

A PROJECT REPORT
ON
A STUDY ON PERSONAL LOAN

AT
HDFC BANK

BY
VAIBHAVI PRAKASH PATIL
ROLL NO. 22101

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR
GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in,

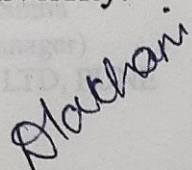
Dr. B. H. Nanwani
Director

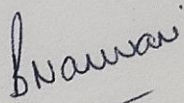
Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

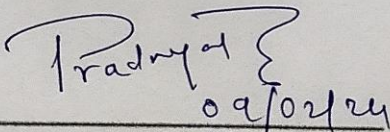
CERTIFICATE

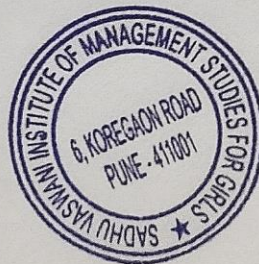
This is to certify that **Ms. Vaibhavi Patil**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Study on Personal Loan at HDFC Bank”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Divya Lakhani
Project Guide


Dr. B. H. Nanwani
Director


09/11/23
Sign of External Examiner



DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune



We understand your world

HDFC Bank Limited
Marathon IT Park
Bund Garden Road
Opp. Hotel Sun n
Sand-Pune - 411 001.

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mrs. Vaibhavi Prakash Patil** is bonafide student at **Sadhu Vaswani Institute Of Management Studies For Girls Pune** was associated with "HDFC BANK LTD", as an **INTERN** from **22-06-2023 to 22-08-2023** with our retail branch banking group. She had succesfully completed Her internship with "HDFC BANK LTD" under guidance of Mr. Priyanshu Sinha (ASM).

We found Her Sincere, Punctual and Result Oriented. We wish Her all the best in Her future endeavors.

Regards,

(Authorized Signature & Stamp)
Mr. Priyanshu Sinha
(Area Sales Manager)
HDFC BANK LTD, PUNE

www.hdfcbank.com

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013.

Corporate Identity No.: L65920MH1994PLC080618

A PROJECT REPORT

ON

“FINANCIAL MANAGEMENT IN HOSPITALITY SECTOR”

BY

PRANJALI CHAUHAN

ROLL NO 22102

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA LAKHANI

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

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Approved by AICTE (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in,

Certified by ISO 9001:2015, SPPU Code: ISMPO16030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Pranjali Chauhan** student of Master of Business Administration (2022-24 Batch) has completed her project titled "**Financial Management in Hospitality Sector**" at **Radisson Blu**.

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Divya Lakhani
Dr. Divya Lakhani
Project Guide



Dr. B H Nanwani
Dr. B H Nanwani
Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Dr. S.B. Jathar
Dr. S.B. Jathar 09/10/2024
Sign of External Examiner

Date: 18th November 2023

Place: Pune



LEAD THE DIFFERENCE

Date: 25th September, 2023

TO WHOM IT MAY CONCERN



This is to certify that **Miss. Pranjali Chauhan** student of Sadhu Vaswani Institute, Pune Underwent her **Internship** at **Radisson Blu Hotel Pune Kharadi**. The training was scheduled from **24th July, 2023** to **25th September, 2023**.

During this period, she has undergone her training in Finance Department.

The training tenure was completed with Radisson Blu Hotel Pune Kharadi by Pranjali Chauhan with an attendance percentage of 95.

During the training, the overall performance was **Excellent**.

Our best wishes for her future endeavors.



Kunal Deokar
Human Resources Manager

Radisson Blu Hotel Pune Kharadi
Nagar Bypass Road, Kharadi, 411014 Pune, Maharashtra, India
T: + 91 20 2706 0606 F: + 91 20 6731 1412
reservations@rdpune.com
radissonblu.com/hotel-pune

Printed on Eco-labelled paper

A PROJECT REPORT
ON

CUSTOMER SATISFACTION AT HDFC BANK

AT
HDFC BANK LTD.

BY
MUSKAN SADHWANI
ROLL NO. 22103

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



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Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University

Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Muskan Sadhwani** student of Master of Business Administration (2022-24 Batch) has completed her project titled “**Customer Satisfaction at HDFC Bank**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani
Dr. Divya Lakhani
Project Guide

B. H. Nanwani
Dr. B H Nanwani
Director

Pradnya
09/10/24
Sign of External Examiner



DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023
Place: Pune




HDFC Bank Limited
Marathon IT Park
Bund Garden Road
Opp. Hotel Sun n
Sand-Pune - 411 001.

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mrs.Muskan Kumar Sadhwani** is bonafide student at **Sadhu Vaswani Institute Of Management Studies For Girls Pune** was associated with “**HDFC BANK LTD**”, as an **INTERN** from **22-06-2023 to 22-08-2023** with our retail branch banking group. She had succesfully completed Her internship with “**HDFC BANK LTD**” under guidance of Mr. Priyanshu Sinha (ASM).

We found Her Sincere, Punctual and Result Oriented. We wish Her all the best in Her future endeavors.

Regards,


(Authorized Signature & Stamp)

Mr. Priyanshu Sinha

(Area Sales Manager)

HDFC BANK LTD, PUNE

www.hdfcbank.com

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013.

Corporate Identity No.: L65920MH1994PLC080618

A PROJECT REPORT
ON
**PERFORMANCE ANALYSIS OF INDIAN COMMODITY
MARKET**

AT

HDFC BANK

BY

Kajal Yadav

ROLL NO. 22104

SUBMITTED

TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



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Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Kajal Yadav** student of Master of Business Administration (2022-24 Batch) has completed her project titled **"Performance Analysis of Indian Commodity Derivatives"** at **HDFC Bank**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani
Dr. Divya Lakhani
Project Guide

Dr. S. B. Tathar
09/10/23
Sign of External Examiner



B. H. Nanwani
Dr. B. H. Nanwani
Director
DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

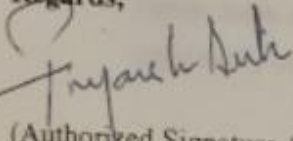
Place: Pune

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mrs.Kajal Lalji yadav** is bonafide student at **Sadhu Vaswani Institute Of Management Studies For Girls Pune** was associated with "HDFC BANK LTD", as an **INTERN** from **22-06-2023 to 22-08-2023** with our retail branch banking group. She had successfully completed Her internship with "HDFC BANK LTD" under guidance of Mr. Priyanshu Sinha (ASM).

We found Her Sincere, Punctual and Result Oriented. We wish Her all the best in Her future endeavors.

Regards,



(Authorized Signature & Stamp)
Mr. Priyanshu Sinha
(Area Sales Manager)
HDFC BANK LTD, PUNE

A PROJECT REPORT
ON
**STUDY OF FinnOne SYSTEM IN PREPARATION OF
BANK RECONCILIATION STATEMENT**

AT
ELECTRONICA FINANCE LIMITED

BY
SHAIKH MASEERA SALIM
ROLL NO. 22106

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR
GIRLS**

6, KOREGAON ROAD, PUNE 411001

2022-24



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Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Mascera Shaikh** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Study of FinnOne System in Preparation of Bank Reconciliation Statement” at Electronica Finance Limited**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Plakhani

Dr. Divya Lakhani
Project Guide

Dr. S.B. Jadhav
09/10/24

Sign of External Examiner



B. Nanwani

Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

Oct 20, 2023

Ms. Shaikh Maseera
Pune

Subject: Internship Completion Letter

Dear Maseera,

We are delighted to congratulate you on the successful completion of your Operations internship at Electronica Finance Limited. We are pleased to present you with this letter to acknowledge your hard work, dedication, and significant contributions during your internship with us.

Internship Details:

Internship Position: Intern - Operations

Duration: Aug 21, 2023 – Oct 19, 2023

Throughout your internship, you have consistently demonstrated exceptional skills and a strong passion for the field of Operations. Your technical expertise, problem-solving abilities, and willingness to learn have made a positive impact on our team.

We would like to express our gratitude for your hard work, dedication, and the positive energy you brought to our Operations department. Your commitment to quality and your eagerness to take on new challenges have exceeded our expectations.

We believe that the skills and experiences you have gained during your internship will serve as a solid foundation for your future career in the Operations industry. Your contributions have demonstrated your potential and we are confident that you will continue to achieve great success in your professional journey.

We would like to extend our best wishes for your future endeavors and we hope that the knowledge and skills acquired during your internship will prove to be beneficial throughout your career. Once again, congratulations on completing your Operations internship with excellence!

For Electronica Finance Limited



Ameer Ambre
Deputy Vice President - HR

Electronica Finance Limited
Audumbar, 101/1, Erandwane, Dr. Ketkar Road,
Pune 411004, Maharashtra (India)
☎ +91 20 6729 0700 ☎ 1800 233 9718 🌐 www.efl.co.in
✉ contact@efl.co.in | CIN of EFL: U65910PN1990PLC057017



...by your side

A PROJECT REPORT
BUDGET & VARIANCE ANALYSIS

AT

ELECTRONICA FINANCE LIMITED

BY

SHAIKH MADEEHA AKHTAR

ROLL NO. 22107

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR
GIRLS**

6, KOREGAON ROAD, PUNE 411001

2022-2024



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Madeeha Shaikh** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Budget & Variance Analysis”** at **Electronica Finance Limited**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani

Dr. Divya Lakhani
Project Guide

S. B. Patil
Dr. S. B. Patil
09/10/24

Sign of External Examiner

B. H. Nanwani

Dr. B. H. Nanwani
Director



DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

Oct 20, 2023

Ms. Shaikh Madeeha
Pune

Subject: Internship Completion Letter

Dear Madeeha,

We are delighted to congratulate you on the successful completion of your Administration internship at Electronica Finance Limited. We are pleased to present you with this letter to acknowledge your hard work, dedication, and significant contributions during your internship with us.

Internship Details:

Internship Position: Intern - Administration

Duration: Aug 21, 2023 – Oct 19, 2023

Throughout your internship, you have consistently demonstrated exceptional skills and a strong passion for the field of Administration. Your technical expertise, problem-solving abilities, and willingness to learn have made a positive impact on our team.

We would like to express our gratitude for your hard work, dedication, and the positive energy you brought to our Administration department. Your commitment to quality and your eagerness to take on new challenges have exceeded our expectations.

We believe that the skills and experiences you have gained during your internship will serve as a solid foundation for your future career in the Administration industry. Your contributions have demonstrated your potential and we are confident that you will continue to achieve great success in your professional journey.

We would like to extend our best wishes for your future endeavors and we hope that the knowledge and skills acquired during your internship will prove to be beneficial throughout your career.

Once again, congratulations on completing your Administration internship with excellence!

For Electronica Finance Limited



Ameer Ambre
Deputy Vice President - HR

Electronica Finance Limited
Audumbar, 101/1, Erandwane, Dr. Ketkar Road,
Pune 411004, Maharashtra (India)
☎ +91 20 6729 0700 ☎ 1800 233 9718 🌐 www.efl.co.in
✉ contact@efl.co.in | CIN of EFL: U65910PN1990PLC057017



...by your side

A PROJECT REPORT
ON
**A STUDY OF INVESTORS' KNOWLEDGE, ATTITUDE AND BEHAVIOUR
TOWARDS LIFE INSURANCE PRODUCTS**

AT
HDFC BANK

BY
Bhagyashree B Jagwani

ROLL NO. 22108

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

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Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Bhagyashree B Jagwani**, student of Master of Business Administration (2022-24 Batch) has completed her project titled "**A Study of Investors' Knowledge, Attitude and Behavior towards Life Insurance Products**" at **HDFC Bank**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Plakhani
Dr. Divya Lakhani
Project Guide

Pradnya R
09/10/24
Sign of External Examiner



Bnanwani
Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune



We understand your world

HDFC Bank Limited
Marathon IT Park
Bund Garden Road
Opp. Hotel Sun n
Sand-Pune - 411 001.

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mrs. Bhagyashree B Jagwani** is bonafide student at **Sadhu Vaswani Institute Of Management Studies For Girls Pune** was associated with "HDFC BANK LTD", as an **INTERN** from 22-06-2023 to 22-08-2023 with our retail branch banking group. She had successfully completed Her internship with "HDFC BANK LTD" under guidance of Mr. Priyanshu Sinha (ASM).

We found Her Sincere, Punctual and Result Oriented. We wish Her all the best in Her future endeavors.

Regards,

(Authorized Signature & Stamp)
Mr. Priyanshu Sinha
(Area Sales Manager)
HDFC BANK LTD, PUNE

www.hdfcbank.com

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013.

Corporate Identity No.: L65920MH1994PLC080618

A PROJECT REPORT
ON
INCOME TAX RETURN AND E-FILING PROCESS

AT
TRILOK AHUJA & CO.

BY
PRIYANKA RAVINDRA BHURE
ROLL NO. 22109

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

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Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Priyanka Bhure**, student of Master of Business Administration (2022-24 Batch) has completed her project titled "**Income Tax Return and E-Filing Process**" at **Trilok Ahuja & Co**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Divya Lakhani
Dr. Divya Lakhani
Project Guide



Dr. B H Nanwani
Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Trilok Ahuja
09/10/24
Sign of External Examiner

Date: 18th November 2023

Place: Pune

Trilok M Ahuja
Chartered Accountant



CA Trilok Ahuja
M.Com., FCA, (Mobile: 9422005418)

Sr.No.208, 101, Arihant Apartment,
Lane Opp.Gokul Hotel,
Pimpri,
Pune 411018.

E-mail: catrilok@gmail.com

EXPERIENCE CERTIFICATE

Date: 11-09-2023

This is to certify that Ms. Priyanka Ravindra Bhure D/o Shri Ravindra Basavanappa Bhure has served as a full-time employee at our firm M/s Trilok Ahuja & Co., Chartered Accountants, as an Accountant for the tenure between 26-06-2023 to 11-09-2023.

During her employment, she was Fresher and learned Preparation of Accounts with whole Interest. She had the opportunity to work on various accounting, auditing and financials projects, which provided her with invaluable experience and insights into the field of Finance.

During her employment, she has pursued knowledge and experience in the field of Accounting.

We found her to be professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements.

She was a productive employee the organization valued, and the organization wishes her all the luck and success for the future.

Trilok M. Ahuja
Chartered Accountants

A handwritten signature in blue ink, appearing to read 'Trilok M. Ahuja'.

Place: Pune
Date: 11-09-2023



A PROJECT REPORT
ON
A STUDY OF INTERNAL FINANCIAL CONTROL AUDIT

AT

BTN & CO

BY

PRASANJULIN PAULRAJU YADLA

ROLL NO. 22110

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

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2022-24



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Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D I E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Prasanjulin Paulraju Yadla**, student of Master of Business Administration (2022-24 Batch) has completed her project titled "**A Study of Internal Financial Control Audit**" at **BTN & Co**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Lakhani
Dr. Divya Lakhani
Project Guide

Jathar
Dr. S. B. Jathar
09/10/23

Sign of External Examiner



Nanwani
Dr. B H Nanwani
Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

Experience Certificate

It is certified that Prasanjulin Paulraju Yadla was associated with our firm as an Internship of M.B.A Course from 1st July 2023 to 30th Sept 2023

She is friendly, hardworking and loyal and exhibits great team spirit as required by management.

We extend our warm wishes for all her future endeavours.

For **B T N & Company**
Chartered Accountants

Bannatwala

Brajesh Bannatwala
Partner



A PROJECT REPORT
ON
“IMPACT OF CONTRACT STAFFING AS AN ALTERNATIVE MODE
OF EMPLOYMENT”

AT

KUBER PARK

BY SIDDHI WARGHANE

ROLL NO. 22111

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR
GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

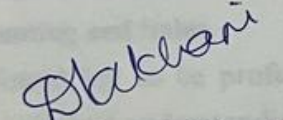
6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

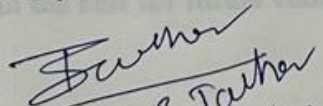
CERTIFICATE

This is to certify that **Ms. Siddhi Warghane**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Impact of Contract Staffing as an Alternative Mode of Employment”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

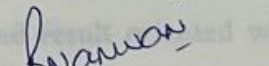

Dr. Divya Lakhani

Project Guide


Mr. S. B. Patil
09/02/24

Sign of External Examiner




Dr. B. H. Nanwani

Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune



Kuber Park

EXPERIENCE CERTIFICATE

Date : 15.09.2023

This is to certify that **Ms. Siddhi Mahesh Warghane** has served as a full-time employee at our firm Kuber Park Pvt. Ltd. As an Accountant for the tenure between **26-06-2023 to 10-09-2023**.

During her employment, she was Fresher and learned Preparation of Accounts with whole Interest. She had the opportunity to work on various accounting, auditing and financials projects. which provided her with invaluable experience and insights into the field of Finance.

During her employment, she has pursued knowledge and experience in the field of **Accounting and Sales**.

We found her to be professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements.

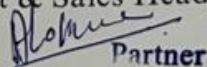
She was a productive employee the organization valued, and the organization wishes her all the best for future endeavours .

Warm Regards

Ashitosh Lokhande

For KUBER PARK

(Account & Sales Head)


Partner

9762316565

kuberpark6551@gmail.com

Kuber Park Alandi Markal Road Markal Pune-412105

A PROJECT REPORT ON
**“A Study on Process and filling returns on GST2B&3B with
Reference to BTN&CO”**
AT
BTN&Co
BY
PRERNA SURESH KUKREJA
ROLL NO :22113
SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDANCE OF
MS DIVYA YOGESH LAKHANI
THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS
6, KOREGAON ROAD, PUNE 411001
2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune - 411001. Ph. 020-26054471-91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: ISMIP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Prerna Kukreja**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **"Study of Process and Filing of GSTR 2B and 3B" at BTN & Co**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani
Dr. Divya Lakhani
Project Guide



B. H. Nanwani
Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Dr. S. B. Patil
09/10/2023
Sign of External Examiner

Date: 18th November 2023
Place: Pune

Experience Certificate


ACKNOWLEDGEMENT

It is certified that Prerna Suresh Kukreja was associated with our firm as an Internship of M.B.A Course from 24th July 2023 to 30th September 2023.


She is friendly, hardworking and loyal and exhibits great team spirit as required by management.

We extend our warm wishes for all her future endeavours.

For **BTN & Company**
Chartered Accountants


Brajesh Bannatwala
Partner




Prerna Suresh Kukreja

A PROJECT REPORT
ON
A STUDY ON IMPORT & EXPORT PROCEDURE

AT
ELYON DIVINE COMPONENTS PVT. LTD.

BY
TREASA ROY
ROLL NO. 22119

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE 411001

2022-24



Sadhur Vaswani Institute of Management Studies for Girls

Approved by AICTE - Affiliated to SPPU - NAAC Accredited with B+ Grade
ISO 9001:2015 Management Institute

D.T.E. Institute Code: MB6614

CERTIFICATE

This is to certify that **Miss. Treasa Roy**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **"A Study on Import & Export Procedure at Elyon Divine Components Pvt. Ltd."**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Abulkhan

Dr. Divya Yogesh Lakhani
Project Guide



B. Nanwani

Dr. B H Nanwani

Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

S. B. Jadhav
per. S.B. Jadhav

Sign of External Examiner

09/10/24

Date: 18 November 2023

Place: Pune

Tel. : 27130031

ELYON DIVINE COMPONENTS PRIVATE LIMITED

Manufacturing of Plastic Injection Moulded Components & Assemblies

PAN No. : AAFCE2532D

GST NO. : 27AAFCE2532D1Z2

CIN No. : U29299PN2018PTC180052

Block -F-II, Plot No. 08, M.I.D.C., Pimpri, Pune - 411018. Email Id :david@divinepune.com

Ref. No. :

Date :

Date: 30-09-2023

Certificate of Internship

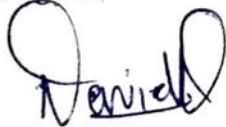
This is to certify that **Ms.Treasa Roy** student of Sadhu Vaswani Institute of Management Studies for Girls has successfully completed her internship in the Field of Finance and HR at **Elyon Divine Components Pvt. Ltd**, Pune, Maharashtra for a duration of **8 weeks from 30th July to 30th September 2023** under the guidance of Mrs Divya Martin (Head of Finance Department), Mrs Sayali Salunkhe (Head of HR Department), and Mrs Rosy Mathew (Import and exports Manager)

During the period of her internship program with us, she had been exposed to various activities in Financial Management, Budget Planning, and Execution. She spent more effort for learning the HR Practices, Recruitment Procedure, Training, Employee Motivational Activities and Statutory Requirements etc. Also she got very good exposure in the Documentation of Foreign Trade, Government Policies and Schemes for the Promotion of Exports in our country.

Her involvement in Finance as well as in HR was found diligent, hardworking and inquisitive.

Her association with us was fruitful and we wish her all the best in her future endeavours.

With Regards,



DAVID KURIAKOSE

Director

Elyon Divine Components Pvt. Ltd.



A PROJECT REPORT
ON
A STUDY of ERP SYSTEM -
GROWSMART

AT
TRANS TECH HVAC PVT LTD

BY
ROSHINI ROY
ROLL NO. 22120

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR. DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471 91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private). Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in.

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015. SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Roshini Roy**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Study on ERP System - Grow Smart”** at **Trans Tech HVAC Pvt Ltd.**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Lakhani

Dr. Divya Lakhani
Project Guide

Jaithar
Dr. S. B. Jaithar
09/02/24

Sign of External Examiner



Nanwani

Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

TRANS TECH HVAC PVT. LTD.

Office No. 302, Kumar Garima, Tadiwala Road,
Survey No. 8, Ghorpadi, Pune - 411 001.
Contact : +91- 91460 14334 Email : info.tthvac@gmail.com



22 September 2023

TO WHOM IT MAY CONCERN

Internship Completion Certificate

This is to certify that **Ms. Roshini Roy**, student of **Sadhu Vaswani Institute of Management Studies** has successfully completed summer internship in the field of Finance at **Trans Tech HVAC Pvt. Ltd.** for the duration of **Eight weeks** from **24th July 2023** to **22nd September 2023** under the guidance of **Mr. Sachin Lawand (Sr. Accounts Officer)**

During the period of her internship program with us, she had been exposed to various fields of Finance such as Bank Reconciliation, Filing for Audit, Sweep Account booking, Sales & Purchase Bills Booking, Petty Cash Handling, Payment Receipts, Payment Disbursals, Cash Withdrawals, Cheque Deposit, RTGS/NEFT etc.

We found her to be a self-starter, motivated, duty-bound, and highly committed team player with a strong conceptual knowledge base.

We wish her every success in her future endeavours.

For Trans Tech HVAC Private Limited

S. Chogare



Authorised Signatory

A PROJECT REPORT
ON
ACCOUNTS RECEIVABLE PROCESS
AT

K.K.NAG Pvt. Ltd

BY

SHUBHADA. S. KATTI

ROLL NO. 22121

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Shubhada Katti**, student of Master of Business Administration (2022-24 Batch) has completed her project titled “**Study of Accounts Receivable Process**” at **K. K. Nag Pvt Ltd**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani

Dr. Divya Lakhani
Project Guide

B. H. Nanwani

Dr. B H Nanwani
Director

Sign of External Examiner



DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune



SADHU VASWAN INSTITUTE
MANAGEMENT STUDIES FOR WOMEN

Date: 16.11.2023

TO WHOMSOEVER IT MAY CONCERN

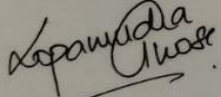
This is to certify that Ms Shubhada S. Katti has successfully completed 2 months of an internship program from 3 August 2023 to 2 October 2023 in the Sales accounting department of our organization.

She was highly motivated and hardworking. She worked sincerely at her tasks and did a very good job.

We wish her great success in her future endeavours.

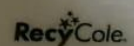
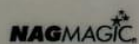
With best wishes,

Yours sincerely,
For K. K. Nag Pvt. Ltd


Lopamudra Ghose
General Manager & CHRO

K. K. NAG PVT. LTD

+91 91686 23180/1/2/3 | cof@kknag.com | www.kknag.com | GSTIN 27AAACK7014M1ZF | CIN U25209MH1965PTC013267
Registered Office 371/A North Main Road, Koregaon Park, Pune 411 001, India



A PROJECT REPORT
ON
**REVERSE CHARGE MECHANISM UNDER GOODS AND
SERVICE TAX (GST)**

AT

M/S. SHARAD S GHOGARE & CO.,

BY

DHUMAL PRIYANKA SADASHIV

ROLL NO. 22125

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. DIVYA YOGESH LAKHANI

THROUGH

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS**

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471 91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Priyanka Dhumal**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Reverse Charge Mechanism under Goods and Service Tax (GST)”** at M/s. Sharad S. Ghogare & Co.

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Divya Lakhani

Dr. Divya Lakhani
Project Guide



B. H. Nanwani

Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Pradyot E
09/10/24

Sign of External Examiner

Date: 18th November 2023

Place: Pune



M/s. Sharad S Ghogare & Co.
Chartered Accountant

Shop No-2, Rajmangal Building, Beside Shubham Function Hall, Parali Road, Kallamb, Dist.-Osmanabad, Pin-413507.
7350903707 casharadghogare07@gmail.com

CERTIFICATE OF INTERNSHIP

This is to certify that **Ms. Priyanka Sadashiv Dhuma**, a student of Master of Business Administration of Sadhu Vaswani Institute of Management Studies for Girls, Pune has successfully completed her **2 Months** Summer Internship Program from **4th August, 2023 to 6th October, 2023.** at **M/s. Sharad S Ghogare & Co.** (Chartered Accountant) as an Intern.

I hereby certify that during this internship, I found her work to be good to the best of my knowledge.

For Sharad S Ghogare & Co.

(Chartered Accountants)

Sharad

CA Sharad S. Ghogare

(Proprietor)

M. No. 613403

F.R.N. No. 157924W

Place: Kallamb

Date: 07/10/2023





A PROJECT REPORT
ON
Income Tax Notices and Auditing
AT
Tawde & Associates
BY
Jasmine Kandhari
ROLL NO-22128

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
DR DIVYA YOGESH LAKHANI

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE 411001
2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

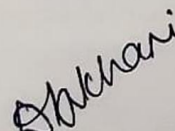
6, Koregaon Road, Pune - 411001. Ph. 020-26054471 91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015. SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

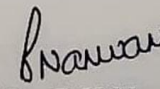
CERTIFICATE

This is to certify that **Ms. Jasmine Charanjit Singh Kandhari**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Income Tax Notices and Auditing”** at **Tawde and Associates**

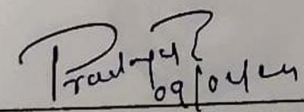
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Divya Lakhani
Project Guide




Dr. B. H. Nanwani
Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001


Sign of External Examiner

Date: 18th November 2023
Place: Pune



Tawde & Associates

CERTIFICATE

This is to certify that Jasmine Kandhari has completed her 2-Month Internship at Tawde and Associates, commencing on 3rd August 2023 and concluding on 3rd October 2023 . During this internship, Jasmine Kandhari demonstrated exceptional dedication, enthusiasm, and a strong commitment to her assigned responsibilities.

We hereby extend our best wishes to Jasmine Kandhari for her future endeavors and are confident that she will make a positive impact wherever she goes.

For and on behalf of Tawde and Associates



Office : No. 233, 2nd Floor, Opp. Star Bazar, VTP Tradepark, Undri-Pisoli Road,
Undri, Pune - 411060. Email : cashilpatawde@gmail.com
Mobile No. : 6353339570

A PROJECT REPORT

ON

“STUDY OF RATIO ANALYSIS”

To know about the profitability and liquidity of the firm

Of

BHARTI MADHYAVARTI SAHKARI GRAHAK BHANDAR MARYADI , PUNE 30

AT

CA FIRM – MAHENDRA KALE

BY

MANJUSHA VILASRAO GATHAL

ROLL NO. 22129

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

**IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE
DEGREE OF**

MASTERS OF BUSINESS ADMINISTRATION (MBA)

UNDER THE GUIDANCE OF

DR. DIVYA LAKHANI

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Sadhu Vaswani Institute of Management Studies for Girls

Approved by AICTE - Affiliated to SPPU - NAAC Accredited with B+ Grade

ISO 9001:2015 Management Institute

D.T.E. Institute Code: MB6614

CERTIFICATE

This is to certify that **MANJUSHA VILASRAO GATHAL**, student of Master of Business Administration (2022-24 Batch) has completed her project titled "**STUDY OF RATIO ANALYSIS OF BHARTI GRAHAK BHANDAR MARYADIT.**"

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Lakhani

Dr. Divya Lakhani
Project Guide



Nanwani

Dr. B H Nanwani

Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Pradnya E
10/02/24

Sign of External Examiner

Date: 23 Dec 2023
Place: Pune



Mahendra Kale
CHARTERED ACCOUNTANT

Flat No. 3 & 4, Vasantkamal
Apartment, 2nd Floor,
263, Narayan Peth, Pune 411 030,
Ph. : 020 - 24480513 / 24434896
Mobile : 9422008077
Email : camahendrakale@rediffmail.com

Ref. No.

Date: 24.10.2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. MANJUSHA VILASRAO GATHAL** D/o **Mr. VILASRAO GATHAL** was working with me as a Student Trainee from 23rd August 2023 to 23rd October 2023.

Her Internship profile is as follows:

- She was assisting me in Data Entry w.r.t. Accounts Writing work such as Sales Register, Purchase Register, and Petty Cash Book etc.
- Audit of Co-operative Housing Societies.
- Drafting of Letters in Marathi and English typing.
- She is having knowledge of Basic Microsoft Excel

She is a sincere, hardworking, and honest with a professional attitude and values above work.

I wish all the best and success in future career endeavours.

Date: 24/10/2023
Place:-Pune

for Mahendra Kale
(Chartered Accountant)



Mahendra Kale

Mahendra Kale
(Proprietor)
Membership No.: 040006

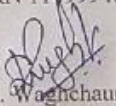
A PROJECT REPORT
ON
Study Of Audit Process And Cocurrent Audit of Bank
BY
Yashashri Raut
ROLL NO .22130
SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDANCE OF
Dr. Vaishali Patil
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS
6, KOREGAON ROAD, PUNE 411001
2021-23

N.R. WAGHCHAURE & ASSOCIATES
Chartered Accountants
16-22, Royal Plaza, Murarji Peth,
Solapur - 413001.
Phone : 9923911501

CERTIFICATE

This is to Certify that Ms. Yashashri Raju Raut has completed her Summer Internship Project from 25th July 2023 to 30th September 2023 in our organization. During her Summer Internship, she has worked on the Project titled "A Study of Audit Process & Concurrent Audit". She has been sincere and hard working. We wish her Good Luck in her future endeavor.

For N.R. Waghchaure & Associates
Chartered Accountants
FRN 114999W


(N.R. Waghchaure)
Proprietor
M.No. 048890



Place : Solapur
Date : 16.10.2023



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Yashashri Raut** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Study of Audit Process and Cocurrent Audit of Bank”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil
Project Guide

09/10/23

Sign of External Examiner



Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

A PROJECT REPORT
ON
INCOME TAX PLANNING WITH RESPECT TO
INDIVIDUAL ASSESSEE
AT
CA AMOL C. DATAR ASSOCIATION
BY
SONAL UMESH SHINDE
ROLL NO. 22131
SUBMITTED TO
SAVITRIBAL PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION
UNDER THE GUIDANCE OF
MS. VAISHALI PATIL
THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES
FOR GIRLS
6, KOREGAON ROAD, PUNE 411001
2022-2024



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

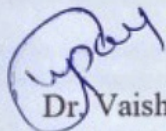
6, Koregaon Road, Pune - 411001. Ph. 020-26054471/91 Fax: 020-26054481
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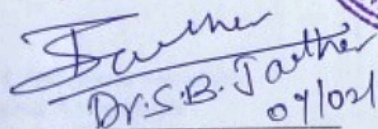
Certified by ISO 9001:2015, SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

CERTIFICATE

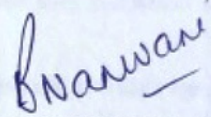
This is to certify that **Ms. Sonal Shinde** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Income Tax Planning with Respect to Individual Assessee.”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide

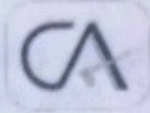

Dr. S. B. Jadhav
07/02/23
Sign of External Examiner




Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023
Place: Pune



AMOL C DATAR AND ASSOCIATES
CHARTERED ACCOUNTANTS
1707 Sadashiv Peth Pinnacle Apartment Pune 411030
(O) -02024482273 (M):9890025212, Email : amuidatar@yahoo.co.in

CERTIFICATE

Date:14 Oct 2023

This is to certify that **Miss Sonal Umesh Shinde** has served as a full-time employee at our firm **Mr. Amol C Datar and Associates., Chartered Accountants**, as an Accountant for the tenure between 08 Aug, 2023 to 14 Oct,2023.

During her employment, she was Fresher and learned Preparation of Accounts with whole Interest. She had the opportunity to work on various **Accounting, Auditing and Financials Projects**, which provided her with invaluable experience and insights into the field of Finance.

During her employment, she has pursued knowledge and experience in the field of Accounting.

We found her to be professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements.

She was a productive employee the organization valued, and the organization wishes her all the luck and success for the future.

Amol C Datar and Associates
Chartered Accountants



Place: Pune
Date:14 Oct 2023



PROJECT REPORT

ON

A STUDY OF PROCESS OF INVESTING IN MUTUAL FUNDS : COMPARISON AND
SELECTION OF SCHEMES

AT



BY DEVANSHI DEMBDA

ROLL NO. 22132

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN

PARTIAL FULFILMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

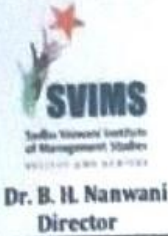
MS. VAISHALI PATIL

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

CERTIFICATE FROM THE INSTITUTION



**SADHU VASWANI INSTITUTE OF
MANAGEMENT STUDIES FOR GIRLS**

6, Koregaon Road, Pune - 411001. Ph: 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Devanshi Dembda** student of Master of Business Administration (2022-24 Batch) has completed her project titled **"A Study of Process of Investing in Mutual Funds : Comparison and Selection of Schemes."**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

For Nyp
Dr. Vaishali Patil
Project Guide

S. B. Talwar
Dr. S. B. Talwar
29/10/24
Sign of External Examiner

B. H. Nanwani
Dr. B H Nanwani
Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023
Place: Pune



CERTIFICATE FROM THE COMPANY



DECLARATION

I hereby declare that the project titled “PROCESS OF INVESTING IN MUTUAL FUNDS :COMPARISON AND SELECTION OF SCHEMES ” is an original piece of research work carried out by me under the guidance of Ms. Vaisahli Patil. The information has been collected from genuine & authentic sources. The work has been submitted in partial fulfilment of the requirement of degree of Master of Business Administration to Savitribai Phule Pune University.

A PROJECT REPORT
ON
MANAGING FINANCES AND INVESTMENT PORTFOLIOS OF INDIVIDUALS

AT
INVESTLOGICAL.COM

BY
CYNTHIA WILSON DSOUZA ROLL
NO. 22133

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
MRS. VAISHALI PATIL

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

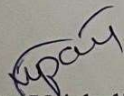
Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

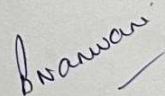
CERTIFICATE

This is to certify that **Ms. Cynthia Dsouza**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Study of Personal Financial Planning and Portfolio Management of an Individual in Pune City.”**

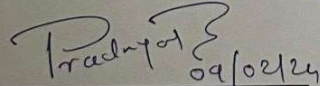
The project is completed to our satisfaction and is submitted in partial fulfilment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide




Dr. B H Nanwani
Director
DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001


09/02/24
Sign of External Examiner

Date: 18th November 2023
Place: Pune

CERTIFICATE FROM COMPANY:



A PROJECT REPORT
ON
A STUDY ON THE ROLE OF CONSULTANCY IN OVERSEAS EDUCATION
IN PUNE CITY

AT
GLOBAL EDUCATION MENTORSHIP

BY
NAME = PRIYA POPALE

ROLL NO = 22135

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

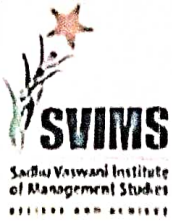
VAISHALI PATIL

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune - 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

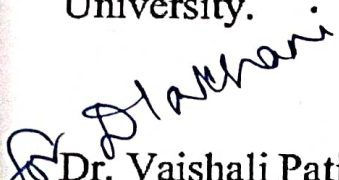
Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

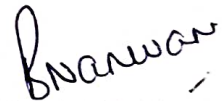
CERTIFICATE

This is to certify that Ms. Priya Popale student of Master of Business Administration (2022-24 Batch) has completed her project titled “A Study on the Role of Consultancy in Overseas Education.”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

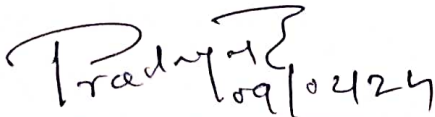

Dr. Vaishali Patil
Project Guide




Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001



Sign of External Examiner

Date: 18th November 2023

Place: Pune

To whomsoever it may concern

This is to certify Ms. Priya Anil Popale, a student of Sadhu Vaswani Institute of Management studies, Pune is enrolled as an Intern (Operation and accounts team) in Global Education Mentorship, Pune. Her Duration of service would be 3 months from 1/8/2023 to 1/10/2023. She is a humble and hardworking intern in our team.



Moumita Gaikwad
Co-founder and CCO
Global Education Mentorship



A PROJECT REPORT
ON
ROLE OF PROJECT FINANCING

AT
PLUSTECH SYSTEMS & SOLUTIONS PVT. LTD.

BY
SELIN JOHN
ROLL NO. 22137

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR. VAISHALI PATIL

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune - 411001. Ph 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Selin John** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Role of Project Financing at Plustech Systems and Solutions.”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil
Project Guide



Dr. B. H. Nanwani
Director

Sign of External Examiner

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

Date – 06.10.2023

TO WHOM IT MAY CONCERN

This is to certify that **Miss. Selin John** Student of **Sadhu Vaswani Institute of Management Studies (SVIMS)** was engaged with us as Intern Trainee in the Accounts department from 07th of August 2023 till 06th of October 2023 & did her internship in various activities in Accounting & Taxation method. During her internship we found her motivated, sincere & hard working. We wish all the best for her future.



Sabiya Khan

Manager

Human Resource

A PROJECT REPORT

ON

“A STUDY OF THE NON-PERFORMING ASSET OF SBI BANK LTD”

BY

PRIYA VISHWAKARMA

ROLL NO .22139

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

PROFESSOR.VAISHALI PATIL

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2023-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS


6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

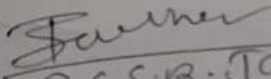
CERTIFICATE

This is to certify that **Ms. Priya Vishwakarma** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Study on the Non - performing asset of SBI bank.”**

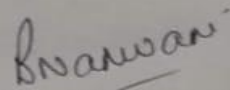
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide




Dr. S.B. Jaethar
09/10/24

Sign of External Examiner


Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune



ANNANYA FINANCE

Office: Shree Apartment, Flat No. 301, Kasarwad, Pune - 411034 Mob. No. 9860880576 / 9561824411
Email ID: annanya.finance@gmail.com

Date - 24/9/2023

This is to Certify that Ms. Priya Ramesh Vishwakarma has Successfully Completed her Internship under the Guidance of Mr. Vinayak Mohite.

The Duration of Internship was From - 24/7/2023 to 22/9/2023.

The Internship on Evaluation Full Fill all the Stated Criteria and Student's Findings are her original works.

I hereby Certify her work Satisfactory to the Best of My Knowledge with an aggregate Grade of **A**.

Location :- Pune.

We wish her all the Best for Future Endeavours

Warm regards,

Vinayak Mohite.

(Proprietor)

ANNANYA FINANCE

Vinayak Mohite
Proprietor

A PROJECT REPORT

ON

**“NAVIGATING TAXATION AND FINANCIAL COMPLIANCES FOR SOLE
PROPRIETORSHIP (TAXATION, ACCOUNTING, AUDITING)”**

BY

DEEPALI ASNANI

ROLL NO. 22146

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

MRS. VAISHALI PATIL

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24

CERTIFICATE



Inder Ranjamal Mehtani & Associates
CHARTERED ACCOUNTANTS

Flat No. 1, 1st Floor, Adarsh Ashirwad,
Juna Dane Dabara, Near Mangalgate Police Station,
Ahmednagar - 414 001. (M.S.) India
Mob.: 9372464166, Tel.: 0241 - 2450189
Email : imehtani@gmail.com

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Deepali Mahesh Asnani** has completed her Internship as '**ACCOUNTING, AUDITING AND GST WORK OF PROPRIETORSHIP AND PARTNERSHIP FIRMS**' at M/S **INDER RANJAMAL MEHTANI & ASSOCIATES**, Ahmednagar, from 01-08-2023 to 30-09-2023.

During her tenure she has demonstrated her skills with determination and sincerity. As we observed, she was an active and could perform all of assigned tasks effectively.

Moreover, she demonstrated excellent behaviour and attitude during her internship with us. We found her to be sincere, truthful, reliable, and sociable. She was also a pleasant person to talk and work within a team.

We wish her all the best for her upcoming career.

For Inder Ranjamal Mehtani & Associates

Place Ahmednagar

Date 02nd October, 2023



Chartered Accountants

CA Inder R Mehtani

Proprietor



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

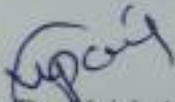
6, Koregaon Road, Pune - 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Certified by ISO 9001:2015, SPPU Code: IMMPO16030 D.T.E. Institute Code: 6614

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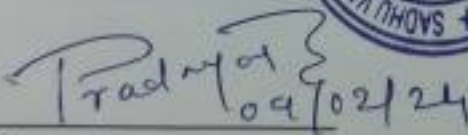
This is to certify that Ms. Deepali Asnani student of Master of Business Administration (2022-24 Batch) has completed her project titled "Navigating Taxation and Financial Compliances for Sole Proprietorship (Taxation, Accounting, Auditing)"

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide




Dr. B. H. Nanwani
Director
DR. B. H. NANWANI
DIRECTOR


04/02/24
Sign of External Examiner

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 18th November 2023

Place: Pune

**A PROJECT REPORT
ON
A STUDY ON CONSUMER AWARENESS LEVELS REGARDING
THE PRESENCE AND IMPLICATIONS
OF GOODS AND SERVICES TAX (GST) OF RESTAURANTS**

**BY
TASMIYA LALKOT
22148**

**SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION**

UNDER THE GUIDANCE OF

MS.VAISHALI PATIL

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

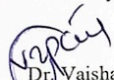
6, Koregaon Road, Pune - 411001, Ph: 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

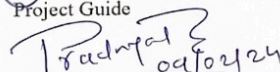
Certified by ISO 9001:2015, SPPU Code: IMDP016030 D.T.E. Institute Code: 6614

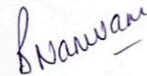
CERTIFICATE

This is to certify that Ms. Tasmiya Lalkot student of Master of Business Administration (2022-24 Batch) has completed her project titled “A Study on Consumer Awareness levels regarding the presence and implications of Goods and Services Tax (GST) on restaurant services.”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide


Sign of External Examiner


Dr. B. H. Nanwani
Director
DR. B. H. NANWANI
DIRECTOR



Date: 18th November 2023
Place: Pune



UMRANI & COMPANY
Chartered Accountants

103, 1st floor, Hindustan Valancia,
Above Zaffran Hotel, Kausar Baug
Road, Kondhwa, PUNE – 411 048.
Ph.: 9881 465654, 9119 465654
E-mail. accounts@umrani-ca.com

To,
The Principal,
Sadhu Vaswani Institute of Management Studies for Girls,
PUNE – 411 001.

Sub. : Internship of Ms. Tasmiya Lalkot

Dear Sir / Madam,
MS TASMIYA LALKOT was under training with our firm from 14th August, 2023 to 14th October, 2023 for Training and guidance on Accounts and Taxation. During her tenure we found her hardworking and sincere for her work commitments. She was regular in attendance in office for the said purpose. She has been very professional during the tenure here. She has a potential of being an asset to any Entity she joins.

Place :- PUNE

Date :- 15-10-2023



For Umrani & Company
Chartered Accountants

S. H. Umrani
CA. Umrani S. H.
Proprietor

A PROJECT REPORT

ON

“STUDY OF FINANCIAL ANALYSIS”

To know about the profitability and liquidity of the firm

Of

DR. MANIBHAI DESAI PATSANSTHA

AT

CA FIRM – MAHENDRA KALE

BY

SAMIKSHA SUHAS VATHARE.

ROLL NO. 22151

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

**IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD
OF THE DEGREE OF**

MASTERS OF BUSINESS ADMINISTRATION (MBA)

UNDER THE GUIDANCE OF

Ms. Vaishali Patil

THROUGH

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR
GIRLS**

6, KOREGAON ROAD, PUNE 411001



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune - 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in,

Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Samiksha Vathare** student of Master of Business Administration (2022-24 Batch) has completed her project titled **"A Study of Financial Ratio Analysis of Dr. Manibhai Desai Patsanstha."**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil
Dr. Vaishali Patil
Project Guide



Dr. B. H. Nanwani
Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Dr. S. B. Jadhav
09/04/2024
Sign of External Examiner

Date: 18th November 2023

Place: Pune



Mahendra Kale

CHARTERED ACCOUNTANT

Flat No. 3 & 4, Vasantkamal
Apartment, 2nd Floor,
263, Narayan Peth, Pune 411 030,
Ph : 020 - 24480513 / 24434896
Mobile : 9422008077
Email : camahendrakale@rediffmail.com

No.

Date: 27/10/2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. SAMIKSHA SUHAS VATHARE** D/o **Mr. SUHAS VATHARE** was working with me as a Student Trainee from 27th August 2023 to 27th October 2023.

Her internship profile is as follows:

- She was assisting me in Data Entry w.r.t. Accounts Writing work such as Sales Register, Purchase Register, and Petty Cash Book etc.
- Audit of Co-operative Housing Societies.
- She is having knowledge of Basic Microsoft Excel

She is a sincere, hardworking, and honest with a professional attitude and values above work.

I wish all the best and success in future career endeavours.

Date: 27/10/2023
Place:-Pune

for Mahendra Kale
(Chartered Accountant)



Mahendra Kale
(Proprietor)
Membership No.: 040006

A STUDY ON
'MAKING AN INDIVIDUAL TO REGULAR CUSTOMER BY
SPREADING THE INVESTMENT AWARENESS OF STOCK
MARKET IN INDIA'

BY

A PROJECT REPORT SUBMITTED TO SAVITRIBAI PHULE PUNE
UNIVERSITY

BY

KHATIJA SHAHISTA KHAN

UNDER THE GUIDANCE OF

Miss. VAISHALI PATIL

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS

FOR THE AWARD OF THE DEGREE OF

MASTER IN BUSINESS ADMINISTRATION



BATCH 2022-

2024

SADHU VASWANI INSTITUTE OF MANAGEMENT
STUDIES , PUNE-411001



Sadhu Vaswani Institute
of Management Studies

Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Khatija Shahista Khan**, student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Study on Making an Individual to Regular Customer by Spreading the Investment Awareness of Stock Market in India .”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil
Project Guide

Sign of External Examiner



Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Date: 30th April 2024

INTERNSHIP CERTIFICATE

This is to certify that the Summer Internship Project titled '**Making an individual to regular customer by Spreading the awareness of Stock Market**' is a bonafide work carried out by **Ms.Khatija Khan** for fulfilment of Master of Business Administration (MBA) degree of Savitribai Phule Pune University. He/she has worked under our guidance and supervision from 1st August 2023 to 30th September 2023.

During her internship, she has been hardworking and dedicated.



Pooja Shedge
Business Manager



Date: 8th December 2023

Place: Camp ,Pune

A PROJECT REPORT
ON
**A Study on Performance Analysis of Portfolio Management Service (PMS) And
Alternative Investment Fund (AIF)**

AT
AIF & PMS EXPERTS INDIA

BY



NITU KAMLESH SHARMA
ROLL NO. 22155

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

VAISHALI PATIL

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

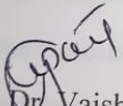
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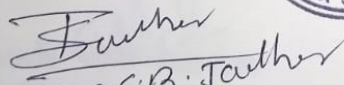
Certified by ISO 9001:2015. SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that Ms. Nitu Sharma student of Master of Business Administration (2022-24 Batch) has completed her project titled “A Study on Performance Analysis of Portfolio Management Service (PMS) and Alternative Investment Fund(AIF)”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.


Dr. Vaishali Patil
Project Guide

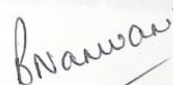

Dr. S.B. Jadhav
09/02/23

Sign of External Examiner

Date: 18th November 2023

Place: Pune




Dr. B H Nanwani
Director
DR. B. H. NANWANI
DIRECTOR
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001



AIF & PMS Experts India Pvt. Ltd.
FLAT NO.3 | 2nd Floor | Surya Suman Bungalow
| Near ICICI Bank | Behind Irani Café |
Kalyaninagar | Pune | Maharashtra – 411006
Ph: 02048627339 | E : experts@aifpms.com

INTERNSHIP COMPLETION CERTIFICATE

Date: **10.10.2023**

Dear Nitu Sharma,

Re: (Enrolment No.22BSP2607)

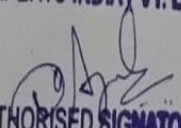
This is to certify that Nitu Kamlesh Sharma a student of Sadhu Vaswani Institute of Management Studies has successfully completed 8 (Eight) weeks (From 1-Aug-2023 to 30th Sept 2023) long internship program at AIF & PMS EXPERTS INDIA PVT LTD.

During the period of his internship program with us, she was exposed to various activities of Wealth Management. She was exhibited great interest and Enthusiasm. She has successfully completed the following projects. Her association with the Organization was very fruitful. The insights and the recommendations of his project will be duly taken into consideration.

We wish him all the best for her future endeavours!

For AIF & PMS EXPERTS INDIA PVT LTD
of AIF & PMS EXPERTS INDIA PVT. LTD.

VIKAS AGRAWAL
MANAGING DIRECTOR & CEO


AUTHORISED SIGNATORY

A PROJECT REPORT

ON

“REVENUE CYCLE MANAGEMENT IN HEALTHCARE INDUSTRY

With reference to PDA E SERVICES”

BY

DIVYA SANJAY RATHOD

ROLL NO. 22156

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

DR.VAISHALI PATIL

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES

FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2023-24

i



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

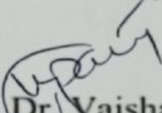
6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Website: www.svims-pune.edu.in Email: director@svims-pune.edu.in

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

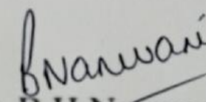
CERTIFICATE

This is to certify that **Ms. Divya Rathod** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“Revenue Cycle Management in Healthcare Industry with reference to PDA E services.”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

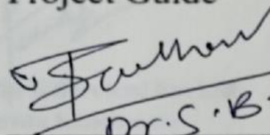

Dr. Vaishali Patil
Project Guide




Dr. B. H. Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001


Dr. S. B. Jadhav 09/10/23
Sign of External Examiner

Date: 18th November 2023

Place: Pune

Date - 03/10//2023

Internship Certificate

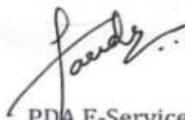
TO WHOM IT MAY CONCERN

This is to certify that Ms.Divya Sanjay Rathod an MBA student from Savitribai Phule University, Pune has successfully completed 2-month internship program at PDA E-Services Pvt Ltd, under the guidance of Mr.Ankit Waghela. The duration of the internship was from 1st August 2023 to 3rd October 2023.

During the period of her internship program with us, she was found sincere, hardworking, and inquisitive.

We would like to thank her for her service with PDA E-Services Pvt Ltd & wish her the best in her future endeavours.

With best wishes,



PDA E-Services Pvt Ltd
Farida Kanchwala
Director



A PROJECT REPORT
ON
A STUDY OF AUDIT AND ITS PROCESS

AT

CA. TRILOK AHUJA

BY

BARKHA VASWANI

ROLL NO. 22160

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF

VAISHALI PATIL

THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

2022-24



Dr. B. H. Nanwani
Director

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune - 411001. Ph. 020-26054471/91 Fax: 020-26054481
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Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Barkha Vaswani** student of Master of Business Administration (2022-24 Batch) has completed her project titled **"A Study of Audit and its process"**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

V. Patil
Dr. Vaishali Patil
Project Guide



B. H. Nanwani
Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

S. B. Daethar
Dr. S. B. Daethar
09/10/23

Sign of External Examiner

Date: 18th November 2023

Place: Pune

Trilok M Ahuja
Chartered Accountant



Sr.No.208, 101, Arihant Apartment,
Lane Opp.Gokul Hotel,
Pimpri,
Pune 411018.

CA Trilok Ahuja
M.Com., FCA, (Mobile: 9422005418)

E-mail: catrilok@gmail.com

EXPERIENCE CERTIFICATE

Date: 11-09-2023

This is to certify that Ms. Barkha Kanhaiya Vaswani D/o Shri Kanhaiya Motiram Vaswani has served as a full-time employee at our firm M/s Trilok Ahuja & Co., Chartered Accountants, as an Accountant for the tenure between 26-06-2023 to 11-09-2023.

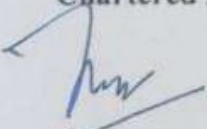
During her employment, she was Fresher and learned Preparation of Accounts with whole Interest. She had the opportunity to work on various accounting, auditing and financials projects, which provided her with invaluable experience and insights into the field of Finance.

During her employment, she has pursued knowledge and experience in the field of Accounting.

We found her to be professional, knowledgeable and result oriented with theoretical and practical understanding of work requirements.

She was a productive employee the organization valued, and the organization wishes her all the luck and success for the future.

Trilok M. Ahuja
Chartered Accountants


Place: Pune
Date: 11-09-2023



A PROJECT REPORT
ON
A Comprehensive Study on Issues Leading to GST Return of Non-Submission

AT
MAVERICKS TECHNO LABS (INDIA) PVT. LTD

BY
PRATIKSHA KALE
ROLL NO. 22163

SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION

UNDER THE GUIDANCE OF
MS. VAISHALI PATIL

THROUGH
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE 411001

2022-24



SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, Koregaon Road, Pune – 411001. Ph. 020-26054471/91 Fax: 020-26054481
Approved by A.I.C.T.E. (Unaided- Private), Affiliated to S. P. Pune University
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Dr. B. H. Nanwani
Director

Certified by ISO 9001:2015, SPPU Code: IMMP016030 D.T.E. Institute Code: 6614

CERTIFICATE

This is to certify that **Ms. Pratiksha Kale** student of Master of Business Administration (2022-24 Batch) has completed her project titled **“A Comprehensive Study on Issues Leading to GST Return of Non-Submission.”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program as per the rules of the Savitribai Phule Pune University.

For Sign

Dr. Vaishali Patil
Project Guide



Bnanwani

Dr. B H Nanwani
Director

DR. B. H. NANWANI
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS
6, KOREGAON ROAD, PUNE-411 001

Pratiksha Kale
09/10/24

Sign of External Examiner

Date: 18th November 2023

Place: Pune

INTERNSHIP COMPLETION CERTIFICATE

To Whomsoever It May Concern

This is to certify that Pratiksha Mahendra Kale, a student of Sadhu Vaswani Institute of Management Studies, has done an internship at Mavericks Technolabs India PVT. LTD., Pune, from August 28th 2023 to October 28th 2023.

During her tenure, she worked on several aspects of accounting, taxation, Finance and GST return filing. She has been very interested in learning and is also willing to put in her best efforts to get into depth on the subject and understand it better.

She has worked very sincerely, is conscientious, and is committed towards work and management. She had been exposed to different aspects of the work and was found to be diligent, hardworking, and inquisitive. Her association with us was very fruitful.

We wish her the best luck for every success in her life and career.

Regards,
MAVERICKS TECHNOLABS INDIA PVT. LTD.


Suraj Patil
Manager



DATE: 10th November 2023