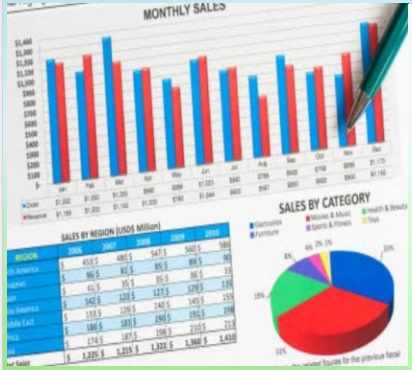
Financial Analysis Of Trendsetters (Finance)

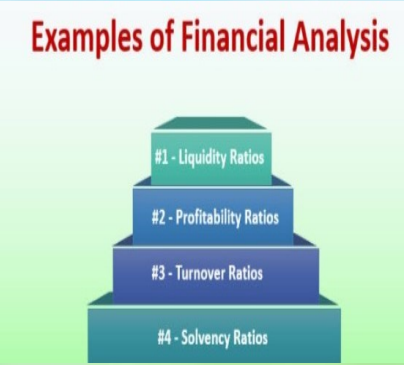
Brief idea of Project :The basic idea to do internship was to gain practical knowledge in vast area of accounting and finance. It also helps in getting exposure to the environment and expectations of performance on the part of analyzing financial statements in professional accounting practice. The Internship also helps us to build Employer valued skills such as teamwork, communication and attention to details.

Pragya singh
(pragyasingh96193@gnail.com)

Project Guide : Mrs. Pooja jogu

Screenshots of the Project / Photos of Working Model :





Applications :

1. To record transactions and Prepare financial statements
2. Assessing the financial positions to know the profit and loss of the company or firm

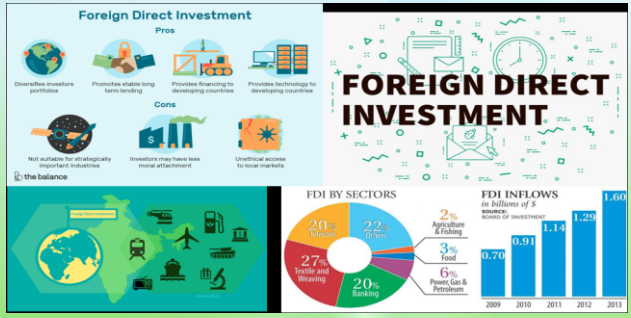
A STUDY ON IMPACT OF FOREIGN DIRECT INVESTMENT IN INDIAN BANKING SECTOR (BANKING)

Brief Idea Of Project : Today Indian Banks are as technology savvy as their counter parts in developed countries. The competitive and the reform force have led to the emergency of internet, e-banking, ATM, credit card and mobile banking too, in order to attract and retain the customers by bank. As a result of liberalization, privatization and the globalization mode, indian banks going global and many global banks setting up business in indian, the indian banking system is set to involve In to a totally new level it will help the banking system grow in strength going in to the future.

Pratik Malkar (pratikmalkar58@gmail.com)

Project Guide : Ms. POOJA ASHOK JOGU

Screenshots of the projects / photos of working model :



Applications :

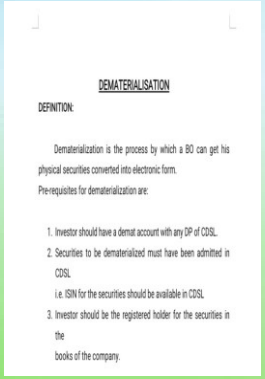
1. To provide a conceptual explanation of FDI.
2. It study the growth of indian banking by FDI.
3. To provide a comprehensive view of FDI in various sector of indian economy.
4. To show the important determinants affect the inflow of FDI on banking sector in india.

STUDY ON DEMATERIALISATION OF SECURITIES(Finance)

Brief idea of Project : Dematerialisation("Demat" in short form) signifies conversion of a share certificate from its physical form to electronic form. The term Demat, in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures, as required by The Securities Exchange Board of India (SEBI). In a Demat account, shares and securities are held electronically instead of the investor taking physical possession of certificates. And this project will be help to understand the mechanism in the Demat and also the process of Demat and mainly to analyse acceptance of Demat system among investors.

Asawari Gajanan Sawant
(asawarisawant2@gmail.com)
Project Guide: Ms. Pooja Jogu

Screenshots of the Project / Photos of Working Model :



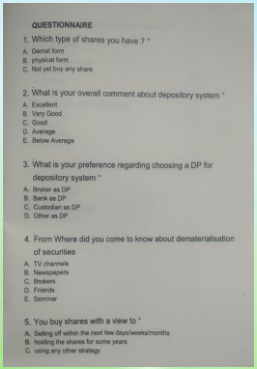
DEMATERIALISATION

DEFINITION:

Dematerialization is the process by which a BO can get his physical securities converted into electronic form.

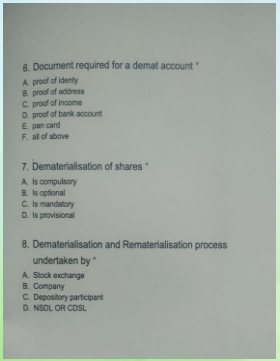
Pre-requisites for dematerialization are:

1. Investor should have a demat account with any DP of CDSL.
2. Securities to be dematerialized must have been admitted in CDSL
   i.e. ISIN for the securities should be available in CDSL
3. Investor should be the registered holder for the securities in the
   books of the company.



QUESTIONNAIRE

1. Which type of shares you have ? *
   A. Demat form
   B. physical form
   C. Not yet buy any share
2. What is your overall comment about depository system *
   A. Excellent
   B. Very Good
   C. Good
   D. Average
   E. Below Average
3. What is your preference regarding choosing a DP for depository system *
   A. Broker as DP
   B. Bank as DP
   C. Custodian as DP
   D. Other as DP
4. From Where did you come to know about dematerialisation of securities
   A. TV channels
   B. Newspapers
   C. Brokers
   D. Friends
   E. Seminar
5. You buy shares with a view to *
   A. Selling off within the next few days/weeks/months
   B. holding the shares for some years
   C. using any other strategy



6. Document required for a demat account *
   A. proof of identy
   B. proof of address
   C. proof of income
   D. proof of bank account
   E. pan card
   F. all of above
7. Dematerialisation of shares *
   A. Is compulsory
   B. Is optional
   C. Is mandatory
   D. Is provisional
8. Dematerialisation and Rematerialisation process undertaken by *
   A. Stock exchange
   B. Company
   C. Depository participant
   D. NSDL OR CDSL

Applications :

1. Helps to understand the process of dematerialisation of securities and depository system .
2. Understand DEMAT process and actual service provided by the Depository participant.
3. Study Changing Trends in Acceptance of Demat System among Investors .

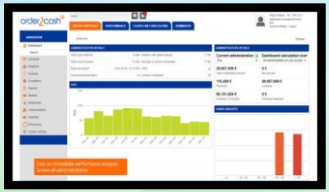
CREDIT MANAGEMENT AND LIQUIDITY OF MANUFACTURING COMPANY (Domain – Accounting)

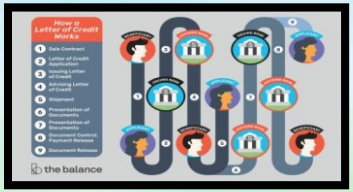
Brief idea of Project : The Credit Management and manufacturing incorporates all of a company's activities aimed at ensuring that customers pay their invoices within the defined payment terms and conditions. Effective Credit Management serves to prevent late payment or non-payment. Getting it right reinforces the company's financial or liquidity position, making it a critical component in any business. This tells you all about the importance of good credit management, the benefits and how to create a robust platform.

Mansi Bendal (mansibendal@gmail.com)

Project guide : Ms.pooja jogu

Screenshot of the project / photo of working model :





Application :

1. These are useful to setting up and designing your credit management.
2. It allows to structure the business, improve performance and relationships between the different services that compose it.

Internship Project on GST filing (Internship)

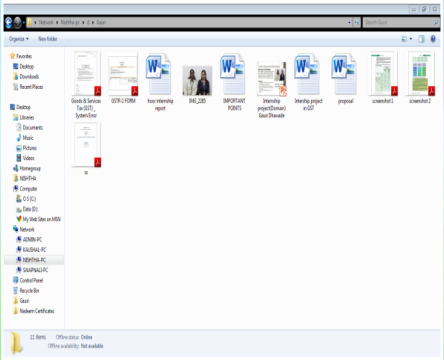
Brief Idea of Project: The basic idea of a project is to get practical knowledge of GST. Because, GST has replaced many Taxes and Duties like Customs duty , Excise duty, Octroi duty, VAT and Service Tax. The scope of GST is wide and applicable to various goods and services which may be supplied/provided by Proprietors, Partnership firm, Companies , LLPs. Since GST is Indirect Tax it is applicable for everyone.

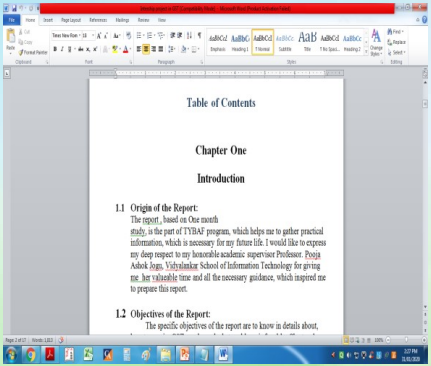
Gauri Dhawade

(gauridhawade01@gmail.com)

Project Guide : Mrs. Pooja Jogu

Screenshots of the Project / Photos of Working Model :





Applications :

1. It is useful for me to get practical knowledge about GST.

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

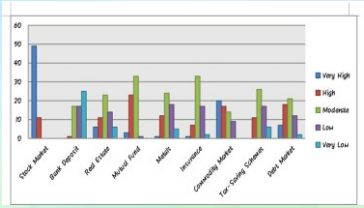
Saving And Investment Pattern Of Salaried Class People (Finance)

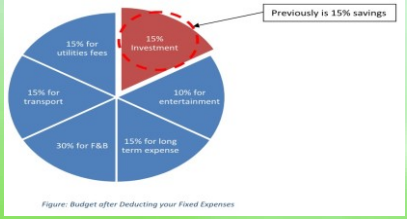
Brief Idea of the Project :- Investment is an type of activity that is engaged in by the people who have to do savings i.e. investments are made from their savings, or in other words it is the people invest their savings. A variety of different investment options are available that are bank, Gold, Real estate, post services, mutual funds & so on much more. Investors are always investing their money with the different types of purpose and objectives such as profit, security, appreciation, Income stability. Researcher has here in this paper studied the different types and avenues of investments as well as the factors that are required while selecting the investment with the sample of salaried employees by conducting the survey through questionnaire in Mumbai city of, India.

Manish Salav
(manishsalav80@gmail.com)

Project Guide : Ms. Pooja Ashok Jogu

Screenshots of the Project / Photos of Working Model :





Applications :

1. To study the investment preference among the salaried people working in different sectors in Mumbai City, Maharashtra, India.
2. To know the factor that is influencing investment behavior of the peoples.
3. To analyze the pattern of investment and saving among the salaried investors.
4. To find the problems that is faced by the investors.

RISK AND RETURN ANALYSIS OF HDFC MUTUAL Fund(banking)

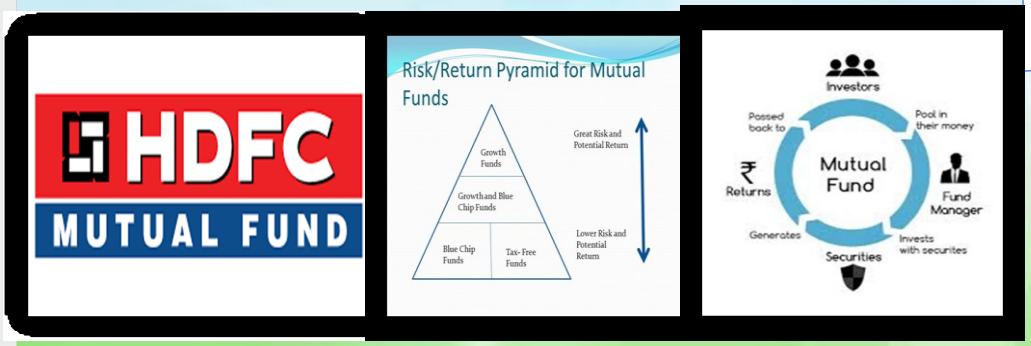
brief of the project : A Mutual fund is a common pool of money in which investors put in their contribution. This collective amount is then invested according to the investment objective of the fund. These funds are operated by money managers or fund managers, who by investing in line with the specified investment objective attempt to create growth or appreciation of the amount for investors. The objective of this project is to observe the return from selected Mutual fund and also to understand the growth oriented Mutual fund are earning higher returns than the benchmark returns(or market Portfolio /Index returns)in the terms of risk. The information is collected through questionnaire method. Based on information collected I would conclude that it help the investor to ascertain risk and return relationship in Mutual fund

MAYURI NAWALE

(mayurinawale17.mn@gmail.com)

PROJECT GUIDE: MS POOJA JOGU

Screenshots of the Project / Photos of Working Model :



Application:

1. This project can be used for investors to invest in Mutual fund and also to compare the risk.

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

A Study On An Analysis On HDFC Bank Share Price Behaviour (Finance)

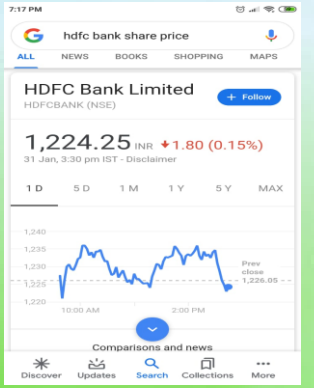
Brief idea of Project :The Indian capital Market has witnessed a tremendous growth. There was an explosion of investor interest during the nineties and an Equity Guilt emerged in statutory legislations has helped the capital market. Foreign Exchange regulation act is one such legislation in this direction. An important recent development has been the Entry of Foreign Institutional investors are participants to the primary and secondary markets for the securities. In the past several years, investments in developing countries have increased remarkably. Among the developing countries India has received considerable capital inflows in recent years.

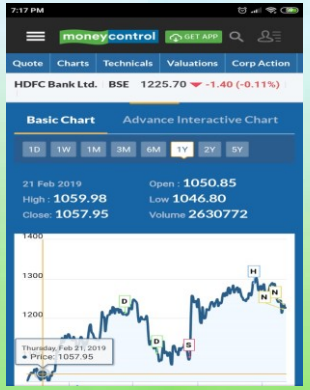
Namrata Indla

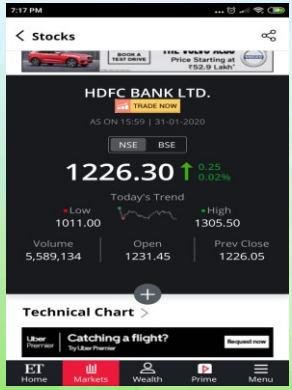
(namrataindla22@gmail.com)

Project Guide : Ms. Pooja Jogu

Screenshots of the Project / Photos of Working Model :







Applications :

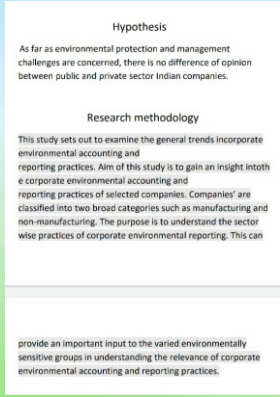
1. A platform to know the share price behaviour of a hdfc bank
2. People can be aware of stock market and investing in shares

To Study green accounting of firm (Accounting)

Brief idea of the project : Green accounting is a type of accounting that attempts to factor environmental costs into the financial results of operations . The major purpose of green accounting is to help businesses understand and manage the potential quid pro quo between traditional economics goals and environmental goals . The main goal this type of research is to describe the data and characteristics about what is been studied. The idea behind this type of research is to study the awareness about green accounting.

Student Name : omkar sanjay manjarekar
Guide Name : Pooja Jogu

Screenshots of the Project / Photos of Working Model :



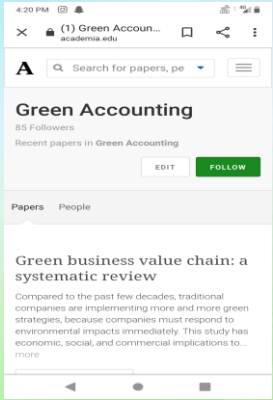
Hypothesis

As far as environmental protection and management challenges are concerned, there is no difference of opinion between public and private sector Indian companies.

Research methodology

This study sets out to examine the general trends incorporate environmental accounting and reporting practices. Aim of this study is to gain an insight intoth e corporate environmental accounting and reporting practices of selected companies. Companies' are classified into two broad categories such as manufacturing and non-manufacturing. The purpose is to understand the sector wise practices of corporate environmental reporting. This can

provide an important input to the varied environmentally sensitive groups in understanding the relevance of corporate environmental accounting and reporting practices.



Applications :

1. Green accounting is basically an environmental cost information to the current cost accounting system.
2. Identifying the hidden environmental cost and allocating it to proper product or manufacturing.

Investment sources for individual in different funds and schemes. (Finance)

Brief of the project : Every investors has a unique choice of invest investment avenues based on customised needs and goals .Every investment avenue has its owns unique sets of characteristics. This study explore association of demographic Characteristics with the investment objectives affecting choice of investment avenues of the individual investors The Investors decision depend on the risk and return relationship of various investment avenues influenced by the Psychology of the investors. In this study, survey approach has been adopted using a structured questionnaire The sample has collected from 50 respondents. The objective of the quick return, tax benefits and liquidity are found To have significant relationship with age. Expect , objective of tax benefits all the other investment objectives under study Has found to have a significant relationship with gender of the investors.

PRANITA RANE

pranu.rane12345@gmail.com:

PROJECT GUIDE: MSPOOJA JOGU

Screenshots of the Project / Photos of Working Model :

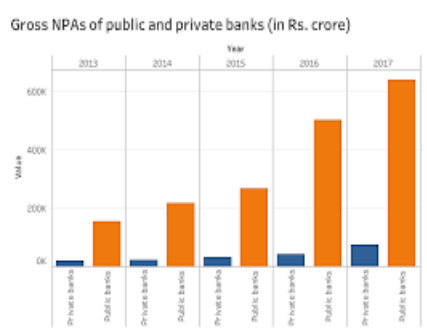
Application :

1. This project can be used as the based research for future project This project is useful for individual by investing in different sources.

A study on comparative analysis of NPA of Private banks and public banks (BANKING)

Brief idea of Project : The banking industry has undergone a sea change after the first phase of economic liberalization in 1991 and hence credit management. While the primary function of banks is lead to funds as loans to various sectors such as agriculture, industry, personal loans, housing loans etc., in recent times the banks have become very cautions in extending loans. Therefore, an NPA account not only reduces profitability of banks by provisioning in the profit and loss account, but their carrying cost is also increased which results in excess & avoidable management attention

Screenshots of the Project / Photos of Working Model :



PRIYANKA SIDRAM

(Dviyagupta001@gmail.com)

Project Guide : Ms. Pooja jogu

Applications :

1.To check the proportion of NPA of different types of banks in different categories.

2. To study the reasons for and impact of NPAs.

3.To study the concept of Non Performing Asset in perspective.

Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:

Project presented in Tantra -Vihar

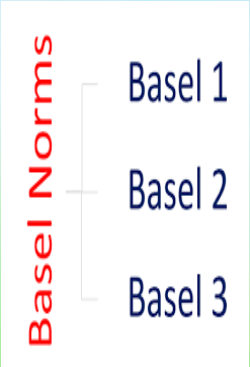
TO STUDY RISK MANAGEMENT IN BANKING SECTOR(Banking)

Brief idea of Project : 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. Basel II norms came as an attempt to reduce the gap in point of views between conflict practices. Therefore, the implementation of those resolutions emerged by the banks.

POORVA GAWDE
(poorvagawde21@gmail.com)

Project Guide: Mrs. Pooja Jogu

Screenshots of the Project / Photos of Working Model :

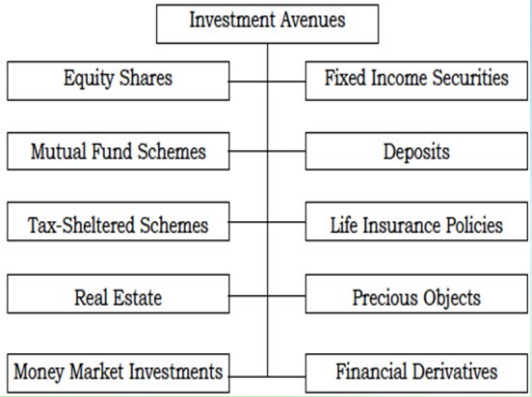


Applications :

1. Identifying keys for effective risk management
2. To understand the challenges and impact of Implementing Basel I, II & III.

Investors perception towards different investment avenues (Finance)

Brief idea of the project : My project focuses on investors perception towards the different investment avenue And it studies the changes in the Indian economy due to the investors choices . And the main objectives it is get know about all the investment avenue in detail. Also to get to know about all the investment opportunities .As to get to know how the investors handle risk taking



Rounak kher
(rounak.27kher@gmail.com)
Project guide: Pooja jogu

Applications:

1.To study the various investment avenue and the investors risk preference towards it.

2.To find out the type of risk where are considered by the investors.

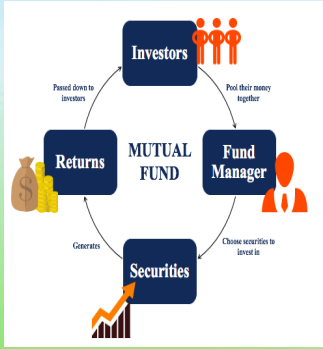
PROJECT ON COMPARATIVE STUDY ON MUTUAL FUND AND ULIPS(ACCOUNTANCY)

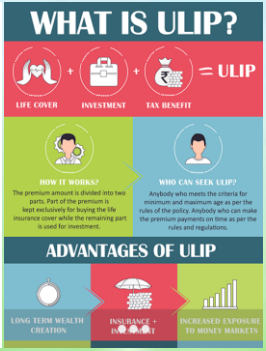
Brief idea of Project : The mutual fund industry started in India in a small way with the UTI Act creating what was effectively a small savings division within the RBI. Over a period of 25 years this grew fairly successfully and gave investors a good return, and therefore in 1989, as the next logical step, public sector banks and financial institutions were allowed to float mutual funds and their success emboldened the government to allow the private sector to foray into this area. The initial years of the industry also saw the emerging years of the Indian equity market, when a number of mistakes were made and hence the mutual fund schemes, which invested in lesser-known stocks and at very high levels, became loss leaders for retail investors.

SnehalAwale(snehalawale0708@gmail.com)

Project Guide :Ms.PoojaJogu

Screenshots of the Project / Photos of Working Model :





Applications :

1. To study about the mutual funds industry.

2. To study the approach of investors towards mutual funds and ulips.

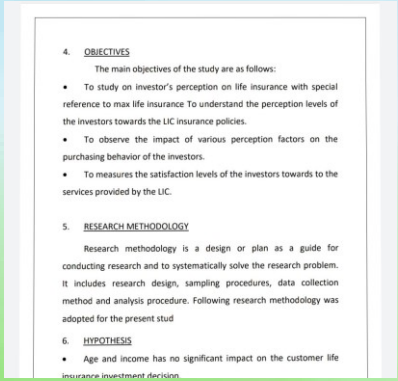
3. To study the behavior of the investors whether they prefer mutual funds or ulips.

Study on investors perception of investing in life insurance.(Finance)

Brief idea of the project : Investors, individual who commits money to investment products with the expectation of financial return. Generally, the primary concern of an investor is to minimize risk while maximizing return, as opposed to a speculator, who is willing to accept a higher level of risk in the hopes of collecting higher than average profit. The main goal of this type of research is to describe the data and characteristics about what is being studied. The idea behind this type of research is to study frequencies, averages, and other statistical calculations. Although this research is highly accurate, it does not gather the causes behind a situation

Student Name : Abhijeet Prakash Surve
Guide Name : Pooja Jogu

Screenshots of the Project / Photos of Working Model :



4. OBJECTIVES

The main objectives of the study are as follows:

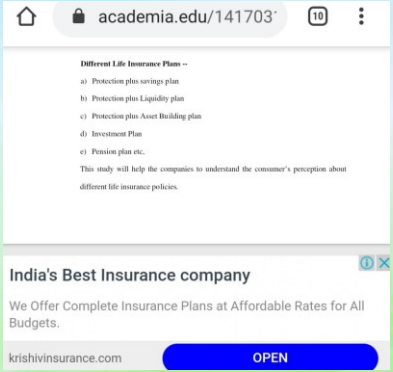
- To study on investor's perception on life insurance with special reference to max life insurance To understand the perception levels of the investors towards the LIC insurance policies.
- To observe the impact of various perception factors on the purchasing behavior of the investors.
- To measures the satisfaction levels of the investors towards to the services provided by the LIC.

5. RESEARCH METHODOLOGY

Research methodology is a design or plan as a guide for conducting research and to systematically solve the research problem. It includes research design, sampling procedures, data collection method and analysis procedure. Following research methodology was adopted for the present stud

6. HYPOTHESIS

- Age and income has no significant impact on the customer life insurance investment decision



Applications :

1. It will help people to know about the investment pattern in life insurance.
2. It helps to compare different life insurance policies with respect to different firms.

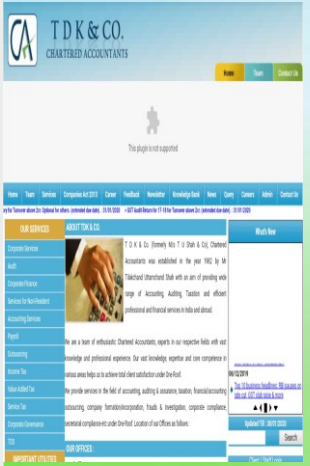
Internship Project as an Accountant in TDK & Co

Brief idea of Project : The basic idea to do Internship was to gain practical knowledge in vast area of Accounting and finance. It also helps in getting exposureto the environment and expectations of performance on the part of accountants in professional accounting practice. The Internship will also helps us to build Employer-valued skills such as teamwork, communication and attention to details. Through this internship project we are going to give all the details of the work done by us at the cimoany.

Shoeb Khan:-(shoebkhan.78670@gmail.com)

Project Guide:- Ms Pooja Jogu

Screenshots of the Project / Photos of Working Model :



Applications:

1. To gain practical knowledge in vast areas of accounting and finance.
2. To learn about various software's used for accounting.

To study the awareness of health insurance among the people.(Finance)

Brief of the Project : India is a hub of healthcare industry. It provides services such as medical treatment and surgeries at low cost in comparison with many countries in the world. Several reports have cited that by 2020 India will have the position amongst the top 3 healthcare markets in the world. Since age keeps on increasing and people are prone to sickness they should be covered with health insurance to be able to take care of their health. As per the data released by NSSO (2016) over 80% of India's population is not covered under any health insurance scheme. The objective of the study is to find out whether health insurance plans are fulfilling the needs of the society. To find out the awareness level of health insurance. To find out to what extent is the penetration level of health insurance schemes.

RitikaSangamritika.sangam 99@gmail.com)

Project Guide:Ms. Pooja Jogu

Screenshots of the Project / Photos of Working Model :

Application:

1. This project can be used as the base for investors to invest in health insurance.

Internship In Union Clearing Service(finance)

Brief idea of project : The "Union Clearing Service" has established in 2007 . It has made a name for itself in the list of top service providers of in India. The Union clearing service emerged in order to provide service to the national and international market. So we are also part of it by handling billing and ledger account and expanding the business in the market on large scale.

Gauri Santosh Pawar
(pawargauri419@gmail.com)

Project Guide : Mr.Sandip Khandekar

Applications:

1. A platform to handle financial challenges and risks.
2. To make economic growth.

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

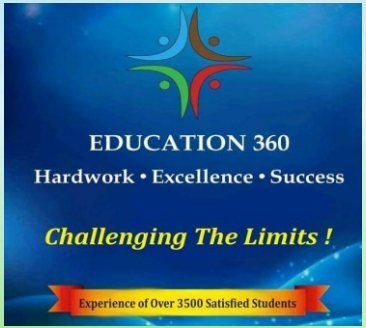
Internship In Education Institution

Brief Idea of Project : Experienced Proprietor with a demonstrated history of working in the accounting and educational institutes . Skilled in Tax, Accounting and Financial Accounting. Strong entrepreneurship professional graduated from the Mumbai University. Vision Building is a challenging exercise as it aims to construct future scenarios and link the present with future.

Namrata more
(namratamore7728@gmail.com)

Project Guide: Mr. Sandip Khandekar

Screenshots of the Project / Photos of Working Model :



Applications :

1. I'am working as a junior executive accountant at classes
2. I work in future in corporate it will help me to learn how the field work as an accountant works.

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

Internship In Education Institution

Brief Idea of project: Experienced proprietor with a demonstrated history of working in the accounting and educational institutes. Skilled in tax, and Financial Accounting. Professionally graduated from the Mumbai University. It is true that without vision, cultures, communities and civilization perish.

Purva Sawant(purvasawant22@gmail.com)

Project Guide: Mr.Sandip Khandekar

Screenshots of the Project / Photos of Working Model :

Application:

1. To work in future in corporate it will help me to learn how the field work as an accountant

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

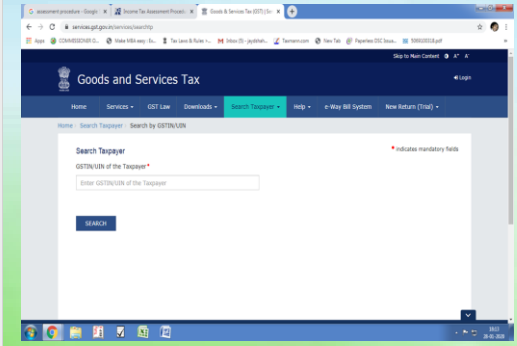
Internship In Dinesh Rasikalal Shah & Co

Brief idea of Project : Dinesh Rasikalal Shah & Co gives me an opportunity to learn more about Filing Returns, Advance Tax payment, Preparing Financial Statements, Audit of different financial bodies and many other related procedures of audit and taxation. Those associated with the firm have regular interaction with industry and other professionals which enables the firm to keep pace with contemporary developments and to meet the needs of its clients.
My Role: Preparing Tax Computation, Auditing, Generate UDIN, Data Entry, Preparing Financial Statements etc.

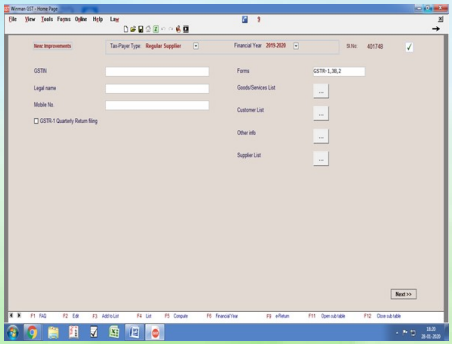
Ritu Ramakant Mayekar.
(ritumayekar08@gmail.com)

Project Guide : Prof. Sandeep Khandekar.

Screenshots of the Project / Photos of Working Model :



Goods And Services Tax Website



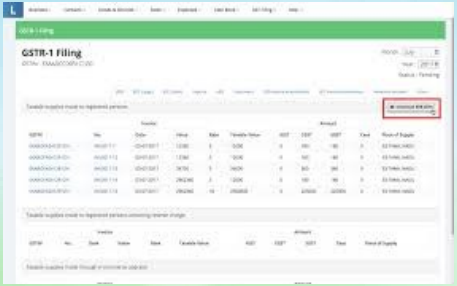
Winman GST

Applications :
1. Application of business administration knowledge and insights.
2. It will help shape my career as a C.A.

Study Of Internship In C.A. Firm

Brief idea of Project : Experienced Proprietor with a demonstrated history of working in the accounting industry. Skilled in Tax, Internal Audit, Auditing, Accounting, and Financial Accounting CA firms were primarily restricted to traditional areas of practice including auditing, accounts, and taxation.

Screenshots of the Project / Photos of Working Model :



Priya Shelke.
(priyashelke665@gmail.com)

Project Guide : Mr. Sandeep Khandekar

Applications :

1. I am working as a junior executive accountant in CA firm
2. It will help me to learn how the field work in accounting

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

Amalgamation of Bank of Baroda, Dena bank and Vijaya bank. (Banking)

Brief idea of Project : In a first three-way amalgamation, Vijaya Bank and Dena Bank merged with Bank of Baroda from April 1 2019, to create the third-largest lender of the country. According to the Scheme of Amalgamation, shareholders of Vijaya Bank will get 402 equity shares of BOB for every 1,000 shares held. The customers Including depositors of Dena bank will be treated as customer of bank of Baroda. The announcement of three way merger was among the several reforms initiatives undertaken by financial services secretary Rajiv Kumar to make public sector bank healthy, robust and globally competitive.

amardeepgupta911@gmail.com

Amardeep Shyamsunder Gupta

Project Guide :
prof. Sandip Khandekar

Screenshots of the Project / Photos of Working Model :

crore in the PSBs in the current fiscal. As a result five public sector banks including Bank of India, Corporation Bank and Allahabad Bank were out of the prompt corrective action framework of the RBI earlier this year. Non-performing assets (NPAs) have shown negative trend in 2018-19 and have reduced by Rs 23,860 crore between April-September 2018.

Following the merger, the number of PSBs will come down to 18.

Announcing the merger, Finance Minister Arun Jaitley had said "the consolidation will help create a strong globally competitive bank with economies of scale and enable realisation of wide-ranging synergies".

The merged entity will have better financial strength, Financial Service Secretary Kumar had said adding that its net NPA ratio will be at 5.71 per cent, significantly better than PSBs' average of 12.13 per cent.

Besides, provision coverage ratio would be better at 67.5 per cent against an average of 63.7 per cent and the cost-to-income ratio of the combined entity would come down to 48.94 per cent as

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बैंक ऑफ बड़ौदा भवन

After the merger, Bank of Baroda said they are not closing down any branches as of now. (Pradeep Gaur/Mint)

Bank of Baroda, Dena Bank, Vijaya Bank merger: From cheque books to branches, what customers should know

2 min read . Updated: 02 Apr 2019, 12:14 PM IST

Staff Writer

- Dena Bank and Vijaya Bank are part of Bank of Baroda from April 1
- Here is all you need to know about how the Bank

Business Today

SAEEE - 2020

TOLL FREE NUMBER: 1800 425 1770

BoB-Dena Bank-Vijaya Bank merger: Here's what will change for customers of these banks from April 1

With the merger of Vijaya Bakk and Dena Bank with the Bank of Baroda, some things might change for the customers of the two banks.

By BusinessToday.In Thursday, March 28, 2019

Walk in to a CaratLane store and get your fave design today

Applications :

1. To make public sector bank healthy , robust and globally competitive.
2. To gain insights in to amalgamation activities of this three banks.

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

Merger and Acquisition of KOTAK & ING VYSYA (BANKING)

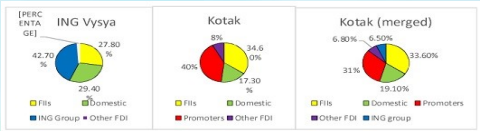
Brief idea of Project :
situation in which two banks pool their assets and liabilities to become o ne bank. Because this can have a significant impact on the financial indu stry. Small banks merged with large banks forcefully to safeguard the interest of depositors while on the other hand voluntary mergers take place for various benefits such as strengthen the market position, managerial efficiency and many more. Mergers & Acquisition can include a number of different transactions, such as mergers, acquisitions, consolidations, tender offers, purchase of assets and management acquisitions. In all cases, two companies are involved.

SHUBHAM SAWANT

(shubhsawant786@gmail.com)

Project Guide : Mr. SANDEEP KHANDEKAR

Screenshots of the Project / Photos of Working Model :



Key Ratios (%)	Kotak (Merged) FY14	ING Vysya H1FY15	Kotak (Consol) H1FY15	Kotak (Merged) H1FY15
CASA*	32.49%	33.06%	31.08%	31.86%
NIM	4.53%	3.46%	5.05%	4.55%
Cost / Total Net Income*	51.35%	55.26%	51.87%	52.98%
GNPA	1.68%	1.59%	1.59%	1.59%
NNPA	0.68%	0.42%	0.84%	0.70%
CAR - Tier I*	16.47%	13.22%	16.63%	15.22%
CAR – Total*	17.97%	14.99%	17.59%	16.51%
ROA	1.82%	1.07%	2.21%	1.84%
ROE	13.04%	8.90%	14.26%	12.83%
Book Value / Share (Rs)	288	391	266	308

* Based on Standalone financials; Half year numbers are annualized, as applicable

Applications :

1. Through mergers, bank can scale up its business and gain large no. of customers quickly.
2. A bank can bring better efficiency to the business and banking operations

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

Internship In Co-oprative Society

Brief idea of project : Shri. Kumbhajai co-operative credit society is an independent group of people belonging to the same class, come together voluntarily to tend to they're common economic, social and cultural agendas and requirements through an enterprise which is jointly-owned and controlled democratically by such people. It reflects the willingness of the society to be able to help each other while balancing the principles of social responsibility and mutual help for the benefit of members and profit earning to be able to operate efficiently for the long term.

Pratik parab

(parabpratik25@gmail.com)

Project Guide: prof. Sandip khandekar

Screenshots of the Project / Photos of Working Model :

Applications :

1. Credit cooperative society is beneficial for all class
2. It will help in future for investments.

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

Internship In Janakalyan C0-oprative Bank

Brief idea of project : Janakalyan Sahakari Bank Ltd is an transparent operations, personalised services, and professional administration, coupled with social commitment have been the hallmark of the Bank, which has shown steady growth over the past four decades and is presently one of the leading Co-operative Banks in Maharashtra based on business mix. Strive to be the leader amongst the urban co-operative banks in terms of profitability , productivity and innovation while striving to meet its social commitments. To become the most preferred Bank by providing excellent technology-based services and building relationships.

Aditi Patil (aditipatil672@gmail.com)

Project Guide: Prof. Sandeep Khandekar.

Screenshots of the Project / Photos of Working Model :

जनकल्याण
(Scheduled Bank)
जनकल्याण सहकारी बँक लि.
JANAKALYAN SAHAKARI BANK LTD.

APPLICATIONS:

1. Customers' satisfaction is the topmost priority when it comes to delivery of services.
2. Offering efficient Banking services

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

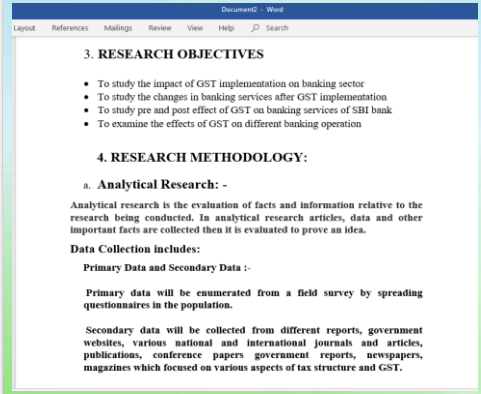
Study on impact of GST on SBI bank in the area of Khandeswar (Taxation)

Brief idea of Project : Goods and Service Tax (GST) regime was introduced on 1st July 2017 by Government of India. The main aim of GST was to simplify the existing complex taxation system. This research tries to understand about the effects of GST on different banking services. The banking sector have been most affected due to GST. Banks delivers a number of different services to public. This research study will help to identify about the changes in those banking services. This study will also compare pre-and-post effect of GST on banking services and will also study about the changes in public behaviour towards these changes.

Saurabh Sinha (ssaurabh0114@gmail.com)

Project Guide : Mr. Sandeep Khandekar

Screenshots of the Project / Photos of Working Model :



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3. RESEARCH OBJECTIVES

- To study the impact of GST implementation on banking sector
- To study the changes in banking services after GST implementation
- To study pre and post effect of GST on banking services of SBI bank
- To examine the effects of GST on different banking operation

4. RESEARCH METHODOLOGY:

a. Analytical Research: -

Analytical research is the evaluation of facts and information relative to the research being conducted. In analytical research articles, data and other important facts are collected then it is evaluated to prove an idea.

Data Collection includes:

Primary Data and Secondary Data :-

Primary data will be enumerated from a field survey by spreading questionnaires in the population.

Secondary data will be collected from different reports, government websites, various national and international journals and articles, publications, conference papers government reports, newspapers, magazines which focused on various aspects of tax structure and GST.

webtel CORE OF GST KNOWLEDGE HUB NEWS FEED GST IMPACT GST SERVICES COMPANY SUPPORT BLOG GST India

IMPACT OF GST ON FMCG SECTOR
IMPACT OF GST ON E-COMMERCE
IMPACT OF GST ON TELECOM SECTOR
IMPACT OF GST ON AUTOMOBILES SECTOR
IMPACT OF GST ON IT SECTOR
IMPACT OF GST ON HOSPITALITY SECTOR
IMPACT OF GST ON MSME
IMPACT OF GST ON THE INDIAN ECONOMY
IMPACT OF GST ON AGRICULTURE
IMPACT OF GST ON REAL ESTATE

Impact of GST on the Banking Sector

Goods and Services Tax (GST) regime was rolled out in India on 1st July 2017, and since then every sector and industry saw its effect in varying proportions. However, the impact of GST on the banking sector is high and in a way, the functioning of banks is affected the most.

Amongst all the sectors under GST, the financial industry is one of the major sectors. So, forming a structure to keep up with GST changes is a necessity for banks and NBFCs. But, it is difficult for these banks and NBFCs to adjust to this structure as they provide various services such as lease transactions, loans, hire purchase, and other non-fund and fund operations.

Moreover, the GST has increased the tax to 18% on services provided by banks and NBFCs. Earlier, only 15% service tax was levied on services of NBFCs and banks.

Also Read: One Year for GST - Pros and Cons

Check out the full classification to evaluate the impact of GST on Banks and NBFCs.

GST and Its Impact on Financial Sector

Applications :

1. It will help the people know about changes in banking services after implementation of GST.
2. It will compare pre and post effect of GST on banking services

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

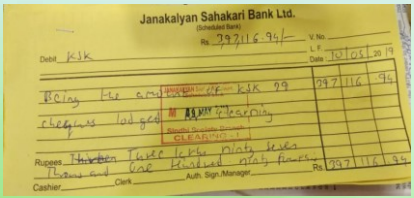
Internship In Banking Sector

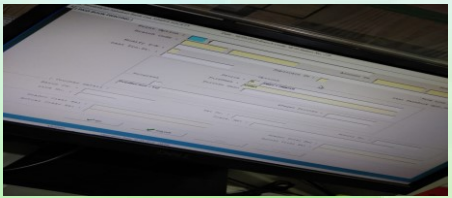
Brief idea of Project: Experienced Proprietor with a demonstrated history of working in the Janakalyan Sahakari Bank Ltd. I learned how to pass entries for Outward Cheque, Inward Cheque, Transfer Cheque & FD and I also learned about the Passbook update. I gain knowledge about the enrol for SMS Banking, Mobile Banking, ATM card, Cheque books of customers.

Anita Malikram Chaudhari
(anita0422kumari@gmail.com)

Project Guide : Prof. Sandeep Khandekar

Screenshots of the Project / Photos of Working Model :





Applications :

1. I worked at Janakalyan Sahakari Bank Ltd. As a Junior Clerk.
2. It will help me to learn how the field work in banking sector

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

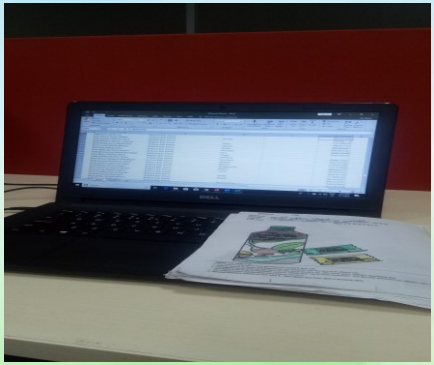
Internship in Sapat & Co. (Accounting & Auditing)

Brief idea of Project :Sapat Group has been around for a long time. We launched one of India's oldest OTC pharma brands Sapat Lotion in 1897, and ventured into the tea industry in in 1905. Experienced about the Accounting & Auditing. Examine that how to record financial transactions and it ensures that records are accurate. It helps organization to run efficiently.

Jyoti Suresh Shigvan
(jyotishigvan123@gmalil.com)

Project guide:
Mr. Sandip Khandekar

Screenshots of the Project / Photos of Working Model :



Applications :

1. A platform to connect with co-operate world.
2. Gain relevant skills and experience in accounting field.

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

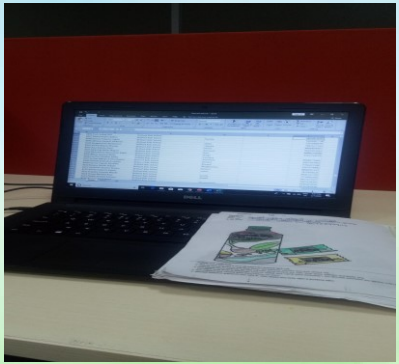
Internship in Sapat & Co. (Accounting & Auditing)

Brief idea of Project :Sapat Group has been around for a long time. We launched one of India's oldest OTC pharma brands Sapat Lotion in 1897, and ventured into the tea industry in in 1905. Experienced about the Accounting & Auditing. Examine that how to record financial transactions and it ensures that records are accurate. It helps organization to run efficiently.

Ashwani Jaiswal
(ashwanijaisawal740@gmail.com)

Project Guide : Mr. Sandip Khandekar

Screenshots of the Project / Photos of Working Model :



Applications :

1. A platform to connect with co-operate world.
2. Gain relevant skills and experience in accounting field.

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

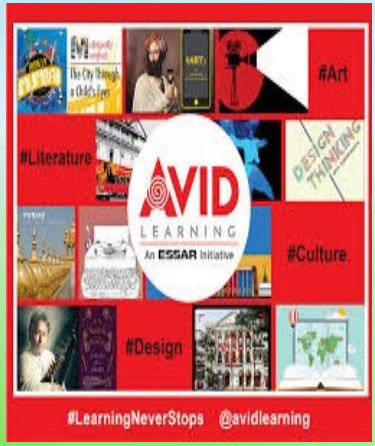
Internship in Avid Learning (An Essar Initiative)

Brief idea of Project : Avid Learning, the cultural philanthropy arm of the Essar Group founded in 2009 has, over the past decade, grown into one of Mumbai's leading public programming platforms and is firmly entrenched in the country's wider cultural ecosystem. We get to learn how the payments are to be made to the vendor using net Banking. Making the entries of every invoice in Tally. Bank Reconciliation every first week of every month.

Sneha Guda
(snehaguda91@gmail.com)

Project Guide : Sandeep Khandekar

Screenshots of the Project / Photos of Working Model :



Applications :

1. A platform to understand how Tally is operated.
2. Helps in Booking the Invoices, Bank Reconciliation.

A Study Of Individual Taxpayers Rights And Obligations (Taxation)

Brief idea of Project : In many countries there is little specific protection given under the law to taxpayers rights. It is usually covered by the general law. It excludes the judicial review of the actions of the tax authorities as well as encourages the court to interpret the law in favour of the tax authorities. The main goal of this type of research is to describe the data and characteristics about what is being studied. The idea behind this type of research is to know the latest tax rates prevailing for individuals.

Pankaj Kumar Madhesia
(madhesiapankaj2@gmail.com)

Project Guide : Mr. Sandeep Khandekar

Screenshots of the Project / Photos of Working Model :

	TAXPAYER A	TAXPAYER B	TAXPAYER C	VERY SENIOR CITIZEN TAXPAYER
GROSS TOTAL INCOME	₹3 LAKH	₹4 LAKH	₹8 LAKH	₹4.5 LAKH
Exemptions (HRA, conveyance, LTA, etc)	₹20,000	₹1.6 lakh	₹2 lakh	Nil
Deductions (80C, 80D, 80TTA)	₹40,000	₹70,000	₹1.5 lakh	₹1.5 lakh
Net taxable income	₹2.4 lakh	₹1.7 lakh	₹4.5 lakh	₹3 lakh
Tax payable	Nil	Nil	₹15,450	Nil
Tax deducted at source	Nil	Nil	₹15,450	₹25,000
WHETHER INDIVIDUAL HAS TO FILE RETURNS?	YES Even though tax is nil, the gross income before deductions is above basic limit.	NO After exemptions, the gross income is below the basic limit.	YES Even though all taxes are paid, gross income is above the basic limit.	YES Return has to be filed to claim refund of TDS on bank deposits.

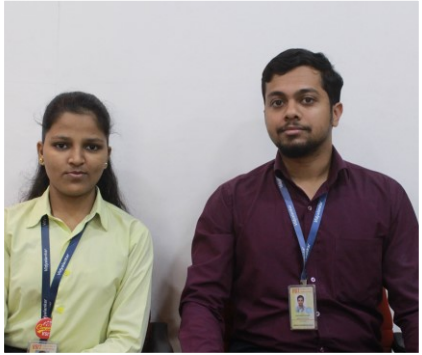
Applications :

1. Awaring taxpayers about the amount of tax they are paying and period of payment of tax.
2. Also awaring their rights and obligations.

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

A study of consumer perception towards GST and Barriers in filing GST Return (Taxation)

Brief idea of Project : The project is the study of consumer perception towards GST and barriers in filing GST return. This study will help people who are not aware of GST and how to file the GST Return. GST had various impacts on the country as a whole. This project focuses mainly on the hurdles which are experienced by the tax payers in complying with GST provisions of return filing, having special focus on technical problems in online return filing.



Rupali Sharma
(hirupalisharma16@gmail.com)

Project Guide : Mr. Ajay Poojary

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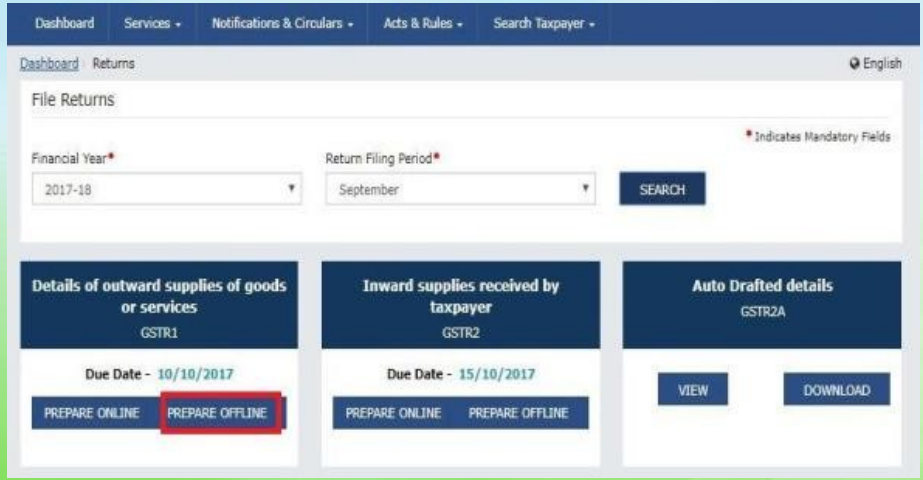


Applications :

1. People who are not aware of GST till now will come to know.
2. People will be able to overcome the problems in filing GST return.

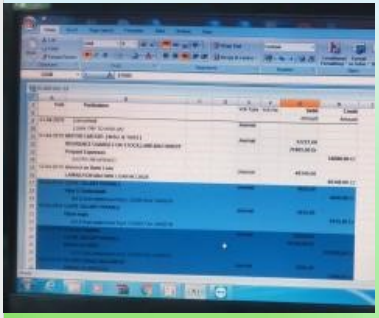
Internship Project as an Audit Assistant in Herwardker and Joshi Chartered Accountant(Auditing)

Brief idea of Project : The firm is a medium sized firm and hence the partners are personally involved in the assignments at suitable levels. The personal involvement of the experienced partners helps the firm to understand the business of the client better. This facilitates in planning the assignment management program in an excellent manner, delegating the work to the members of the execution team. The firm has a vast experience in various types of audits. The firm has conducted statutory audits, internal audits, management audits, tax audits, software audits, ABC audits, business process audits, bank audits for various companies. The firm has been able to groom several young students into Chartered Accountants and considers them to be its brand ambassadors and intangible assets. All these young professionals have been successfully able to make a mark in the field that they have selected.

Pawan Singh Bisht
(pawanbisht@gmail.com)

Project Guide : Mr. Ajay Poojary

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

Applications :

1. To expose ourselves to the environment and expectations of performance on the part of accountants in private, public and government entities.
2. To apply business concepts and theories to real-world decision making.

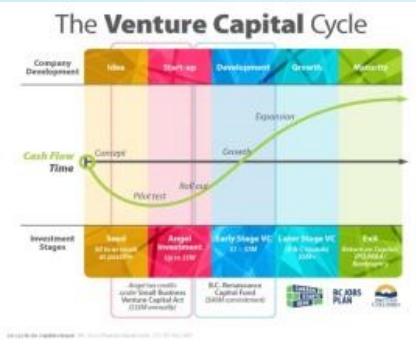
Tax Policy for Startup and Venture Capital (Taxation)

Brief idea of Project: Taxes are one factor influencing their investment decisions. High taxes can discourage some investments, while tax incentives can encourage others. Wide differences in effective tax rates, moreover, alter the composition of investment, boosting it in some areas while reducing it in others. Some differences in tax treatment across forms of investment might be warranted on policy grounds (for example, encouraging investments that produce extra societal benefits), but differential tax incentives usually inefficiently distort investment decision and reduce total economic output. Policymakers should therefore give careful attention to those incentives and disincentives and their effects on investment and innovation.

Thevar Prakash
(thevarprakash530@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



Applications:

1. They must maintain separate account books for their eligible businesses.
2. They must ask a Chartered Accountant to audit their books.
3. They must use form 10CCB to furnish their audit report along with their ITR.

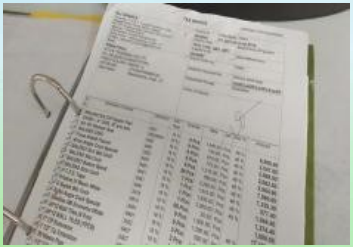
Internship Project as an Audit Assistant at Firm of Herwadkar and Joshi(Auditing)

Brief idea of Project: Chartered accountants work in all fields of business and finance including, taxation, financial and general management. Some are engaged in public Practice work, others work in the private sector and some are employed by Government bodies. Chartered accountants institutes require members to undertake a minimum level of continuing professional development to stay professionally Competitive. They facilitate special interest group (for instance, entertainment and Media, or insolvency and restructuring) which lead in their fields.

Shubham Gupta
(shubhamgupta100697@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



Applications :

1. Real time auditing.

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

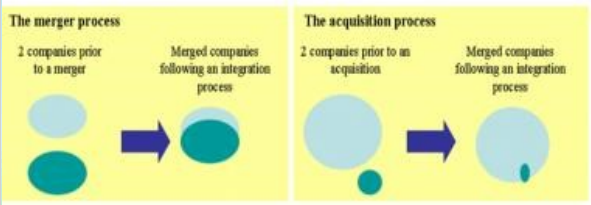
A study on merger of Idea in Vodafone(Finance)

Brief idea of Project :This project is about merger of Idea in Vodafone. Mergers have been the prime reason by which companies around the world have been growing. The two companies decided to **merge** their business after the sector witnessed a huge tariff war and reduction in margins with entry of new telecom operator Reliance Jio.

Prajakta Raskar
(prajktaraskar123@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



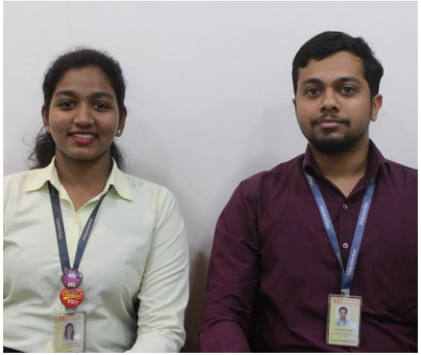
Applications :

1. It is helpful to suggest companies regarding merger and its benefits during difficult situations.

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

Internship at Janakalyan Bank LTD. (Banking)

Brief idea of Project : This project is about internship at Janakalyan Bank LTD. In this internship basic functions of bank were taught and how they were performed. Process of opening an account in the bank , process of outward cheques, process of cheque requisition and ATM card requisition.

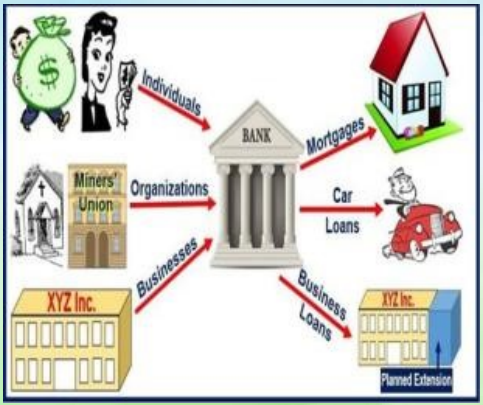


Purva Kandarkar
(purvakandarkar80@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

JANAKALYAN SAHAKARI BANK LTD.
(Scheduled Bank)



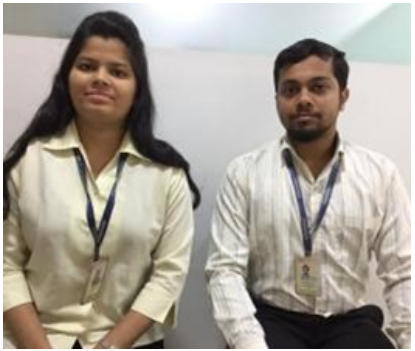
Applications :

1. I learned how to interact with customers on daily basis.

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

Internship at Digital Marketing Pvt Ltd (Accountancy)

Brief idea of Project : Accounting is very vital to the success of your business operations. Small/Midsize companies and enterprises can use an accounting software solution for balancing their term sheets. How big is your organization and how often will you be using a software for accounting? I'll say use of tally software for accounting is the best. Once you have figured out what you need an accounting software for, you can select the best possible choice that fits your business needs. And use of Tally in digital marketing provides you that facility to work with ease and efficiently.



Rasika Mestry
(rasikamestry509@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1. It helps in the preparation of financial statements.
2.It helps to keep business records in systematic manner.

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

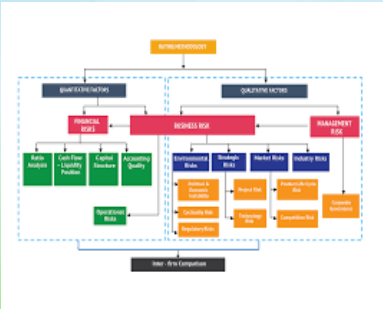
A Study on Rating Methodology of Rating Agencies in India (Finance)

Brief idea of Project : This project deals on the rating methodology of rating agencies in India. It is a study of four old SEBI recognized agencies including CRISIL. The time period of the study is from April 2001 to March 2006

Gaurav Mahalik
(gauravmahalik07@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



Applications :

1. It is helpful to suggest the credit rating agencies in India while assigning ratings on debt Instruments.

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

Internship on GST Filling in TDK & Company (Taxation)

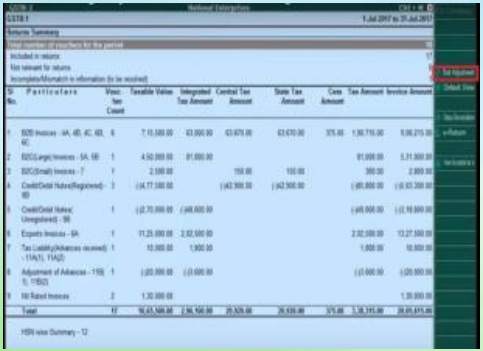
Brief idea of Project : Chartered accountants work in all fields of business and finance including, taxation, financial and general management .This project is based on internship which company purchase entries are recorded in tally and also filling GST on transactions. Chartered accountants institutes require members to undertake a minimum level of continuing professional development to stay professionally Competitive.

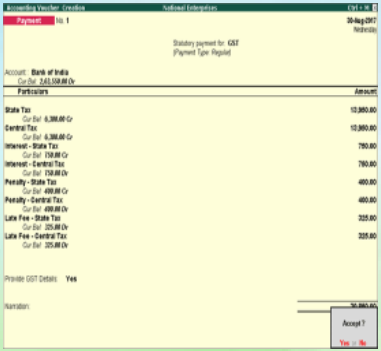
Sudeshna Chiluka

(sudeshnachiluka@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :





Applications:

1. It helps to file gst on transactions on purchase and sale transaction.
2. To apply business concepts and theories to real world decision making.

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

Internship on GST Filling in TDK & Company (Taxation)

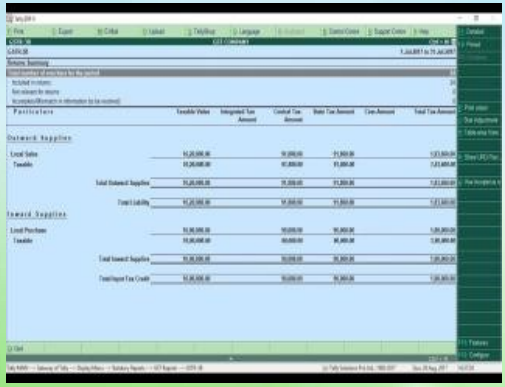
Brief idea of Project : chartered accountants institutes require members to undertake a minimum level of continuing professional development to stay professionally Competitive. Chartered accountants work in all fields of business and finance including, taxation, financial and general management. Some are engaged in public Practice work, others work in the private sector and some are employed by Government bodies.

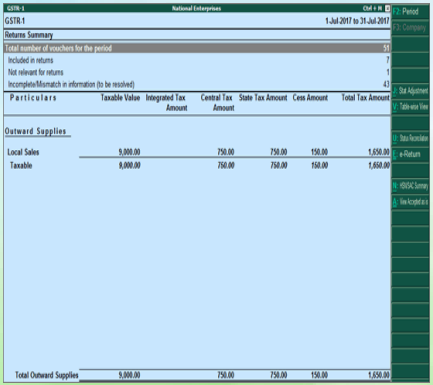
Meena Kudkyal

(kudkyalmeena9399@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :





GSTR-1 National Enterprises Ctrl + M

GSTR-1 1-Jul-2017 to 31-Jul-2017

Returns Summary

Total number of vouchers for the period	51
Included in returns	7
Not relevant for returns	1
Incomplete/Mismatch in information (to be resolved)	43

Particulars	Taxable Value	Integrated Tax Amount	Central Tax Amount	State Tax Amount	Cess Amount	Total Tax Amount
Outward Supplies						
Local Sales	9,000.00		750.00	750.00	150.00	1,650.00
Taxable	9,000.00		750.00	750.00	150.00	1,650.00
Total Outward Supplies	9,000.00		750.00	750.00	150.00	1,650.00

Applications:

1. It helps to file gs on transactions on purchase and sale transaction.
2. To apply business concepts and theories to real world decision making.

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

A step towards cashless society (Finance)

Brief idea of Project: This projects is based on the study of cashless society. Basically government sectors and banks are introducing new schemes to achieve the target of cashless society. The objective of the project is to find out what initiative are taken by the government and what kind of challenges they are facing and the second motive is to find out what benefits are given to consumer and salaried people.

Akanksha Tiwari

(7takansha77@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1. It helps me to know why people are not following cashless economy system.
2. It's a platform where you have a opportunity to connect with different people.

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

Internship project at Banga and Associates (Accountancy)

Brief idea of Project : Chartered Accountant works in all the fields of business and finance, including accounting, auditing, taxation financial and general management. Some are engaged in public practice work, others work in the private sector and some are employed by government bodies. A Chartered Accountant always do their work in various fields and I wish to learn it by choosing the main two fields as accounting and taxation. As taxation says filing GST Returns and accounting helps it by passing necessary accounting entries.

Anmol Rani Mittal
(manmol719@gmail.com)

Project Guide :Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1. It helps in preparation of financial statements.
2. It helps to apply books knowledge in the real world by filing returns.

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

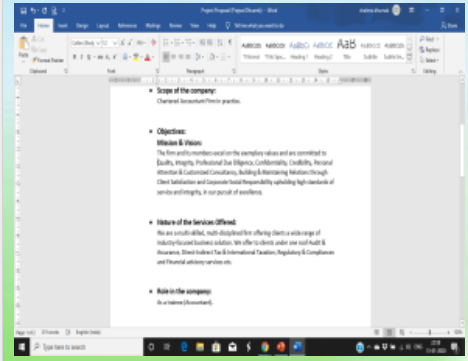
Internship at MANNY CA Association (Taxation)

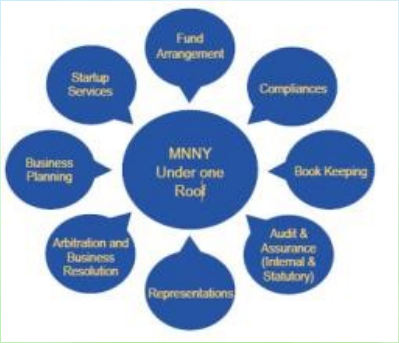
Brief idea of the project : The Internship on Taxation (Direct)makes an attempt to study the Bank summery, Tally, Capital Balance Sheet involved in the Direct Taxation. MNNY & Associates is a firm of Chartered Accountants established since 1994 and has been providing auditing and assurance services, accounting services, direct, indirect and international taxation services, financial advisory services, registration services and regulatory & compliance services under various statutes and acts. The Objective of The firm and its members excel on the exemplary values and are committed to Quality, Integrity, Professional Due Diligence, Confidentiality, Credibility, Personal Attention & Customized Consultancy.

Prajwal Dhumak
(prajwaldhumak08@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :





Applications :

1. Bank summery:
2. The General Income statement
3. The Financial Statement.
4. The Cash flow statement.

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

A Study on Plastic money after Demonetization (Finance)

Brief idea of Project: This project is about study on plastic money after demonetization Plastic money is a term that is used predominantly in reference to the hard plastic cards we use every day in place of actual bank notes. Plastic money was introduced in the 1950s and is now an essential form of ready money which reduces the risk of handling a huge amount of cash. They can come in many different forms such as cash cards, credit cards, debit cards, pre-paid cash cards and store cards. There is no burden of carrying a bunch of notes, no fear of loosing or forgetting the wallet at home. Nowadays even developing countries like India are encouraging the use of this plastic money more than cash due to these reasons. The "plastic" portion of this term refers to the plastic construction of credit cards, as opposed to paper and metal of currency.

Nikita Ghagare

(nikitaghagare184@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1. Money is much more convenient to carry around as you do not have to carry a huge some of money with you.
2. You can have your job's check directly deposited into the bank.
3. You can buy what you want without having the money right then to buy the item as long as you do not go over the card's limit.

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

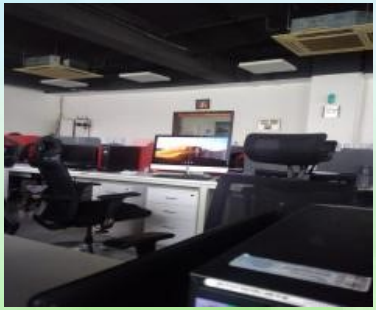
Internship at Simsol Technologies Services & Pvt Ltd (Banking)

Brief idea of Project: SimSol Technologies & Services Pvt. Ltd. is a private limited company incorporated in India promoted and managed by professionals with 200+ years of experience in Process and Technology in the BFSI domain. SimSol's mission is to provide world-class products and technology solutions to banks and help achieve their strategic intents quickly at reasonable costs.The term SimSol has been coined from Simple Solutions. SimSol builds next generation products based on technology that really helps enterprises achieve their objectives easily and quickly. SimSol intends to break the existing IT software development practices and create a unique experience for enterprises.

Suman Singh (pihu201998@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



Applications :

1) Providing services to bank
2) Providing software's to companies

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

Internship as an accountant in XYZ & associates (Accounting)

Brief idea of Project : To learn all types of income tax and GST tax related work income tax includes tax audit , filling income tax return of all types of assesse, income tax scrutiny work, passing the entries of passbook in tally data entry and passing entries from statements of bank ,etc. For gaining more than theoretical knowledge and also to gain experience in the accounting and taxation field.

Sarita Paliwal

(saritabagora33@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1 To learn practical knowledge bout accounting.

2. To gain experience.

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

Micro Finance Empowering Women Entrepreneurs (Finance)

Brief idea of Project : This study is limited to the women entrepreneurs within the limit of Mumbai city. To study various funds available for women entrepreneurs. To know various government policy for women entrepreneurs. To study the need and importance of micro-credit of economically disadvantage population. To study the role played by self help groups in offering micro-credit. To study the entrepreneurship and self – sufficiency.

Tejal Sawant (sawanttejal99@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

1. Training programme regarding micro entrepreneur skill and awareness, support and capacity building of members.
2. There is need of identification of livelihood opportunities, emphasis on IGAs, use of loan for productive purpose.

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

Internship at Jankalyan Sahakari Bank Ltd (Banking)

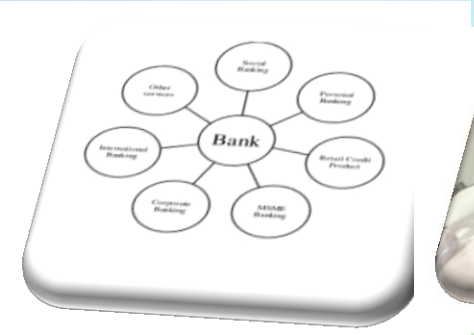
Brief idea of Project : This project is about internship at Jankalyan sahakari bank ltd. This internship is mainly based on how an clerk work in bank .The clerical work like passbook printing, cheque clearance doing NEFT And RTGS and issuing passbook and cheque book. This internship is about how basic function of bank goes on and how a clerk do their work.So finally this internship gives an idea about how an employee work in bank.

Mohd Saquib Nazar

(saquibnazar99@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :



Applications :

1. This Internship is useful for the people who are going to job in bank
2. It will be useful for people to know about how a bank work internally

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

Challenges and Opportunities of Indian Banking Sector (Banking)

Brief idea of Project: This project is based on challenges and opportunities in Indian banking sector. As the Indian banking sector is complex in nature. This project will briefly discuss about the technological updates and digitalization of Indian banking system. The newly introduced e-banking system made it easy to carry out transactions and other banking activities at your fingertips .The digitalization has helped to overcome the challenges and to avoid errors in transaction.

Priyanka Saroj

(Priyankasaroj7506@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

Applications :

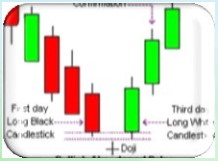
1. This topic helps me to know about the challenges and opportunities of Indian Sector.
2. To study the modern banking system in view of research study.

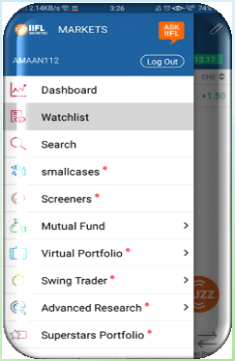
Awards if Any for TPP / Competitions / Paper Publication / Any Other Pls. Specify:
Project presented in Tantra -Vihar

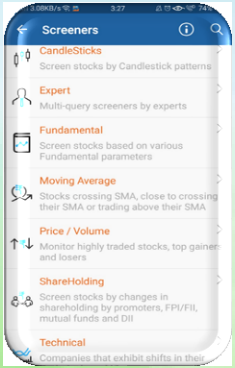
Internship project as an Assistant portfolio manger in IIFL.CO(Finance)

Brief idea of Project : Portfolio management is used for making the decision about investment. My Role in this internship was an assistant portfolio manager. The objective of the market research to determine the market fluctuation in the share market. My learning experiences were in theoretical and practical knowledge about the stock market. The company has given training to as for one month. For the analysis technique like fundamental analysis (Basic information), Technical analysis (like graphs, charts, and candlesticks). And I also have received communication skills as well as experienced in the corporate field. Practically I also did Intraday trading, swing trading, delivery trading, and Demat account opening then I completed my internship.

Screenshots of the Project / Photos of Working Model :







Mohammad Amaan Siddiqui : -
amaan11299@gmail.com

Project Guide : Mr. Ajay Poojary

Applications :

1. IIFL portal-To buy or sell the shares and holding to the shares
2. Demat portal-To open the Demat account.

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

Internship at Jankalyan Sahakari Bank Ltd (Banking)

Brief idea of Project : The project is on the internship that I did at Jankalyan Cooperative bank Ltd. In this internship I learned various front office works such as procedures of opening a bank account, passbook printing ,solving various queries of customers etc the project will have the detail information on my internship at the bank.

Neha Yogendra Gupta
(ng448821@gmail.com)

Project Guide : Mr. Ajay Poojary

Screenshots of the Project / Photos of Working Model :

जनकल्याण
(Scheduled Bank)

Applications :

1. I learned how to do NEFT and RTGS
2. Solving queries of people who hold an account in the bank
3. Drafting demand draft etc

A Study On Role Of Micro Finance Banks In Funding Small Traders (Finance)

Brief idea of Project : Microfinance institutions are bankers and lenders who provide microfinance services, such as deposits, loans, payment services, money transfers, and insurance to small traders. The importance *of* microfinance is that it provides much-needed financial services to poor and low-income households, entrepreneurs, and nascent businesses, who would otherwise not have access to such services.

ANUJA DALVI

(anujadalvi2000@gmail.com)

Project Guide : Ms. GUNA SUNDARI

Screenshots of the Project / Photos of Working Model :

Applications :

1.To find out the factors influencing finance through micro finance system.
2.To find out the effectiveness of microfinance for the growth of small traders.
3.To find out the challenges in micro finance.

A Study On Analysis Of Financial Performance Of The Company On Investment Decision Making (Accountancy)

Brief idea of Project : :Financial performance is used to measure the firm's overall financial health over a given period of time and can also be used to compare similar firms across the same industry. There are different mathematical measures to evaluate how well a company is using its resources to make a profit. Analysis of financial performance is crucial for investment decision making because it makes easy for investors to compare companies in the same industry and these analysis helps investors to analyze, read and interpret statements to generate the utmost gain possible. It also helps in assessing factors such as profitability ,efficiency and risk , industry outlook etc.

Farhana
Mastanmastanfarhana8@gmail.com)

Project Guide : Ms. GUNA SUNDARI

Screenshots of the Project / Photos of Working Model :

Applications :

1. It is useful for investors for taking effective investment decision and to generate upmost profit.
2. It provides necessary guidance to non-accountants and professionals alike how to compare the industry using the financial ratios.

A Study On Role Of Micro Finance Banks In Funding Small Traders (Internship)

Brief idea of Project : The basic idea to do internship was to gain practical knowledge in vast area of accounting and finance. It also helps in getting exposure to the environment and expectations of performance on the part of accountants in professional accounting practice. The Internship will also helps us to build Employer valued skills such as teamwork, communication and attention to details

Kabista Kanmani
(kabistakanmani1999@gmail.com(
anujadalvi2000@gmail.com)

Project Guide : Ms. GUNA SUNDARI

Screenshots of the Project / Photos of Working Model :

Applications :

1.Systematically record transactions
2.Prepare financial statements
3.Assessing the financial positions

A Study On Financial Challenges Of Startup's (Finance)

Brief idea of Project : The basic idea to do internship was to gain practical knowledge in vast area of accounting and finance. It also helps in getting exposure to the environment and expectations of performance on the part of accountants in professional accounting practice. The Internship will also helps us to build Employer valued skills such as teamwork, communication and attention to details.

Kushum Mehra
(mehrakushum99@gmail.com)(

Project Guide : Ms. GUNA SUNDARI

Screenshots of the Project / Photos of Working Model :

Applications :

1. Assessing government policies for start up's
2. To study the opportunities for start up's
3. To study reasons of startup failure
4. To study the financial challenges of startup's

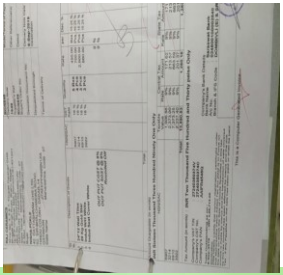
Internship Project On Taxation Audit And Corporate Service By Malde(Internship)

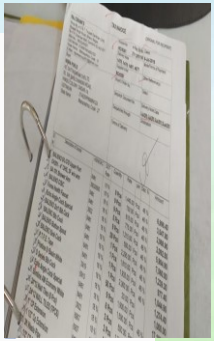
Brief idea of Project : chartered accountants work in all fields of business and finance including taxation , financial and general management. Some are engaged in public practice work. Others work in the private sector and some are employed by government bodies . chartered accountants institutes require members to undertake a minimum level of continuing professional development to stay professionally competitive .They facilitate special interest group (for instance , entertainment and media , or insolvency and restructuring) which lead in their fields .

RENU JAISWAL
(jaiswalrenu456@gmail.com)

Project Guide: Ms. Gunasundari

Screenshots of the Project / Photos of Working Model :





Applications :

1. This Project about taxation audit and corporate service by malde

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

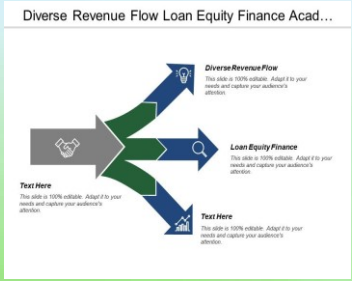
Financial Performance Evaluation Of Small Scale Industry (Finance)

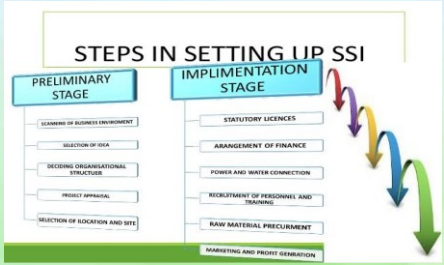
Brief idea of Project : Small scale industries play a focal role in the economic and social development of India in the post-independence era. The growth of the small-scale enterprises can be determined through maintenance of proper records of accounts, which provides the basis for safeguarding and controlling the business properties.

Saloni Dhapte
(salonidhapte99@gmail.com

Project Guide: Ms. Gunasundari

Screenshots of the Project / Photos of Working Model :





Applications :

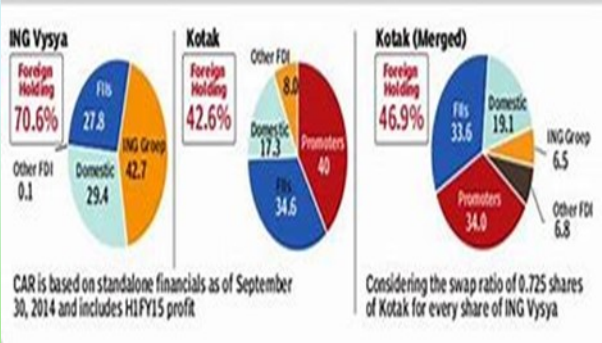
1. The factor responsible for growth of small scale industry.
2. To analysis the future growth of small scale industry.
3. To find out challenge of financial performance in small scale industry.

Merger And Acquisition In Backing Sector Of Kotak Mahindra Bank And Ing Vyas Bank (Accountancy)

Brief idea of Project : Mergers and acquisition is a consolidation of companies or banks. Mergers is the combination of two companies or banks while acquisitions is one company take over by the other. Through mergers and acquisition in the banking sector, the banks look for strategic benefits in the backing sector and also try to enhance their customer base. In this research i have selected merger of kotak mahindra bank and ing vyas bank to analyze M&A in backing sector.

SHALAKA SHIVGAN
(shalakashivgan2@gmail.com)
Project Guide: Ms. GUNA SUNDARI

Screenshots of the Project / Photos of Working Model :



Applications :

1.To study post mergers analysis of financial performance.
2.To study the challenges and problems related to merger and acquisitions in india.
3.To analysis of merger and acquisition deal in backing sector.

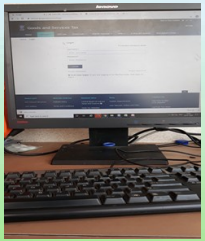
Internship project on K. R. BIND & COMPANY (Internship)

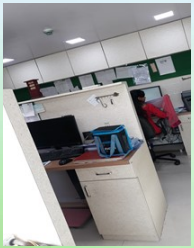
Brief idea of Project : K.R.BIND & COMPANY CHARTERED ACCOUNTANTS is a Proprietary firm having a incorporate on 2005. Existing CA Firm is work on Audit and Taxation matters. All types of Income Tax and GST Tax related work. Income Tax includes Tax Audit, filing of Income Tax return of all types of Assessee, Income Tax scrutiny work. GST Tax include GST Audit i.e. FORM NO -9 and 9C, working on and filing of all types of GST Return i.e. FORM 3B And GSTR1 (Monthly and Quarterly). In Income Tax, nature of service is yearly, but in GST Nature of service is monthly for GST payment but in GST Return it is monthly and quarterly (depending on previous year annual turnover).

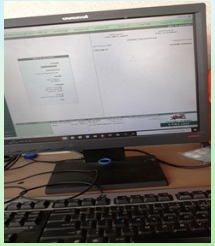
Shweta Main
(shwetamain99@gmail.com)

Project Guide : Ms.J.Gunasunadri

Screenshots of the Project / Photos of Working Model :







Applications :

1. Providing good quality of service to the entire client.
2. Solve all problems related to Income Tax and GST work.

A Study On Performance Of Mutual Fund In State Bank Of India (Banking)

Brief idea of Project : A mutual fund is an investment company that collects money from many people and invests it in a variety of securities. The company then manages the money on an ongoing basis for individuals and businesses . Thus a mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed portfolio at a relatively low cost . Anybody with an inventable surplus of as little as a few thousand rupees can invest in Mutual Funds . A Mutual Fund is a trust that pools the savings of the number of investors who share a common financial goal.

Yash Chavan
(yash29chavan@gmail.com)

Project Guide: Ms. Gunasundari

Screenshots of the Project / Photos of Working Model :

Applications :

1. To get an insight knowledge about mutual
2. To analysis the performance of mutual fund in state bank of india
3. To assess the investment pattern of the investment

Impact Of GST On Small And Medium Leather Business (Taxation)

Brief Idea of the Project :-Goods and service tax (GST) is an indirect Tax levied in India on the supply of goods and services. This indirect tax came into effect on 1st July 2017it is followed by all over India except Jammu and Kashmir. The tax replaced existing multiple taxes levied by central and state government. GST is collecting indirect tax across the value chain in a fair and transport manner, with - ONE NATION ONE TAX being the underlying principle that the government has tried to follow. GST is meant to bring every indirect form of tax under one roof. For small and medium sized businesses, owners or manufacturers have to take care of different taxes and have to run to various departments to fulfill all the tax-related documentations. Some file different taxes biannually, annually, half-yearly, etc. The more the departments, the more is the harassment. Currently, the total tax levied by the central and the state governments add up to 32%, but with the implementation of GST. This paper has tried to make an attempt to discuss the problem faced by them and still how the businesses are managing after the effect of the GST.

Manish Yadav

(manishmh7666@gmail.com)

Project Guide : Mr. Vijay Maruti Gawde

Screenshots of the Project / Photos of Working Model :

Top 10 States with number of MSMEs

State	No. of Composition Dealers
Uttar Pradesh	3,54,629
Rajasthan	1,59,368
Maharashtra	1,55,548
Andhra Pradesh	1,12,839
Karnataka	1,12,161
Gujarat	1,11,198
Bihar	94,128
Tamil Nadu	92,014
West Bengal	79,165
Madhya Pradesh	63,508

- As on 15.06.2019

Total Payment of Tax under GST

Tax	July 2017 to May 2019
IGST (excluding IGST on Import of Goods into India)	₹ 5.57 Lakh Crore
CGST	₹ 3.60 Lakh Crore
SGST	₹ 5.03 Lakh Crore
Compensation Cess	₹ 1.58 Lakh Crore

- As on 31.05.2019

Applications :

1. To analyze the effect of GST on small and medium business.
2. To study GST rate application on small and medium business.
3. To study the challenges in registration under GST.
4. To study the impact of GST.

A STUDY ON FINANCIAL BEHAVIOUR OF NIGHT COLLEGE STUDENTS (FINANCE)

Brief idea of Project : This study examines the savings and investment pattern of college going students in the city of Mumbai who has just begun to earn. This study also looks into the basic financial literacy amongst the youth, how they go about educating themselves, and how do they look at risk, returns and various modes of investments.

Bogaya Komendu
(badalkomindal@gmail.com)

Project Guide : Mr.Vijay Maruti Gawde

Screenshots of the Project / Photos of Working Model :

Applications :

1. This project will help college students to save and invest money.
2. And help to identify the expenditure pattern of college students.

To Study Fund Management in NSS

Brief idea of Project : Funds management is the overseeing and handling of a financial institution's cash flow. The fund manager ensures that the maturity schedules of the deposits coincide with the demand for loans. To do this, the manager looks at both the liabilities and the assets that influence the bank's ability to issue credit.

Pranay More

(morepranay001@gmail.com)

Project Guide : Mr. Vijay Maruti Gawde

Screenshots of the Project / Photos of Working Model :

Applications :

1. To Study the concept of Fund Management in NSS.
2. To identify the perception of Programme Officer towards Fund Management.