

①

**“A STUDY ON USAGE OF E-WALLETS AND ONLINE PORTALS
POST DEMONETIZATION”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
SAGAR SURESH BOMBLE
Roll No. 01**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE
OF
COMMERCE SCIENCE & IT**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Mr. Sagar Suresh Bomble** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A Study on Usage of E-Wallets and Online Portals Post Demonetization”** under my supervision.

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

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

Prof. (Dr.) Sunita Sharma

Research Guide

External Examiner

Internal Examiner

Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	Demonetization	2
	1.2	Reasons of Demonetization	4
	1.3	Impacts of Demonetization	5
	1.4	Impacts of Demonetization on Indian Economy	7
	1.5	What is E-Wallet?	10
	1.6	Why E-Wallets are the future of Banking?	11
	1.7	Cashless Economy	12
2		RESEARCH METHODOLOGY	
	2.1	Objectives	33
	2.2	Research Methodology	34
3		REVIEW OF LITERATURE	35
4		DATA ANALYSIS AND INTERPRETATION	43
	4.1	Gender-Wise Distribution of the Respondents	44
	4.2	Age-Wise Distribution of the Respondents	45
	4.3	Occupation-Wise Distribution of the Respondents	46
	4.4	What is your Annual Income?(In Lakhs)	47

	4.5	Do you think Demonetization has minimized Cash transaction in Economy?	48
	4.6	Which online payment app you use or would like to use?	49
	4.7	Do you prefer online portals/ payment app for your transactions?	50
	4.8	What is the most common purpose for using E-wallets and online portals?	51
	4.9	Which attribute of E-wallets intrigues you the most?	52
	4.10	How frequently do you use E-wallets?	53
	4.11	What is the range of amount you transact?	54
	4.12	Which problems do you commonly face during transaction?	55
	4.13	According to you, what are the issues that create hindrance in using E-wallets and online portals?	56
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	57
	5.2	Suggestions	58
		APPENDIX	
		Bibliography	59
		Questionnaire	63

"A STUDY ON CROWDFUNDING"

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

CHALKE SWAYAM SHEKHAR

Roll No. 02

Under the Guidance of

Ms. JIGNA. B. SADHU

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Swayam Shekhar Chalke** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “A Study on Crowdfunding” under my supervision.

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

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

Jigna.B. Sadhu
Ms. Jigna. B. Sadhu

Research Guide

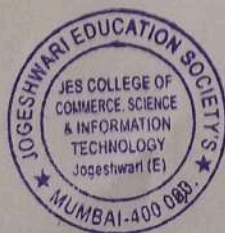
S. Sharma

Internal Examiner

PH Shelar

External Examiner

Date of Submission: *5th April, 2023.*



PH Shelar
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 What is Crowdfunding	1-2
	1.2 Features of Crowdfunding	2-4
	1.3 Advantage of Project Creators	4-5
	1.4 Advantages for Backers	5-6
	1.5 Benefits of Crowdfunding	6-8
	1.6 Disadvantages Of Crowdfunding	8-9
	1.7 Types of Crowdfunding	9-15
	1.8 Different Crowdfunding Organizations	15-23
	1.9 History	23-25
	1.10 Notable Projects And Creators	25
2	RESEARCH METHODOLOGY	26-27
	2.1 Objectives	26

	2.2	Research Methodology	27
3		REVIEW OF LITERATURE	28-36
4		DATA ANALYSIS AND INTERPRETATION	37
	4.1	Age -wise Distribution of the Respondents	38
	4.2	Gender-wise Distribution of the Respondents	39
	4.3	Occupation- wise Distribution of the Respondent	40
	4.4	Awareness about Crowdfunding	41
	4.5	Plan to raise capital via Crowdfunding	42
	4.6	Types of Crowdfunding	43
	4.7	Preference about online or offline	44
	4.8	Awareness of Crowdfunding platforms	45
	4.9	Browsing about crowdfunding platforms	46
	4.10	Crowdfunding campaign creation	47
	4.11	Most important factor while contributing to Crowdfunding Campaign	48
	4.12	Willing to Contribute Crowdfunding Campaign	50
5		CONCLUSIONS AND SUGGESTIONS	51-52
	5.1	Conclusions	51
	5.2	Suggestions	52
		APPENDIX	53-57
		Bibliography	53-54
		Questionnaire	55-57

**“A STUDY ON CUSTOMER SATISFACTION OF KOTAK
MAHINDRA LIFE INSURANCE”**

**A Project Submitted to
University of Mumbai for partial completion of the degree of
Bachelor of Commerce (Accounting and Finance)
Under the faculty of commerce**

**By
CHENDVANKAR HARSHIKA CHANDRAKANT
Roll No. 04**

**Under the guidance of
PROF. (DR) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

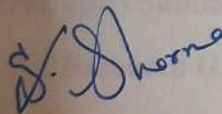
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai –400 060.**

CERTIFICATE

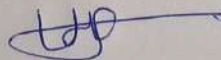
This is to certify that **Ms. Harshika Chandrakant Chendvankar** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting and Finance) under the Faculty of Commerce and his project is entitled, **“A Study On Customer Satisfaction Of Kotak Mahindra Life Insurance”** under my supervision.

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

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


Prof.(Dr.) Sunita Sharma

Research Guide




External Examiner



Internal Examiner

Date of Submission:





PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	1-24
	1.1	Customer Satisfaction	1
	1.2	What is Insurance	2
	1.3	Types of Life Insurance	2
	1.4	Planning for Life Insurance	3
	1.5	Introduction to Kotak Mahindra Life Insurance	5
	1.6	History of Insurance	7
	1.7	Insurance in India	9
	1.8	Corporate History	14
	1.9	Overview of Insurance	15
	1.10	Product and Services	15
	1.11	Types of Life Insurance policy	16
	1.12	The principle of Insurance	17

	1.13	Needs of Life Insurance	23
2		RESEARCH METHODOLOGY	25-26
	2.1	Objectives	25
	2.2	Research Methodology	26
3		REVIEW OF LITERATURE	27-38
4		DATA ANALYSIS, INTERPRETATION AND PRESENTATION	39-48
	4.1	Gender Wise Distribution of the Respondents	40
	4.2	Profile of the responders	41
	4.3	Do know about various life insurance scheme of kotak Mahindra?	42
	4.4	Do you think you need Life Insurance?	43
	4.5	Why did you choose Kotak Mahindra Life Insurance?	44
	4.6	What difference you find between Kotak and your previous provider?	45
	4.7	How will you rate the service given by Kotak Life Insurance?	46

	4.8	Do you have any suggestions for Kotak Mahindra Life Insurance?	47
	4.9	In future, Will you purchase policies from Kotak Mahindra Life Insurance?	48
5		CONCLUSIONS AND SUGGESTIONS	49-53
	5.1	Conclusions	49
	5.2	Suggestions	50
		APPENDIX	54-59
		Bibliography	54
		Questionnaire	57

“A STUDY ON STREET FOOD VENDORS ”

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
DEULKAR MINAKSHI GAJANAN
Roll No.06**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari
(E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Minakshi Gajanan Deulkar** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Study on Street Food vendors**” under my supervision.

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

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

S. Sharma

Prof. (Dr.) Sunita Sharma

Research Guide

[Signature]

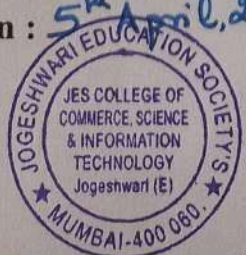
External Examiner

S. Sharma

Internal Examiner

Date of Submission :

5th April, 2023



ii

PK Shelar

PRINCIPAL

**JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY**

Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	What Is Street Food Vendors	1
	1.2	Street Food	2-3
	1.3	Types of Street Food Vendors	4
	1.4	Variety of Street Food	5
	1.5	What Time Street Food Vendors Are Sell Their Products	6
	1.6	Popular Places For Street Food Vendors In India	7
	1.7	Annual Income of Street Food Vendors	8
	1.8	Advantage And Disadvantage of Street Food Vendors	9
	1.9	How Trends Street Food Vendors In India	9-10
	1.10	Market Strategies For Street Food Vendors	10
	1.11	Importance of Street Food Vendors	10-11
	1.12	Benefits of Street Food Vendors	11
	1.13	Daily Challenges or Problems Face By The Street Food Vendors	12
	1.14	Rules And Regulation For Street Food Vendors	13

	1.15	What Dose Impact of Covid-19 On Street Food Vendors	13
	1.16	How Goes Street Food Vendors Trending In India	14
	1.17	Socio-Economy And Demography of Street Food Vendors In India	14
	1.18	History of Indian Street Food Vendors	15
	1.19	Street Vendors Act, 2014	15
	1.20	Health And Safety	16
2		RESEARCH METHODOLOGY	
	2.1	Objectives	17
	2.2	Research Methodology	18
3		LITERATURE REVIEW	19-30
4		DATA ANALYSIS INTERPRETATION AND PRESENTATION	31
	4.1	Gender-Wise Distribution of The Respondents	32
	4.2	Age-Wise Distribution of The Respondents	33
	4.3	Type of Street Food-Wise Distribution of The Respondents	34-35
	4.4	Do You Consume Street Food	36
	4.5	Reason For Choosing To Eat Street Food	37
	4.6	How Often Do You Consume Street Food on A Weekly Basis	38

	4.7	Do You Have A Fixed Meal Time That You Follow	39
	4.8	Taking Street Food Depends on The Emotion (Happy, Sad, Angry, Stress)	40
	4.9	Do Your Family Members Also Consume Street Food	41
	4.10	On An Average How Much Money Do You Spend on Buying Street Food Per Week	42
	4.11	Are You Aware Of Disease That Will Affect on You From Consumption Of Street Food	43
	4.12	Do You Use Discount Coupons To Buy Street Food	44
	4.13	You Think The Trend of Street Food Will	45-46
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	47
	5.2	Suggestions	48-49
		APPENDIX	
		BIBLIOGRAPHY	50-54
		QUESTIONNAIRE	55-57

"A STUDY ON HOME LOAN IN METRO CITY"

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

DUBEY ASHWIN ANIL

Roll No. 07

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Ashwin Anil Dubey** has worked and duly completed his projectwork for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “A Study on Home Loan in Metro City” under my supervision.

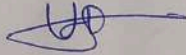
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

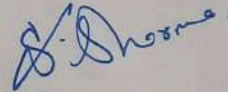


Prof. (Dr.) Sunita Sharma

Research Guide



External Examiner

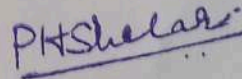


Internal Examiner

Date of Submission: 5th April. 2023.



ii



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTE RNO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	1
	1.1	Defination of Home Loan	2
	1.2	History of Home Loan	2
	1.3	Significance	3
	1.4	Advantages Of Home Loans	3
	1.5	Disadvantages of Home Loans	4
	1.6	Disbursement of Home Loans	5-13
	1.7	Function	13
	1.8	Types Of Housing Finance	13
	1.9	Home loan procedure	14
	1.10	Best Bank For Home Loan In India ; Overview	15-17
2		RESEARCH METHODOLOGY	
	2.1	Objectives	18

	2.2	Research Methodology	19
3		LITERATURE REVIEW	20-34
4		DATA ANALYSIS AND INTERPRETATION	35
	4.1	Gender -wise Distribution of the Respondents	36
	4.2	Age-wise Distribution of the Respondents	37
	4.3	Income Group of Participants	38
	4.4	Considering decision buying a home in metro city of respondents	39
	4.5	How did you first hear about home loan	40-41
	4.6	Type of home loan	42
	4.7	Interest rate while selecting home loan	43
	4.8	What is your preferred home tenure	45
	4.9	Down payment are you willing to make toward the home purchase	46
	4.10	Have you compared home loan interest rate and offers from multiple lenders	47-48
	4.11	What is the most challenging aspect of obtaining home loan in the metro city	49-50
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	51
	5.2	Suggestions	52
		APPENDIX	
		Bibliography	53-54
		Questionnaire	55-57

**"A STUDY ON EFFECTS OF USE OF MOBILE PHONE ON
COLLEGE STUDENTS "**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
DUBEY PRANALI JAYPRAKASH
Roll No. 08**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE &
INFORMATION TECHNOLOGY**

Caves Road, ArvindGandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060.

CERTIFICATE

This is to certify that **Miss. Dubey Pranali Jayprakash** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "A Study on Effects of use of Mobile Phone among College Students." under my supervision.

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

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

S. Sharma

Prof. (Dr.) Sunita Sharma

[Signature]

Research Guide

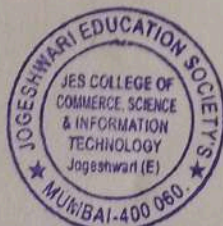
External Examiner

S. Sharma

Internal Examiner

Date of Submission: *5th April, 2023.*

PK Shelar



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO
1	INTRODUCTION	1
	1.1 Impact of Mobile Phone in Students Life	6
	1.2 Mobile phone cause Cyber bullying	7
	1.3 Mobile phone one of the reason for road accident	8
	1.4 Limiting Use Of Mobile Phones In Class	9
	1.5 Advantages of mobile phone	10
	1.6 Disadvantages of Mobile Phone	12
	1.7 How can students improve their academic performance	13
2	RESEARCH METHODOLOGY	
	2.1 Objectives of the Stud	15
	2.2 Research methodology	16
3	REVIEW OF LITERATURE	18
4	DATA ANALYSIS AND INTERPRETATION	36
	4.1 Introduction	36
	4.2 Gender -wise distribution of students	37
	4.3 No. of hours spend on mobile daily by college student	38

4.4	App most used by college students	39
4.5	Students distracted in the class because of use mobile phone	41
4.6	Because of mobile phone social interaction has reduced	42
4.7	Because of mobile phone students cannot concentrate on their study.	44
4.8	Students lose their sleep due to late night mobile device internet activity .	45
4.9	Students are addicted to mobile phone	47
4.10	What is main reason students using their mobile phone for.	49
4.11	Do students know about cyber bullying.	50
4.12	Have students ever experienced cyber-bullying	52
4.13	Students use mobile phone while driving	53
5	CONCLUSIONSANDSUGGESTIONS	
5.1	Conclusions	55
5.2	Suggestions	57
	APPENDIX	
	Bibliography	58
	Questionnaire	63

**“AN EXPLORATORY STUDY ON FINANCIAL FRAUDS IN
BANKS”**

**A Project Submitted to
University of Mumbai for partial completion of the degree of
Bachelor in Commerce (Accounting and Finance)
Under the Faculty of Commerce**

By

Ms. Vaibhavi Sunil Ghadi

Under the Guidance of

Prof. (DR.) SUNITA SHARMA

**JES COLLEGE
OF
COMMERCE SCIENCE & IT**

MARCH , 2023

Roll No. 09

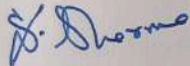
JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY
Caves Road, Arvind Gandbhir compus, opp. Railway Station, Jogeshwari (E), Mumbai-400060

Certificate

This is to certify that **Ms. Vaibhavi Sunil Ghadi** has worked and duly completed her Project Work for the degree of Bachelor in Commerce (Accounting & Finance) under the Faculty of Commerce in the subject of Project in Accounting & Finance and her project is **An Exploratory study on Financial Frauds in Banks** under my supervision.

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

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

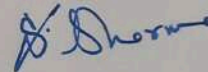


Prof. (Dr.) Sunita Sharma

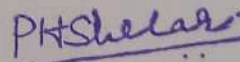
Research Guide



External Examiner



Internal Examiner



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

Date of Submission: 05/04/2023

INDEX		PAGE NO
TITLE		
		1
	CERTIFICATE	2
	DECLARATION	3
	ACKNOWLEDGEMENT	4
CHAPTER 1	INTRODUCTION	9 – 50
CHAPTER 2	RESEARCH METHODOLOGY	51
CHAPTER 3	REVIEW OF LITERATURE	51 – 56
CHAPTER 4	DATA ANALYSIS, INTERPRETATION AND PRESENTATION	57 – 74
CHAPTER 5	FINDINGS, CONCLUSION AND SUGGESTIONS	73 – 78
	BIBLIOGRAPHY	79 – 81
	APPENDIX	82 – 84

LIST OF CHARTS

Figure No	Title	Page No
4.1	Gender Chart	57
4.2	Age Chart	57

4.3	Qualifications	58
4.4	Occupation	59
4.5	In which bank you have opened your ac	60
4.6	Due to so many frauds happening in recent years, do you put your trust in public banks or private banks	60
4.7	Which of the recent scams in banks do you know about	61

4.8	How many scams happened in last 10 years	62
4.9	Who is the mostly responsible for the scam happening in banks?	63
4.10	According to you, did RBI took any measures to overcome Frauds?	63
4.11	How many Crores has been lost due to scams in the last 10 years?	65

**“A STUDY OF EMPLOYABILITY SKILLS AMONG
GRADUATE STUDENTS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)**

Under the Faculty of Commerce

By

GOTAD RESHMA GANGARAM

Roll No. 10

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE

OF

COMMERCE SCIENCE & IT

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

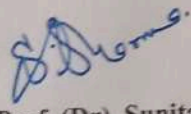
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai - 400 060.

CERTIFICATE

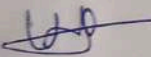
This is to certify that Ms. RESHMA GANGARAM GOTAD has worked and
duly completed her project work for the Degree of Bachelor of Commerce
(Accounting & Finance) under the Faculty of Commerce and her project is
entitled, "a study of employability skills among graduate students" under my
supervision.

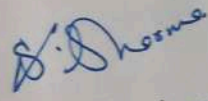
I further certify that the entire work has been done by the learner under my
guidance and that no part of it has been submitted previously for any Degree or
Diploma of any University.

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

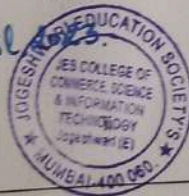

Prof. (Dr). Sunita Sharma

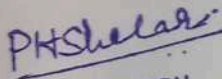
Research Guide


External Examiner


Internal Examiner

Date of Submission: 5th April 2023




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

CHAPTER NO.		PARTICULARS	PAGE NO.
1.		INTRODUCTION	
	1.1	Teamwork	1
	1.2	Critical Thinking	2
	1.3	Ethics	3
	1.4	Computer Skills	
	1.5	More Employability Skills	4
	1.6	What is the main focus of employability skills?	7
	1.7	What is considered the most important skills in the workplace?	
	1.8	How can students improve employability skills?	8
2.		RESEARCH AND METHODOLOGY	
	2.1	Objective	16
	2.2	Research methodology	17
3.		REVIEW OF LITERATURE	18
4.		DATA ANALYSIS AND INTERPRETATION	
	4.1	Age-Wise Distribution of the Respondents	34
	4.2	Stream of Respondents	35

	4.3	Type of Course of Respondents	37
	4.4	Level of Education	38
	4.5	Most Valued Skills	39
	4.6	Challenge at Work Respondents	41
	4.7	Role of Employability Skills Respondents	42
	4.8	Professional Growth Organization Respondents	43
	4.9	Communication Skills Respondents	44
	4.10	Adaptability Skills	45
	4.11	Critical Thinking Skills Respondents	47
5.		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	48
	5.2	Suggestions	49
		APPENDIX	50
		BIBLIOGRAPHY	54
		QUESTIONNAIRE	61

**"POPULARITY OF MUTUAL FUND AS AN INVESTMENT AVENUE
AMONG YOUNG INVESTORS"**

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

GUPTA AJAY BIRESH

Roll No. 11

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEG OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**


Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Mr. Ajay Biresh Gupta** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**Popularity of Mutual Fund as an Investment avenue among Young Investors.**” under my supervision.

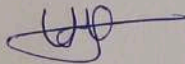
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

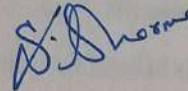


Prof. (Dr.) Sunita Sharma

Research Guide



External Examiner



Internal Examiner

Date of Submission:

5th April 2023



PH Shelar

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER. NO.		PARTICULARS	PAGE NO.
1.		INTRODUCTION	1
	1.1	What is mutual funds.	2
	1.2	Types of mutual funds.	4
	1.3	Advantages of Mutual Funds.	7
	1.4	Disadvantages of Mutual Funds.	9
2.		RESEARCH METHODOLOGY	11
	2.1	Objectives	11
	2.2	Research Methodology	12
3.		LITERATURE REVIEW	13
4.		DATA ANALYSIS INTERPRETATION AND PRESENTATION	35
	4.1	Gender-wise Distribution of The Respondents	36
	4.2	Age-wise Distribution of The Respondents	37
	4.3	Occupation of The Respondents	38
	4.4	What is Your Preferred investment Avenue	39
	4.5	Do You Invest in Mutual Fund	40
	4.6	Is Mutual Fund is to be considered as best investment avenue.	42
	4.7	In which investment plan to you prefer to Invest in Mutual Fund .	43
	4.8	Would you think mutual fund as risk free investment	44
	4.9	Which of The Following Factors Had you	45

		Considered While Investing In Mutual Fund	
	4.10	How Much Return Had You Received	46
	4.11	If Yes How Long Would You Hold Your Mutual Fund Investment	47
	4.12	What Is Your Level Of Satisfaction Toward Investment In Mutual Fund	48
	4.13	How Much Do You Had Investment Per Month In Mutual Fund Plan	50
	4.14	If No Factors Prevented You To Invest In Mutual Fund	51
	4.15	IF Yes, Which Are The Primary Sources Of Your Knowledge About Mutual Fund	52
5		Conclusions And Suggestions	55
	5.1	Conclusions	55
	5.2	Suggestions	56
		Appendix	57
		Bibliography	57
		Questionnaire	63

"A STUDY ON GENDER DISCRIMINATION IN INDIA"

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

GUPTA ROHIT RAJAN

Roll No. 12

Under the Guidance of

MS. PRAGATI YERUNKAR

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

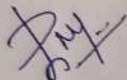
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060.**

CERTIFICATE


This is to certify that **Mr. Rohit Rajan Gupta** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Study on Gender Discrimination In India**” under my supervision.

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

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


Ms. Pragati Yerunkar

Research Guide



External Examiner



Internal Examiner

Date of Submission: 5th April, 2023




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY II
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHP. NO.	CHAPTER NAME	PAGE NO.
1.	INTRODUCTION	
	1.1 Aim	1
	1.2 Introduction	1
	1.3 Gender Discrimination In India	2
	1.4 History Of Gender Discrimination	2
	1.5 Reason for Gender Discrimination	4
	1.6 Effects Of Gender Discrimination	7
	1.7 Examples Of Gender Discrimination	9
2.	RESARECH METHODOLOGY	
	2.1 Objective Of The Study	12
	2.2 Research Methodology	13
3	LITERATURE REVIEW	14-26
4	DATA ANALYSIS, INTERPRETATION AND PRESENTATION	27
	4.1 Do You Know the Meaning Of Gender Discrimination Or Inequality ?	28
	4.2 Have You Seen Any Kind Of Gender Discrimination In Your Environment?	29
	4.3 Do You Have Any Freedom To Visit Any ware ?	31
	4.4 Have You Seen Any Test Done Whether To Identify There Is A Baby Boy Child Or Girl Child ?	32
	4.5 What Reason Do You Thing That There Might Be Gender Inequality In Our Society ?	33
	4.6 Which Of The Following Statement Is Are True Or false ?	34
	4.7 Do You Thing That There Is Any King Of Discrimination In Place Of Job Interview?	36
	4.8 Which Of The Following Given Statement Is Are True Or False?	37
	4.9 Are You Aware About Law Protecting Gender Discrimination ?	38
	4.10 How We Can Control Gender Discrimination?	39
	4.11 Do You Have Any Right To Select The Field Of Your Education?	40
	4.12 Which Of The Following Statement Given Is/Are True Or False ?	42

5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusion	43
	5.2	Suggestion	44
		BIBLIOGRAPHY	45-46
		APPENDIX	46-47

**“HOME LOAN SCHEME OF PRIVATE AND PUBLIC SECTOR
BANK”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

GURAV RITESH PRADEEP

Roll No. 13

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

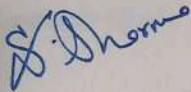
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Ritesh Pradeep Gurav** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“Home Loan Scheme of Private and Public Sector Bank”** under my supervision.

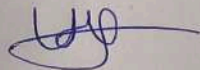
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

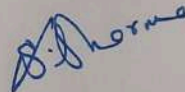


Prof. (Dr.) Sunita Sharma

Research Guide



External Examiner



Internal Examiner

Date of Submission:

5th April 2023

**PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	Introduction: Scheme of Home loans	1
	1.2	Concept & Definition	5
2		RESEARCH METHODOLOGY	
	2.1	Statement of Problems	11
	2.2	Objectives of the Study	11
	2.3	Hypothesis of the Study	12
	2.4	Methodology of the Study	12
	2.5	Selection of the Sample	15
	2.6	Scope of the Study	17
	2.7	Limitations of the Study	18
3		REVIEW OF LITERATURE	
	3.1	Review of Literature	20
4		BANKS PROFILE	
	4.1	Public Sector Banks	27
	4.2	Private Sector Banks	38

5		DATA ANALYSIS & INTERPRETATION	
	5.1	Introduction	53
6		FINDINGS, SUGGESTION & CONCLUSION	
	6.1	Introduction	71
	6.2	Findings	71
	6.3	Conclusion	74
		BIBLIOGRAPHY	76

“A STUDY ON EFFECTS OF TECHNOLOGY ON GRADUATING STUDENTS”

**A Project Submitted to
Universities of Mumbai for partial completion of the degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
HODAGE AVANTIKA ARVIND
Roll No. 14**

**Under the Guidance of
MS. JIGNA. B. SADHU**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

**CAVES ROAD, ARVIND GANDBHIR CAMPUS, OPP. RAILWAY STATION, JOGESHWARI
EAST,**

Mumbai - 400060.

CERTIFICATE

This is to certify that **MS. Avantika Arvind Hodage** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, "A Study on Effects of Technology on Graduating Students" under my supervision.

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

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

Jigna B. Sadhu

Ms. Jigna. B. Sadhu

Research Guide

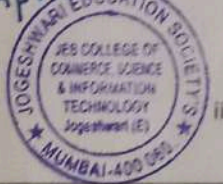
[Signature]

External Examiner

[Signature]

Internal Examiner

Date of Submission: 5th April 2023.



[Signature]

PRINCIPAL

**JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	The Role of Educational Reform in Technology Development	1
	1.2	Modern Technology in Education	2
	1.3	Internet Connection and Round the Clock Connectivity	2
	1.4	Using Projectors and Visuals	2
	1.5	Digital Footprint in the Educational Sector	2
	1.6	Importance of Technology in Education	3
	1.7	Factors of Affecting Technology in Education	3
	1.8	Impact of ICT on Education	3
	1.9	How You Can Make Educational Technology Work for You	4
	1.10	Six Common Type of Education	5
	1.11	Positive Impact	8
	1.12	Negative Impact	9
	1.13	Academic Achievement	9
	1.14	Online Learning	10
	1.15	Advantages & Disadvantages	10
	1.16	Social Media	12
	1.17	Putting Students' Knowledge into Action	13
	1.18	Sharpening Students' Critical Thinking	14
	1.19	Better Communication	16
	1.20	The Positive Effects of Technology in Education	16

	1.21	The Negative Impact of Technology in Education	17
	1.22	Technology in the classroom	17
	1.23	The Impact of Technology on Academic Success	18
2		RESEARCH AND METHODOLOGY	
	2.1	Objective	18
	2.2	Research Methodology	19
3		REVIEW OF LITERATURE	20
4		DATA ANALYSIS, INTERPRETATION AND PRESENTATION	29
	4.1	Gender wise distribution of the respondents	30
	4.2	Age wise distribution of the respondents	31
	4.3	Use of technology for academic purpose	32
	4.4	Type of technology college student use	33
	4.5	Impacted learning experience	34
	4.6	Technology as made is easier or harder to concentrated during lectures or study	35
	4.7	Technology form genuine connections	36
	4.8	Social media or other non academic technology	37
	4.9	Technology related anxiety or stress as a student	38
	4.10	Have you ever felt pressure ton available and responsive due to technology	39
	4.11	Have you ever had difficulty in sleeping due to technology use	40
	4.12	Do you feel that has made it easier or more difficult to access educational resources	41
	4.13	Do you feel that colleges should provide more education and resources on responsible technology use	42
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	43

	5.2	Suggestions	44
		APPENDIX	
		BIBLIOGRAPHY	
		QUESTIONNAIRE	

**“A STUDY ON INFLUENCE OF INFLUENCER MARKETING AMONG
COLLEGE STUDENTS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
Kadam Ritesh Prakash
Roll No. 15**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

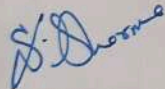
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Mr. Ritesh Prakash Kadam** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A STUDY ON INFLUENCE OF INFLUENCER MARKETING AMONG COLLEGE STUDENTS”** under my supervision.

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

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



Prof. (Dr.) Sunita Sharma

Research Guide



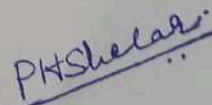
External Examiner



Internal Examiner



Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter No	TOPICS	Page No
1	Introduction of A Study on Influence of Influencer Marketing Among the College Student	
	1.1 The Rise of the Influencer	1
	1.2 Categories of Influencer	2
	1.3 Types of Influencer Marketing Campaigns	8
	1.4 Benefits of influencer marketing	11
	1.5 Advantages of influencer marketing	13
	1.6 Social influencer	16
	1.7 B2B influencer	16
	1.8 Social media	17
	1.9 How to create an influencer marketing strategy	19
2	Research Methodology	
	2.1 Research Methodology	22
	2.2 Objective	23
3	Review of Literature	24
4	Data Analysis	
	4.1 Age wise distribution	34
	4.2 Gender wise distribution	35
	4.3 Which social media platforms do you use the most?	36
	4.4 On which social media platform do you mostly follow influencers?	37
	4.5 How often do you come across influencer marketing on social media platforms?	38
	4.6 Have you ever purchased a product/service promoted by an influencer on social media?	39
	4.7 If yes, which product/service did you purchase?	40

	4.8	Was your purchase influenced by the recommendation of the influencer?	41
	4.9	How likely are you to purchase a product/service recommended by an influencer in the future?	42
	4.10	How much do you trust the recommendations made by influencers on social media platforms?	43
	4.11	Have you ever felt that an influencer was being insincere or dishonest in their promotion of a product/service?	44
	4.12	How do you usually research a product/service before making a purchase?	45
	4.13	Do you think that influencer marketing has changed the way you make purchase decisions?	46
	4.14	Do you think that influencer marketing is more effective on college students as compared to other age groups?	47
	4.15	How do you think influencer marketing affects the self-esteem and body image of college students?	48
	4.16	Do you think that there should be regulations on the content that influencers post on social media platforms?	50
	4.17	Have you ever been influenced to attend an event, try a new experience or activity, or visit a new location based on an influencer's recommendation?	51
	4.18	How important is it to you that the influencer shares a personal experience with a product/service they are promoting?	52
	4.19	Have you ever discovered a new product or service through influencer marketing	53

		that you were previously unaware of?	
	4.20	How often do you pay attention to the sponsored content of an influencer?	54
	4.21	Do you think that influencer marketing has become too commercialized?	55
	4.22	How do you feel about influencers who have a large number of sponsored posts on their profile?	56
	4.23	Do you think that influencer marketing can have a negative impact on a brand's image?	57
	4.24	How do you think influencer marketing will evolve in the future?	58
	4.25	Have you ever purchased a product/service recommended by an influencer that you were dissatisfied with?	59
	4.26	In your opinion, what is the most important factor that determines whether an influencer is credible or not?	60
	4.27	Do you think that influencer marketing is a fad or is it here to stay?	62
5		Conclusions and Suggestion	
	5.1	Suggestion	63
	5.2	Conclusion	65
		Appendix	
		Bibliography	67
		Questionnaire	72

**“A STUDY ON AWARENESS OF VARIOUS INVESTMENT OPTIONS
AVAILABLE AMONG GRADUATING STUDENTS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

KANDU DEEPAK MAHESH

Roll No. 16

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

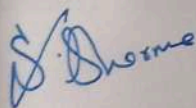
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari
(E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Deepak Mahesh Kandu** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Study on Awareness of Various Investment Options available among Graduating Students**” under my supervision.

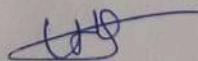
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

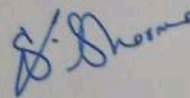


Prof. (Dr.) Sunita Sharma

Research Guide



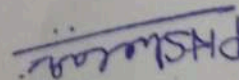
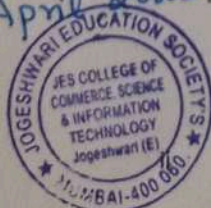
External Examiner



Internal Examiner

Date of Submission:

5th April 2023.



**PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 What is Investment	1
	1.2 Why should one invest	2
	1.3 Investment Options Available	3-19
	1.4 Theory of Investment	20
	1.5 Types of Investment Theory	21
	1.6 What is Investment Process	22
	1.7 What is Investment Decision	23
	1.8 Nature of Investment Processing Decision:	24
	1.9 Scope of Investment Process Decisions	25
	1.10 Importance of Investment	26
	1.11 Benefit of Investment	27
	1.12 Advantages of Investment	28
	1.13 Disadvantages of Investment	29

	1.14	What are the Different Investment Methods	30-31
2		RESEARCH METHODOLOGY	
	2.1	Objectives	32
	2.2	Research Methodology	33
3		LITERATURE REVIEW	34-49
4		DATA ANALYSIS INTERPRETATION AND PRESENTATION	50
	4.1	Gender -wise Distribution of the Respondents	51
	4.2	Age-wise Distribution of the Respondents	52
	4.3	Number of Graduating Students Working	53
	4.4	Number of Participants Monthly Salary	54
	4.5	Number of Participants Pocket Money	55
	4.6	Investment of the Participants	56-57
	4.7	Investment Purpose of Participants	58
	4.8	Participants Reference Towards Investment in Share Market	59

	4.9	Participants Percentage of Income Invest	60-61
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	62
	5.2	Suggestions	63-64
		APPENDIX	
		BIBLIOGRAPHY	65-68
		QUESTIONNAIRE	69-70

**“A CASE STUDY OF GEBBS HEALTHCARE SOLUTIONS AND
INNOVATION: A DIGITAL SERVICE TO MAKE INSURANCE
CLAIMS FASTER, TRANSPARENT & ECONOMICAL”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

AFRIN BASHIR KHAN

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

**JES COLLEGE
OF
COMMERCE SCIENCE & IT**

MARCH, 2023

Roll No. 17

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

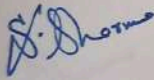
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai – 400 060.

CERTIFICATE

This is to certify that **Ms. AFRIN BASHIR KHAN** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, **“A Case Study Of Gebbs Healthcare Solutions And Innovation: A Digital Service To Make Insurance Claims Faster, Transparent & Economical”** under my supervision.

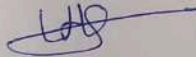
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

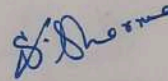


Prof. (Dr.) Sunita Sharma

Research Guide



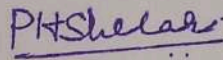
External Examiner



Internal Examiner



Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	The Beginning and Management	01-02
1.2	Work Culture	02
1.3	Branches	03
1.4	Trainings, Course and Assessment	03-05
1.5	Achievements	05-06
2	SERVICES AND PROCESSES	
2.1	What Service does Gebbs Healthcare solutions provide	07
2.2	Envision Plantation	08
2.3	AtlantiCare Physician Group	08-09
3	MODE OF OPERATIONS	
	What Is Revenue Cycle Management (RCM)?	10-13
	What Is Account Receivable (AR)?	13-14
	What Is Account Receivable Scenario And Denial?	14-15
3.1	No Claim On File	16-17
3.2	Claim In Process	17-18
3.3	Claim Is Approved To Pay	18-19
3.4	Claim Paid	19-20
3.5	Claim Paid And Applied Towards Offset	20-21
3.6	Claim Paid To Patient	21-22
3.7	Claim Applied Towards Deductible	22-23

4	DENIALS AND OTHER CHALLENGES FACED	
	What Is Denial?	24
4.1	Claim Denied As Patient Is Not Identified	24-25
4.2	Claim Denied As Coverage Terminated	26
4.3	Claim Denied As The Time Limit For Filing Has Expired	27
4.4	Claim Denied As Authorization Absent Or Missing	28-29
4.5	Claim Denied As Referral Is Absent Or Missing	29-30
4.6	Claim Denied As Maximum Benefit Exhausted/Reached	30-31
4.7	Claim Denied As Non Covered Charges	31-32
4.8	Claim Denied As Non Covered Charges As Provider Is Out Of Network	32-33
4.9	Claim Denied As Additional Information Requested From Patient	33-34
4.10	Claim Denied As Additional Information Requested From Provider	34-35
4.11	Claim Denied As Medical Records Requested	35-36
4.12	Claim Denied As Duplicate	36-37
4.13	Claim Denied As Patient Enrolled In Hospice	37-38
4.14	Claim Denied As Procedure Code Inconsistent With The Modifier Used	38-39
4.15	Claim Denied For Invalid Modifier On Date Of Service	39-40
4.16	Claim Denied As Diagnosis Code Is Inconsistent With The Procedure	40-41
4.17	Claim Denied As Diagnosis Code Is Invalid For Date Of Service	41-42
4.18	Claim Denied As Referring Provider Is Not Eligible To Refer The Service Billed	42-43

4.19	Claim Denied For Primary EOB	43-45
4.20	Claim Denied As Other Payer Is Primary	45-46
4.21	Claim Denied As Secondary Payment Cannot Be Considered Without The Identity Of Or Payment Information From The Primary Payer	46-47
4.22	Claim Denied As Claim Not Covered By This Payer	48-49
4.23	Claim Denied As Primary Paid More Than Secondary Allowed Amount	49
4.24	Claim Denied As Medically Not Necessity	50
4.25	Claim Denied As This Is A Work-Related Injury/Illness And Thus The Liability Of The Worker's Compensation Carrier	50-51
4.26	Claim Denied As This Injury/Illness Is Covered By The Liability Carrier	51-52
4.27	Claim Denied As This Injury/Illness Is The Liability Of The Non-Fault Carrier/Auto Insurance	52-53
4.28	Claim Denied As Bundle/Inclusive	53-54
4.29	Claim Denied As Globally Inclusive To Surgery	54
4.30	Claim Denied As Procedure Combination Is Not Compatible With Another Procedure	55
4.31	Claim Denied As Procedure Code Is Not Paid Separately	56
4.32	Claim Denied As Rendering Provider Is Not Eligible To Perform The Service Billed	57-58
4.33	Claim Denied As The Procedure Code Is Inconsistent With Provider Type/Specialty	58-59
4.34	Claim Denied As Routine Service Not Covered	59-60
4.35	Claim Denied As This Provider Was Not Certified/Eligible To Be Paid For This Procedure/Service On This Date Of Service	60
4.36	Claim Denied As Pre-existing Condition Not Covered	60-61

	4.37	Claim Denied As Procedure Code Is Inconsistent With Patient's Gender	61-62
	4.38	Claim Denied As Procedure Code Is Inconsistent With Patient's Age	62-63
	4.39	Claim Denied As Diagnosis Code Is Inconsistent With Patient's Gender	63-64
	4.40	Claim Denied As Diagnosis Code Is Inconsistent With Patient's Age	64-65
	4.41	Claim Denied As For Invalid Or Missing NDC Code	65-66
	4.42	Claim Denied As For Invalid Or Missing CLIA Number	67-68
	4.43	Claim Denied As For New Patient/Established Patient Criteria Not Met	68-69
	4.44	Claim Denied As Prior Processing Information Appears Incorrect	69-70
	4.45	Claim Denied As CPT Has Reached The Maximum Allowance For A Specific Time Period	70-71
	4.46	Claim Denied As The Date Of Death Precedes The Date Of Service	71-72
	4.47	Claim Denied As Procedure/Treatment/Drugs Is Deemed Experimental/Investigational By The Payer	72-73
	4.48	Claim Denied As Procedure Code Was Invalid On The Date Of Service	73-74
5		INTERVIEW QUESTIONS	75-76
		SUGGESTIONS	77
		BIBLIOGRAPHY	78

**“A STUDY ON FINANCIAL CHALLENGES AND PROBLEMS FACED
BY STARTUPS IN INDIA”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)**

Under the Faculty of Commerce

**By
KUDKAR SAYALI RAJARAM**

Roll No. 18

**Under the Guidance of
Ms. Jigna .B. Sadhu**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

**Caves Road, Arvind Gambhir Campus, Opp. Railway Station, Jogeshwari
(E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Sayali Rajaram Kudkar** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Financial Challenges and Problem Faced by Startups in India**” under my supervision.

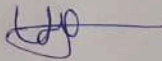
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

Jigna . B . Sadhu .

Ms. Jigna .B. Sadhu

Research Guide

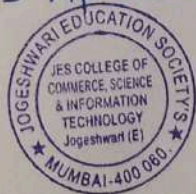


External Examiner



Internal Examiner

Date of Submission: *5th April, 2023.*



ii

P. Shrivastava
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTERS NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	1-2
	1.1	Startups Theories	2-4
	1.2	The Lifecycle of start ups	4-5
	1.3	Challenges of startups	5-8
	1.4	Startups India	8-15
	1.5	Definition of startup failure	15-18
2		RESEARCH AND METHODOLOGY	
	2.1	Objective	19
	2.2	Research and Methodology	20
3		REVIEW OF LITERATURE	21-28
4		DATA ANALYSIS AND INTERPRETION	29
	4.1	Gender-wise distribution of the respondents	30-31
	4.2	Age-wise distribution of the respondents	31-32

4.3	Occupation of the respondent	32-33
4.4	What is your current role in startup	33-34
4.5	How long your startups been in operation	34-35
4.6	What type of financial problems have you faced as a startups	35-36
4.7	Have you sought external financing for your startup	36-37
4.8	If your answered yes to the previous question, which of the following sources of financing have you utilized	38-39
4.9	How satisfied are you with the financial services available to startups	39-40
4.10	Which of the following financial services do you believe are most important for startups to have access to	40-41
4.11	What are the most significant challenges you face in managing your startup's finances	41-42
4.12	How important do you believe it is for startups to have access to financial education and resources	43-44
4.13	Have you ever used financial management software or tools to manage your startup's finances	44-45
4.14	If you answered yes to the previous question, which of the following financial management software or tools have you used	45-46
4.15	How likely are you to recommend financial services or tools to other startups	47-48

5	CONCLUSION AND SUGGESTION	
	Conclusions	49
	Suggestions	50
	APPENDIX	
	BIBLIOGRAPHY	51-53
	QUESTIONNAIRE	54-56

**"A STUDY ON CHALLENGES AND PROBLEMS FACED BY A
TRAFFIC POLICE AND TRAFFIC PROBLEMS"**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

MANE NEHA SURESH

Roll No. 20

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE &
INFORMATION TECHNOLOGY**

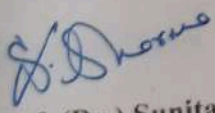
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai - 400 060.

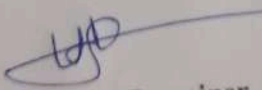
CERTIFICATE

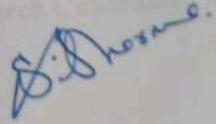
This is to certify that **Ms. Neha Suresh Mane** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, "**A Study on Challenges and Problems Faced By Traffic Police and Traffic Problem**" under my supervision.

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

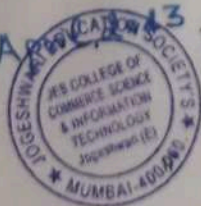
It is his own work and facts reported by his personal findings and investigations.

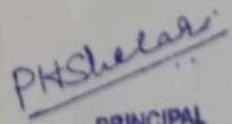

Prof. (Dr.) Sunita Sharma
Research Guide


External Examiner


Internal Examiner

Date of Submission: 5th APRIL 2013




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	What are a Traffic Police	1
	1.2	Meaning of Traffic Police	1
	1.3	What is Traffic	2
	1.4	Road Traffic Control	5
	1.5	History	6
	1.6	Traffic Elements	6
	1.7	Common Control Techniques	8
	1.8	Automatic Traffic Police	9
	1.9	Traffic Rules in India	10
	1.10	Traffic law	10
	1.11	Traffic Regulation	11
	1.12	Priority	11
	1.13	Uncontrolled Traffic	12
	1.14	Turning	12
	1.15	Perpendicular intersections	14
	1.16	Crossing	15
	1.17	Overtaking	16

	1.18	Lanes	16
	1.19	High Speed Road	18
	1.20	Congested Traffic	19
	1.21	Pre-Emption	20
	1.22	Intelligent Transportation System	21
	1.23	Rules of the road	21
	1.24	Why Traffic rule and sign are Important	22
2		RESEARCH METHODOLOGY	
	2.1	Objectives	24
	2.2	Research Methodology	25
3		LITERATURE REVIEW	26-38
4		DATA ANALYSIS AND INTERPRETATION AND PRESENTATION	39
	4.1	Gender-wise Distribution of the Respondents	40
	4.2	Age-wise Distribution of the Respondents	41
	4.3	Type of Vehicle of Respondents	42
	4.4	Follow Traffic Rules of Respondents	43
	4.5	Having Vehicle of Respondents	44
	4.6	Facing Traffic Problem of Respondents	45
	4.7	Traffic is Big Issue of respondents	46

	4.8	Facing Problem Because of Traffic in Our Daily Life of Respondents	48
	4.9	Travel Wise Respondents	49
	4.10	Like To Travel on Local Roads of Respondents	50
	4.11	Helmet is Important of Respondents	51
	4.12	Obeying Traffic Rules	52
	4.13	Having Pollution Problem of respondents	53
5		CONCLUSION AND SUGGESTIONS	
	5.1	Conclusions	55
	5.2	Suggestions	56
		APPENDIX	
		BIBLIOGRAPHY	58-61
		QUESTIONNAIRE	62-64

**“A STUDY ON DOG CARE SERVICES AS AN EMERGING
PROFESSION”**

A Project Submitted to

University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

SHRUTI SANDEEP MOURYA

Roll No. 21

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

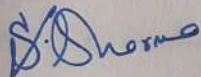
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai
- 400 0600

CERTIFICATE

This is to certify that **Ms. SHRUTI SANDEEP MOURYA** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "A Study ON Dog Care Services as an Emerging Profession" under my supervision.

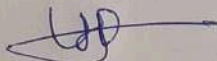
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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




Prof. (Dr.) Sunita Sharma

Research Guide

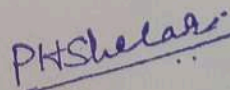
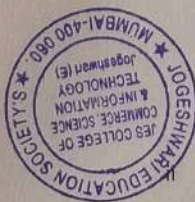


External Examiner



Internal Examiner

Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	SR. NO	PARTICULARS	PAGE NO.
1		INTRODUCTION	1
	1.1	What is Dog Care Services	1
	1.2	Pet Care Product and Services	2
	1.3	Mobile Pet Care	4
	1.4	Humanization	5
	1.5	Premiumization	5
	1.6	Important of Dog in Our Life	6
	1.7	Dog Care Services Emerging in India	7
	1.8	Dog Care Services Emerging in Westen Countries	8
	1.9	Globally Most Popular Dog Breeds	9
	1..10	Different Types of Dog Care Services	12
	1.11	Basic Qualities Needed in Most Types of Pet Care Services	19
	1.12	SWOT Analysis	20
2		RESEARCH METHODOLOGY	22
	2.1	Introduction	22
	2.2	Objective	22

	2.3	Research and Methodology	23
3		GROWTH FACTOR OF PET CARE INDUSTRIES	24
	3.1	Introduction	24
	3.2	Global Pet Care Services Market	24
	3.3	Overview of Pet Care Services Market	25
	3.4	Indian Pet Care Services Market	26
	3.5	Segmentation	27
	3.6	Regional Insight	29
4		REVIEW OF LITERATURE	30
5		DATA ANALYSIS AND INTERPRETATION	50
	5.1	Types of Dog Breeds Aware about	51
	5.2	Number of People Passionate About Dog Care	52
	5.3	How Did You Get That Animal Care	54
	5.4	Different of Dog Care Services People Like to Avail	54
	5.5	Types of Qualification Required to Work in The Dog Care Services Profession	56
	5.6	When People Go Out of Station Would They Like to Leave Their Dog in Dog Care Center	57
	5.7	Would People Like To Avail Grooming Services For Your Dog.	59
	5.8	A Training is Required For All Breed of Dog	60

	5.9	A Different Types of Dogs Needs Different Types of Dog Care Services.	61
	5.10	A People Like to Work with Any NGO'S Which Help the Dogs.	62
6		SUGGESTIONS AND CONCLUSIONS	63
	6.1	Suggestions	63
	6.2	Conclusions	64
		APPENDIX	65
		Bibliography	65
		Questionnaire	70

**'A STUDY ON GRADUATING STUDENTS
ATTITUDE TOWARDS PURCHASING NEW SIM CARD'**

**A Project Submitted to
University of Mumbai for Partial Completion of the Degree of
Bachelor of Commerce (Accounting and Finance)
Under the Faculty of Commerce**

**By,
NACHANKAR MITALI SUNIL**

Roll No.22

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

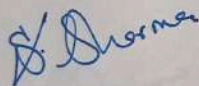
Caves Road, Arvind Gandbhir Campus, Opp. Railway station, Jogeshwari (E),
Mumbai - 400060

Certificate

This is to certify that **Ms. Mitali Sunil Nachankar** has worked and duly completed her project work for the degree of Bachelor of Commerce (Accounting and Finance) under the Faculty of Commerce and her project entitled, "**A Study on Graduating Students Attitude towards Purchasing new SIM Card**" under my supervision.

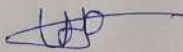
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any degree or diploma of any university.

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

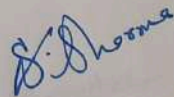


Prof. (Dr.) Sunita Sharma

Research Guide

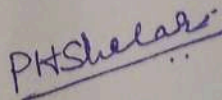


External Examiner



Internal Examiner

Date of submission: 5th April, 2023.



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter no.	Title of the chapter	Page no.
Chapter no. 01	1. Introduction	
	1.1 What is SIM Card	1-3
	1.2.Types of SIM Card	4-5
	1.3. Security of SIM Card	5-6
	1.4. Types of SIM Cad connection in India	9-10
	1.5. SIM Card Companies in India	10-12
	1.6. Attitude	13-14
	1.1. Functions of Attitude	15
	1.8. How Attitude develop?	16-21
	1.9. Factors influencing consumer behaviour	22-28
Chapter no. 02	2.1. Objectives	29
	2.2. Research Methodology	30
Chapter no. 03	3.Review of Literature	31-46
Chapter no. 04	4.Data Analysis	47
	4.1. No of respondents having SIM Cards	48
	4.2. Which SIM Card you are currently using?	49
	4.3. Which type of connection you are using?	50
	4.4. Which type of recharge do you preferred?	51
	4.5. What is your monthly expenditure?	52
	4.6. From how many years you are using SIM Card?	53
	4.7. Which features your SIM Card service provider preferred you the most?	54

	4.8. How you satisfied with your SIM Card Connection?	55
	4.9. Do you want to change your SIM Card?	56
	4.10. Are you thinking of purchasing new SIM Card?	57
	4.11. What are the factors that affect your decision for switching service provider?	58
Chapter no. 05	5.1. Conclusion	59
	5.2. Suggestion	60
	Appendix	
	Bibliography	61-64
	Questionnaire	65-66

**“A STUDY ON IMPACT OF UPI PAYMENT METHODS AMONGS YOUTH AND
ITS PROS AND CONS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting and Finance)
Under the Faculty of Commerce**

**By
NARKAR JANHAVI SUNIL
Roll No. 23**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),

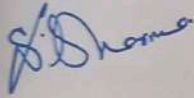
Mumbai - 400060.

CERTIFICATE

This is to certify that **Ms. Janhavi Sunil Narkar** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the faculty of Commerce and her project is entitled, "A Study on Impact of UPI Payment Methods Amongst Youth and its Pros and Cons" under my supervision.

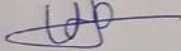
I further certify that the entire project work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree of Diploma of any University.

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

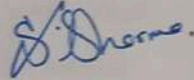


Prof. (Dr.) Sunita Sharma

Researcher Guide

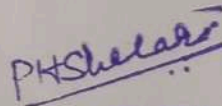


External Examiner



Internal Examiner

Date of submission: 5th April, 2023.



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO	PARTICULARS	PAGE NO
1	INTRODUCTION	
	1.1 Fundamentals of Unified Payment Interface (UPI)	5
	1.2 Security in Unified Payment Interface (UPI)	6-8
	1.3 Types of transactions supported by UPI	8-10
	1.4 Business uses	10-11
	1.5 History of UPI	11-13
	1.6 Common features of UPI	13
	1.7 Key features of UPI	13-14
	1.8 Digital payment methods in India	14-15
	1.9 Different apps provides UPI features	15-17
	1.10 Impact of UPI on payment industry	18-19
	1.11 Impact of UPI on business	19
	1.12 Impact of UPI on youth	20
	1.13 Advantages and disadvantages of UPI	20-22
2	RESEARCH METHODOLOGY	
	2.1 Objectives	23
	2.2 Research methodology	24
3	REVIEW OF LITERATURE	25-39
4	DATA ANALYSIS INTERPRETATION AND PRESENTATION	
	4.1 Gender wise distribution of respondents	41
	4.2 Awareness of UPI	42
	4.3 Users of UPI	43
	4.4 How to get to know about UPI	44
	4.5 UPI stands for-	45
	4.6 Is UPI is safe or not	46

	4.7	Uses of UPI payment for different services	47
	4.8	Use of various modes of funds transfer	48
	4.9	Different apps used payment	49
	4.10	Is UPI safe than debit / credit card	50
	4.11	Per day maximum limit for transfer	51
	4.12	Satisfaction of consumers	52
	4.13	Problems faced by people while transactions	53-54
5		CONCLUSION AND SUGGESTIONS	
	5.1	Conclusion	55
	5.2	Suggestions	56
		APPENDIX	
		Bibliography	57-59
		Questionnaire	60-62

**“A STUDY OF INVESTMENT BEHAVIOUR OF SALARIED
WOMEN POST COVID 19”**

A Project Submitted to

**University of Mumbai for partial completion of the Degree
of Bachelor of Commerce (Accounting & Finance)**

Under the Faculty of Commerce

By

PANCHAL KAJAL SANTOSH

Roll no. 24

Under the Guidance of

PROF.(DR). SUNITA SHARMA

**JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION
TECHNOLOGY**

MARCH, 2023



**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

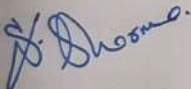
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

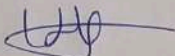
CERTIFICATE

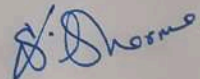
This is to certify that **MS. KAJAL SANTOSH PANCHAL** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A STUDY OF INVESTMENT BEHAVIOUR OF SALARIED WOMEN POST COVID 19** ” under my supervision.

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

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

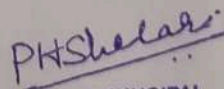

Prof. (Dr.) Sunita Sharma
Research Guide


External Examiner


Internal Examiner

Date of Submission: **5th April, 2023.**




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULAR	PAGE NO.
1.	INTRODUCTION	1
	1.1 What is investment ?	1
	1.2 How is investors ?	1
	1.3 Investment options available	1
	1.4 Understanding Investment	2
	1.5 Investment can be broadly categorized into	3
	1.6 How to start investment	3
	1.7 Investment and risk	3-4
	1.8 What are the concepts of investment?	4
	1.9 Types of investment	4-7
	1.10 Importance of investment	7-8
	1.11 Nature of investment processing decision	9-10
	1.12 Advantage and Disadvantage of investment	10-11
	1.13 Why is investing better than saving ?	12
		13
2.	RESEARCH AND METHODOLOGY	
	2.1 Objective	13
	2.2 Research methodology	14
		15-26
3.	REVIEW OF LITERATURE	
		27
4.	DATA ANALYSIS AND INTERPRETATION	
	Gender-Wise Distribution of the Respondents	28
	4.1	
	4.2 Age-wise distribution of the Respondents	29

	4.3	Education qualification of the Respondents	30-31
	4.4	Occupation of the respondents	31-32
	4.5	Monthly income of the respondents	33
	4.6	Percentage of income investment of the respondents	34
	4.7	Invested saving of the respondents	35-36
	4.8	Avenues opted for the Respondents	37
	4.9	Source investment options of the Respondents	38
	4.10	Saving objective of the Respondents	39-40
	4.11	Sector prefer for investing money of the Respondents	41
	4.12	Interested in mutual fund investment of the respondents	42
	4.13	Purpose behind investment of the respondents	43
	4.14	Time period for investment term of the respondents	45
	4.15	Investing in the financial instrumental / securities of the respondents	46
	4.16	Consulting friends or relative making investment choice of the respondents	47-48
	4.17	Behind choice of investment options of the respondents	49
	4.18	Frequency of investment of the respondents	50
	4.19	Factor influences investment decision of the respondents	51-52
5.		CONCLUSIONS AND SUGGESTIONS	

5.1	Conclusions	54-55
5.2	Suggestions	56
	Appendix	
	Bibliography	57-62
	Questionnaire	63-65

**“CHALLENGES FACED BY LOW INCOME GROUP OF FAMILIES WHO
WANT TO TAKE BANK LOAN FOR BUYING HOUSE IN URBAN AREA”**

A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce

By
PRASAD SANTOSH PANCHAL

Under the Guidance of
PROF. *Dr. Sunita Sharma*

JES COLLEGE
OF
COMMERCE SCIENCE & IT

MARCH, 2023

Roll No. 25

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai –
400 060.

CERTIFICATE

This is to certify that **Mr. Prasad Santosh Panchal** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, **“CHALLENGES FACED BY LOW INCOME GROUP OF FAMILIES WHO WANT TO TAKE BANK LOAN FOR BUYING HOUSE IN URBAN AREA”** under my supervision.

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

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

S. Sharma

PROF. Dr Sunita Sharma

Research Guide

[Signature]

External Examiner

S. Sharma

Internal Examiner

Date of Submission: **5th April, 2023.**



P. Shelar
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Home loan guide for first time home buyers	1
1.2	What is home loan	1
1.3	What are eligibility criteria for a home loan	2
1.4	What are the document required to apply for a home loan	4
1.5	What are the different types of home loan interest rate in india	4
1.6	What are the advantages and disadvantages of fixed interest rate	5
2	RESEARCH METHODOLOGY	
2.1	Objectives	24
2.2	Research Methodology	25
3	LITREATURE REVIEW	26
4	DATA ANALYSIS INTERPRETATION AND PRESENTATION	44
4.1	Gender wise distribution of the respondents	45
4.2	Age wise distribution of the respondents	46
4.3	Occupation of the respondents	47
4.4	Are you aware of the home loan product of any of the following bank	48
4.5	Have you ever taken home loan	49
4.6	If yes from which bank	50
4.7	While taking home loan which things attract you the most	51
4.8	In near future would you be interested to take home loan	52

4.9	Which home loan product you find most reliable?	53
4.10	What are the criteria considering while taking a loan?	53
4.11	what problems did you face while getting home loan?	53
4.12	Are you satisfied with services provided?	54
4.13	Do you have income from any source than salary?	54
5	CONCLUSION AND SUGGESTION	
5.1	Conclusion	55
5.2	Suggestion	56
	Appendix	
	Bibliography	57
	Questionnaire	60

"A STUDY ON CONSUMER PRECEPTION TOWARDS PLASTIC MONEY"

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
PANDIT VAISHNAVI RAVINDRA
Roll No. 26**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE AND

INFORMATION TECHNOLOGY

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Ms. Vaishnavi Ravindra Pandit** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Consumer Perception Towards Plastic Money**” under my supervision.

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

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

S. Sharma

Prof. (Dr.) Sunita Sharma

Research Guide

[Signature]

External Examiner

S. Sharma

Internal Examiner

Date of Submission: *5th April, 2023.*



P. H. Shelar

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 What do you mean by Plastic Money?	1
	1.2 History of Plastic Money	2-5
	1.3 Plastic Money in India	5
	1.4 Plastic Card A Key Element of Electronic	6
	1.5 Advantages of Plastic Money	6-7
	1.6 Disadvantages of Plastic Money	7
	1.7 Features of Plastic Money	8
	1.8 Types of Card	9-15
	1.9 Future of Plastic Money	15-16
2	RESEARCH METHODOLOGY	
	2.1 Objectives	17
	2.2 Research Methodology	18
3	REVIEW OF LITERATURE	19-34

4	DATA ANALYSIS AND INTERPRETATION	35
4.1	Gender-wise Distribution of the Respondents	36
4.2	Age-wise Distribution of the Respondents	37
4.3	Types of Plastic Money using by Respondents	38
4.4	Most convenient way to use by Respondents	39
4.5	Use of Plastic Money for Online Transaction by Respondents	40
4.6	Range of amount transact by the respondents	41
4.7	Method Using by the respondents for paying Utilities Bills/ Application Fees	42
4.8	Payment Method Using for Purchase of Household goods by respondents	43
4.9	Payment Method used for Purchase of Luxury or Durable Goods	44
4.10	Benefits of using Plastic Money	45
4.11	Use of Plastic Money to be safest mode of any Transaction	46
4.12	Convenient Way to use for payment of any transaction	47
4.13	The Issuer of Credit and Debit offers consumers Services	48

4.14	Victim of any Credit or Debit Card Fraud	49
4.15	Credit Card is Expensive as many other Charges is Charge on it	50
4.16	Problems Faced by Respondents While using Plastic Money	51
4.17	Types of Security Measurement Respondents expect Stepping misuse of Plastic Money	52
4.18	SMS alert make your Each Transaction much or more Secure	53
5	CONCLUSIONS AND SUGGESTIONS	
5.1	Conclusions	54
5.2	Suggestions	55-56
	APPENDIX	
	BIBLIOGRAPHY	57-60
	QUESTIONNAIRE	61-64

**“A CONSUMER PREFERENCE ANALYSIS OF GRADUATING
STUDENTS TOWARDS FOOD DELIVERY APPS AND SERVICES”**

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

PATKAR JANHAVI GURUNATH

Roll No. 27

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

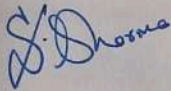
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Patkar Janhavi Gurunath** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Consumer Preference Analysis for Graduating students towards Food Delivery Apps and Services**” under my supervision.

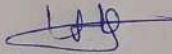
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

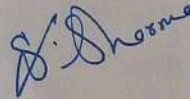


Prof. (Dr.) Sunita Sharma

Research Guide

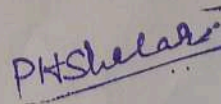


External Examiner



Internal Examiner

Date of Submission: *5th April, 2023.*



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Online food ordering	2
1.2	History	3
1.3	Food delivery models	4-6
1.4	Food delivery services	7
1.5	Growth of online food delivery services in India.	8
1.6	Challenges Faced by food delivery sector in India	9-11
1.7	Food delivery apps	11
1.8	Types of food delivery apps	12-16
1.9	List of popular food delivery apps in India	16

1.10	Why do people use Food delivery apps?	17
1.11	SWOT Analysis.	17 -21
1.12	Advantages of food delivery apps	21
1.13	Disadvantages of food delivery apps	22
1.14	Consumer preferences on food delivery apps	23
1.15	Food delivery apps and employment opportunities	25
2	RESEARCH METHODOLOGY	

2.1	Objectives	27
2.2	Research Methodology	28
3	REVIEW OF LITERATURE	29
4	DATA ANALYSIS AND INTERPRETATION	43
4.1	Age-wise Distribution of the Respondents	44
4.2	Usage of food delivery apps	45

4.3	Number of respondents using food delivery apps	46
4.4	Companies preferred by respondents to order food online	47
4.5	Preferred method of ordering	48
4.6	Satisfaction of respondents using food delivery apps	49
4.7	Flexibility in using food delivery apps	50
4.8	Factors encouraging respondents to use food delivery apps	51
4.9	Influence on perception regarding service quality provided.	52
4.10	Impact of food delivery apps on Youth	53
4.11	Challenges Faced while ordering food through online food delivery apps	54
4.12	Addiction of young adults towards food delivery apps	54
5	CONCLUSIONS AND SUGGESTIONS	
5.1	Conclusions	56
5.2	Suggestions	57

	APPENDIX	
	Bibliography	58-59
	Questionnaire	60-62

**“A STUDY ON ISSUES AND CHALLENGES FACED BY
INDIAN POSTAL SERVICES”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

PRAVIN UDAY PAWAR

Roll No. 28

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Mr. Pravin Uday Pawar** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Study on Issues and Challenges Faced by Indian Postal Service**” under my supervision.

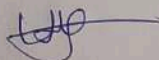
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

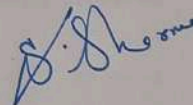


Prof. (Dr.) Sunita Sharma

Research Guide

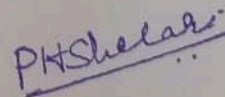


External Examiner



Internal Examiner

Date of Submission: 5th April, 2023.



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter No	Particular's	Page No
1	INTRODUCTION	1
	1.1 The challenges faced by Indian postal services	1
	1.2 Services provided by Indian post office	3
	1.3 Types of scheme in Indian post office	11
	1.4 The role of Indian post system	31
	1.5 Advantages and Disadvantages of postal services	32
	1.6 The challenges for Post	32
2	RESEARCH METHODOLOGY	
	2.1 OBJECTIVE	36
	2.2 RESEARCH METHODOLOGY	37
3	LITERATURE REVIEW	38
4	DATA ANALYSIS AND INTERPRETATION	

4.1	Have you ever used the Indian postal service to send or received or parcels?	51
4.2	Have you ever faced any issue or challenges while using the postal service?	52
4.3	Have you ever faced a delay in receiving or sending mail or parcel through the postal service?	53
4.4	Have you ever experienced loss or damage to mail or parcel while using the postal service?	54
4.5	Do you think postal service should improve its marketing and outreach efforts to increase awareness and usage of its service?	55
4.6	Do you think the Indian service requires more fun to improve its operation?	56
4.7	Which types of postal service do you mostly use?	57
4.8	Do you think that a limited number of staff affects the quality of service provided by postal services?	58
4.9	GENDER WISE DISTRIBUTION	59
5	CONCLUSIONS AND SUGGESTIONS	
5.1	Conclusions	60
5.2	Suggestions	61
	APPENDEX	
	Bibliography	66
	Questionnaire	69

**“THE USE OF SOCIAL NETWORK SITES AND THE IMPACT ON
YOUTH”**

A Project submitted to

**University of Mumbai for partial completion of the degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

PAWAR SANIKA DATTATRAY

Roll No. 29

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE &
INFORMATION TECHNOLOGY**

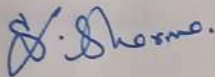
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari
(E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Sanika Dattatray Pawar** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“THE USE OF SOCIAL NETWORK SITES AND ITS IMPACT ON YOUTH”** under my supervision.

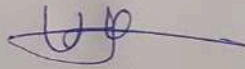
I further certify that the entire work has done by the learner under my guidance and that no part of it has been submitted previously for any Degree of any University.

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

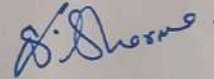


Prof.(Dr.) Sunita Sharma

Research Guide



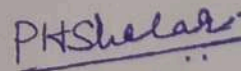
External Examiner



Internal Examiner

Date of Submission: 5th April, 2023.





PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	What is social networking	1
1.2	Definition	2
1.3	History	2-3
1.4	How social networking works	3
1.5	Major social networking platforms	4-5
1.6	Special consideration	6
1.7	Advantages and disadvantages of social networking	6-7
1.8	Examples of social networking	7
1.9	What are social networks important	7
1.10	Social media harms	7
1.11	Protecting your teen	8
1.12	Social networks in business	9
1.13	Controversies in social networks	9
1.14	How social media affect mental health	10

	1.15	Social media marketing	10
	1.16	Why is social media marketing so effective	10-11
	1.17	How to get started with social media marketing	11
	1.18	What is a social media marketing strategy	11
	1.19	What are the top 10 social networking sites	11
	1.20	Top 7 impacts of social media	12-13
	1.21	Nature of online friendships	13
	1.22	How does social network improve your life	13-14
	1.23	Government reputation management	15
	1.24	Law enforcement and investigations	15
	1.25	Development of social-media platforms	16
2	RESEARCH METHODOLOGY		
	2.1	Objectives	17
	2.2	Research Methodology	18
3	REVIEW OF LITERATURE		19-40
4	DATA ANALYSIS INTERPRETATION AND PRESENTATION		40
	4.1	Gender -wise Distribution of the Respondents	41-42
	4.2	Use of social networking sites	42-43

	4.3	How long stay each day on such websites	43-44
	4.4	Digital networks impacted your mental stability	44-45
	4.5	Utilise certain online platforms	45-46
	4.6	Advantages of social media websites for youth	46-47
	4.7	Social media sites have an impact on general health	47-48
	4.8	Privacy practices are impactful	48-49
	4.9	How feel using social networking sites	49-50
	4.10	Motivating factors behind this sites popularity	50-51
	4.11	Sufficient chances for students to promote their activities	51-52
	4.12	Job portal use by youth	52-53
	4.13	Social media spread fake news	54
5	CONCLUSIONS AND SUGGESTIONS		
	5.1	Conclusions	55
	5.2	Suggestions	56-57
	APPENDIX		
		Bibliography	58-60
		Questionnaire	61-63

JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION TECHNOLOGY
"A STUDY OF FACTORS INFLUENCING CONSUMER PERCEPTION TOWARDS
HEALTH INSURANCE POLICIES"

A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce

By
DARSHANA MANOHAR PAWASKAR

Roll No. 30

Under the Guidance of
PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY

Prof. (Dr.) Sunita Sharma

Research Guide

MARCH 2023

Internal Examiner

Date of Submission: 3/7/23



JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

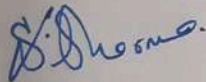
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai -400 060.

CERTIFICATE

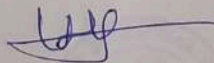
This is to certify that **Ms. Darshana Manohar Pawaskar** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "**A study of factor influence consumer perception towards health insurance policy**" under my supervision.

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

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



Prof. (Dr.) Sunita Sharma
Research Guide

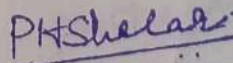
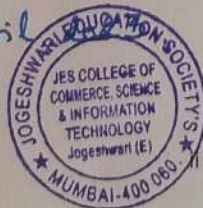


External Examiner



Internal Examiner

Date of Submission: 5th April



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Concept of insurance	2
1.2	Health Insurance - Meaning & Definition	2
1.3	What is Health Insurance.	3
1.4	How Does Health Insurance Work in India	4
1.5	Type of Health Insurance	4
1.6	Importance of Health Insurance	7
1.7	Why do you need Health Insurance now	7
1.8	Tips for Keeping Your Health Insurance Costs Affordable	9
1.9	Health Insurance Benefits you get	11
1.10	5 things to do for finding the right health insurance policy.	12
1.11	How much Tax can you save with Health Insurance	15
1.12	Tax Saving Options with Health Insurance	15
1.13	Income Tax Exemption Under Section 80D	15
2	RESEARCH METHODOLOGY	20
2.1	Objectives	18
2.2	Research Methodology	19
3	REVIEW OF LITERATURE	20

4		DATA ANALYSIS AND INTERPRETATION	37
	4.1	Gender-wise Distribution of the Respondents	38
	4.2	Age-wise Distribution of the Respondents	39
	4.3	Educational Qualification – wise Distribution of the Respondents	40
	4.4	Occupation – wise Distribution of the Respondents	41
	4.5	Annual Income – wise Distribution of the Respondents	42
	4.6	Do you know about Health Insurance	43
	4.7	Do you know about AYUSHMAN BHARAT / Pradhan Mantri Jan Arogya Yojana	44
	4.8	Do you have health insurance policy	45
	4.9	Why have you not taken Health Insurance Policy	46
	4.10	Who persuaded you to purchase the policy	47
	4.11	Who is your insurer	48
	4.12	What type of Health Insurance Policy you have	49
	4.13	What are the reasons for going in for health insurance policy	50
	4.14	Do you agree that the services provided by the insurance companies are delivered effectively	51
	4.15	Do you think that health insurance should be mandatory by the Government	52
	4.16	Contemporary Perception about Health Insurance.	53
	4.17	Do you all think that in today's time (we experience COVID) at least one insurance cover is necessary for the benefit of the family	54
	4.18	Various respondent suggests different insurance policy.	55
5		CONCLUSIONS AND SUGGESTIONS	56

	APPENDIX	
	Bibliography	59
	Questionnaire	62

1.1	Introduction	
1.2	Statement of the Problem	
1.3	Objectives of the Study	
1.4	Significance of the Study	
1.5	Scope of the Study	
1.6	Methodology	
1.7	Organization of the Study	
1.8	Summary	
2.1	Conceptual Framework	
2.2	Theoretical Framework	
2.3	Operational Framework	
2.4	Conceptual Model	
2.5	Operational Model	
2.6	Summary	
3.1	Introduction	
3.2	Statement of the Problem	
3.3	Objectives of the Study	
3.4	Significance of the Study	
3.5	Scope of the Study	
3.6	Methodology	
3.7	Organization of the Study	
3.8	Summary	
4.1	Introduction	
4.2	Statement of the Problem	
4.3	Objectives of the Study	
4.4	Significance of the Study	
4.5	Scope of the Study	
4.6	Methodology	
4.7	Organization of the Study	
4.8	Summary	

**“A CASE STUDY ON GREEN MARKETING OF
DECATHLON PVT LTD.”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

PRAJAPATI ABHISHEK MAHENDRA KUMAR

Roll No. 31

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

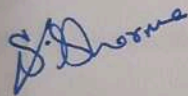
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Abhishek Mahendra Kumar Prajapati** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A Case Study On Green Marketing Of Decathlon Pvt Ltd”** under my supervision.

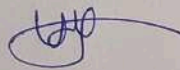
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

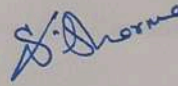


Prof. (Dr.) Sunita Sharma

Research Guide



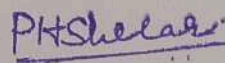
External Examiner



Internal Examiner



Date of Submission: 5th April, 2023.



**PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	What is Green Marketing:	1
1.2	What is Decathlon:	2
1.3	Their Green marketing strategy	3
1.4	Decathlon commitment to Sustainability and Eco-friendliness	4
1.5	What are the benefits of Green Marketing	4
1.6	Decathlon eco-design	5
1.7	What are the materials used for eco-designed products:	6
1.8	Inspiring generations	6
1.9	Providing Job opportunity to Sports enthusiasts/Sports passionate people:	7
1.10	Core strategies of decathlon toward green marketing	8
1.11	Advantages of green marketing of Decathlon:	9

1.12	Disadvantage of green marketing of Decathlon:	10
1.13	Their purpose "to be useful to people and to their planet":	10
1.14	Core human values:	11
1.15	Main pillars:	12
1.16	SWOT analysis of Decathlon	13
1.17	History of Decathlon Then Vs Now:	15
1.18	Location:	17
2	Research Methodology	19
2.1	Objective	19
2.2	Research Methodology	20
3	Literature review	21-32
4	Data analysis, interpretation and presentation	33
4.1	Age Wise Distribution of the Respondents	34
4.2	Gender-Wise Distribution of the Respondents	35
4.3	Number of Respondent Purchased Ecological Product From Decathlon	36

4.4	Number of Respondent Purchased Ecological Product From Decathlon	36
4.5	Frequency Of Purchasing Ecological Products By Respondent	39
4.6	Number Of Respondent Familiar With Decathlon's Ecological Product	41
4.7	Primary motivation of respondent purchasing products	40
4.8	Number of respondent interested in decathlon	42
4.9	Number Of Respondent Noticed Difference In Quality Of Ecological Product	44
4.10	Number Of Respondent Rated Decathlon's Ecological Product:	45
4.11	Number Of Respondents Wants To See Changes In Packaging Of Ecological Product	46
4.12	Number Of Respondent Wants To See Improvement In Regards To Decathlon Ecological Product	47
5	Conclusions & suggestions	49
5.1	Conclusions	49

5.2	Suggestions	50
	Appendix	51
	Bibliography	51-56
	Questionnaires	56-57

**“A STUDY ON EATING OUT\ HOME DELIVERY RESTAURANT
IN INDIA AMONG GRADUATES”**

A Project Submitted to

**University of Mumbai for practical completion of the degree of
Bachelor Of Commerce (Accounting And Finance)**

Under the faculty of commerce

Submitted by

PRAJAPATI DURGA VACHANRAM

Roll No. 32

Under the guidance of

MS. JIGNA .B .SADHU

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION
TECHNOLOGY**

**Caves Road, Arvind Gandhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai - 400060**

CERTIFICATE

This is to certify that **Ms. Durga Vachanaram Prajapati** has worked and duly completed his Project Work for the degree of Bachelor of Commerce (Accounting And Finance) Studies under the Faculty of Commerce in the subject of Ms. Sunita Sharma and his project is entitled, **"A Study On Eating Out\ Home Delivery Restaurant In India"** under my supervision.

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

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

Jigna B. Sadhu
MS. Jigna. B. Sadhu

Research Guide

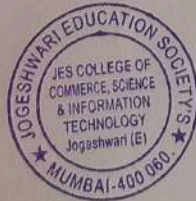
S. Sharma

Internal Examiner

UP

External Examiner

Date Of Submission: *5th April, 2023.*



PKShelkar
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter No.	PARTICULAR	PAGE NO.
1	INTRODUCTION	
1.1	Meaning and advantages and disadvantages	1
1.2	Company profile	6
1.3	Industry background	10
1.4	Objective of study	14
1.5	Food trend	14
1.6	Globalization	15
1.7	Traditional vs modern indian cuisine	17
1.8	Regional goes international	17
1.9	International cuisine	14
1.10	Developing future culinary talents	14
1.11	Food and beverage retail	14
1.12	F & b services structure and size	14
1.13	Demand and drivers	16
1.14	Supply side drivers	17
1.15	Government regulation	23
1.16	Licensing	24

	1.17	Challenges facing f & b food services	24
	1.18	F & b services trends	25
	1.19	Home delivery services in india	25
2		RESEARCH AND METHODOLOGY	27-28
	2.1	OBJECTIVES	27
	2.2	RESEARCH AND METHODOLOGY	28
3		REVIEW OF LITERATURE	32-45
	3.1	INTRODUCTON	32
	3.2	REVIEW OF LITERATURE	33
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Gender -wise distribution the respondents	47
	4.2	Profile -wise distribution the respondents	48
	4.3	Has home delivery impacted your consumption habits ?	49
	4.4	Do you think the increase in home delivery service will continue even after the pandemic?	50
	4.5	Do you think Home delivery services will eventually replace physical stores in India?	51

	4.6	Has the availability of home delivery services impacted the cost of living for graduates in India ?	52
	4.7	Do you think home delivery services have made it easier or more difficult for graduates to find jobs in the retail and logistics industries ?	53
	4.8	Has the adoption of home services impacted the traditional retail industry in India?	54
5		CONCLUSION AND SUGGESTION	
	5.1	Conclusion	55
	5.2	Suggestion	57
		APPENDIX	
		BIBLIOGRAPHY	59
		QUESTIONNAIRE	62

**“A STUDY OF FINANCIAL LITERACY AMONG GRADUATING
STUDENTS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
PRAJAPATI POOJA VIJAYKUMAR
Roll No. 33**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE
OF
COMMERCE SCIENCE & IT**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

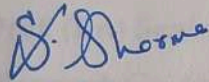
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **MS. Pooja Vijaykumar Prajapati** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "**A Study of Financial Literacy among Graduating Students**" under my supervision.

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

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

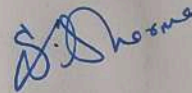


Prof. (Dr.) Sunita Sharma

Research Guide

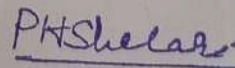


External Examiner



Internal Examiner

Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Fundamental Components of Financial Literacy	2
1.2	Importance of Financial Literacy	3
1.3	Scope of Financial Literacy	4
1.4	Why is Financial Literacy important	4
1.5	Benefits of Financial Literacy	5
1.6	Where to Gain Financial Literacy	5
1.7	Definitions of financial literacy	6
1.8	How to improve your financial literacy right now	6
1.9	How to improve your financial literacy skills	7
1.10	Financial Literacy of Disadvantages	8
1.11	Financial Literacy of Types	8
1.12	Financial Literacy Factors Affecting	9
2	RESEARCH METHODOLOGY	
2.1	Objectives	11
2.2	Research Methodology	12
3	LITERATURE REVIEW	13
4	DATA ANALYSIS INTERPRETATION AND PRESENTATION	28
4.1	Gender-wise Distribution of the respondents	29
4.2	Are graduating students generally knowledgeable about personal finance	30
4.3	Is financial literacy an important skill for graduating students to possess	31
4.4	Have graduating students received formal education on financial literacy	32
4.5	Do graduating students typically have significant amounts of debt	33

4.6	Are graduating students confident in their ability to manage their finances after graduation	34
4.7	Do graduating students understand the importance of saving for retirement	35
4.8	Are graduating students aware of potential consequences of financial mismanagement	36
4.9	Do graduating students understand the impact of interest rates on loans and credit cards	37
4.10	Do graduating students generally feel prepared to navigate the financial the responsibilities of adulthood	38
4.11	Are you aware about the following financial concepts	39
5	CONCLUSIONS AND SUGGESTIONS	
5.1	Conclusions	40
5.2	Suggestions	41
	APPENDIX	42
	BIBLIOGRAPHY	42
	QUESTIONNAIRE	46

“A STUDY ON LIC AGENT AS CAREER”

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance) Under
the Faculty of Commerce**

**By
RIYA SHAILESH SALUNKE
Roll No. 34**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE & INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

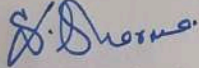
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060

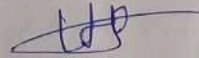
CERTIFICATE

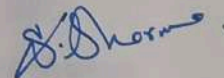
This is to certify that **Miss. Riya Shailesh Salunke**, has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on LIC agent as career**” under my supervision.

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

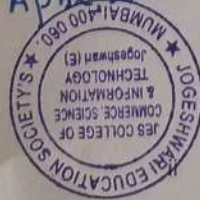
It is her own work and facts reported by her personal findings and investigations.

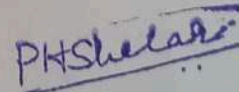

Prof. (Dr.) Sunita Sharma
Research Guide


External Examiner


Internal Examiner

Date of Submission: 5th April 2023




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO	SUB TOPICS	PARTICLARS	PAGE NO.
1		INTRODUCTION	
	1.1	What is Insurance Agent?	1
	1.2	What Does an Insurance Agent Do	3
	1.3	Definition of Insurance Agent	3
	1.4	Skills of Insurance Agent	4
	1.5	Eligibility to become Insurance Agent	6
	1.6	Employment Sector/Industry for Insurance Agent	6
	1.7	Book & Study Material to Become Insurance Agent	8
	1.8	Advantages of becoming an Insurance Agent	8
	1.9	Disadvantages to becoming an Insurance Agent	9
	1.10	Roles and Responsibility of Insurance Agent	9
	1.11	The Role of Insurance Agent	10

	1.12	Insurance Agent Responsibilities	12
	1.13	Duty of Insurance Agent	14
	1.14	Types of job Roles Insurance Agent	14
	1.15	The job description of an insurance agent includes	15
	1.16	Types of Insurance Agent	17
	1.17	Process, Benefits & Function of LIC Agent	18
	1.18	Functions of Insurance Agent	19
	1.19	Qualification and Training	22
	1.20	Benefits of Becoming an LIC Agent	22
	1.21	Regulation of Insurance Agent	24
2		RESEARCH METHODOLOGY	
	2.1	Objectives	36
	2.2	Research Methodology	37
3		REVIEW OF LITERATURE	38
4		DATA ANALYSIS	

LIST OF TABLES			
		Introduction of Data Collection	54
	4.1	Gender Wise Distribution of LIC Agent	55
	4.2	LIC Agent Career Motivation	56
	4.3	LIC Agent Key Skills Wise Distribution	57
	4.4	Research About the Job of A LIC Agent and the LIC Organization	59
	4.5	LIC Agent Marketing Strategies	60
	4.6	Challenges of LIC Agent	61
	4.7	LIC Commission Structure	62
5		CONCLUSION AND SUGGESTION	
	5.1	Conclusions	64
	5.2	Suggestions	65
		APPENDIX	
		Bibliography	66
		Questionnaire	69

**“A STUDY ON PROBLEMS AND DIFFICULTIES FACED BY UNDER
TRAINING LAWYERS”.**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

SAROJ SONAM MUKESHCHANDRA

Roll 35

Under the Guidance of

PROF.(DR.) SUNITA SHARMA

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai - 400 060

CERTIFICATE

This is to certify that **Ms. Sonam Mukeshchandra Saroj** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "**A Study On Problems And Difficulties Faced By Under Training Lawyers**" under my supervision.

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

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

S. Sharma

Prof.(Dr.) Sunita Sharma

Research Guide

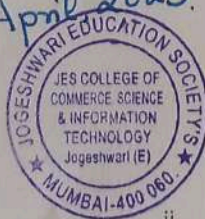
[Signature]

External Examiner

S. Sharma

Internal Examiner

Date of Submission: **5*April 2023.**



PK Shelar

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter No	Sr No	PARTICULAR	PAGE NO
1		INTRODUCTION	
	1.1	What is law	1
	1.2	Characteristic of a good lawyers	2
	1.3	Skill of lawyers	4
	1.4	Cod of conduct of lawyers	7
	1.5	Some of general provisions	8
	1.6	Some different types of lawyers	9
	1.7	Why Lawyers Are important in society	14
	1.8	Training in law firms-why it is important	17
	1.9	Challenges faced during internship	18
	1.10	How to overcome problems	21
2		RESEARCH AND METHODOLOGY	
	2.1	Objectives	24
	2.2	Research methodology	25
3		REVIEW OF LITERATURE	26
4		DATA ANALYSIS AND INTERPRETATION	50
	4.1	Gender wise distribution of respondent	51
	4.2	Duration of in Internship	52
	4.3	A law In which undergoing internship training	53
	4.4	Get this internship under training	54
	4.5	Internship in Past	55
	4.6	Problem facing as under training lawyer	56
	4.7	Reason for these problem	57
	4.8	Senior guidance to deal with problems	58
	4.9	Way off deal with the problem	59

	4.10	Problem Affecting Confidence level	60
	4.11	Develop skill during In internship	61
	4.12	Will this training make better lawyer in future	62
	4.13	Practice as on individual lawyer or wanted to be employed in corporate Sector	63
	4.14	Suggestion would give a young law student	64
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	65
	5.2	Suggestions	66
		APPENDIX	
		Bibliography	66
		Questionnaire	71

**“A STUDY ON PERFORMANCE AND CHALLENGES FACED BY
PRIMARY TEACHERS IN PUBLIC SCHOOLS”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
ALMAS IMRAN SHAIKH
Roll No.36**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **MS ALMAS IMRAN SHAIKH** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study On performance and challenges faced by primary teachers in public schools**” under my supervision.

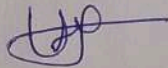
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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



Prof. (Dr.) Sunita Sharma

Research Guide

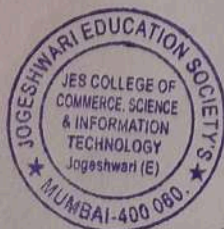


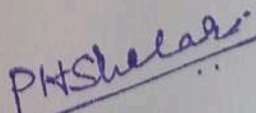
External Examiner



Internal Examiner

Date of Submission: 5th April, 2023 .




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO		PARTICULARS	PAGE NO
1		INTRODUCTION	
	1.1	What is primary education	2
	1.2	Statement of the problem	2-3
	1.3	What does a primary school teachers working day look like	3
	1.4	What are the qualities of a primary school teacher	4
	1.5	What are the obstacles before primary education in India	4
	1.6	What is the current status of the primary schools in India	5
	1.7	Over time the government incorporated several schemes such as	5
	1.8	Changes in the primary education system in India	5-6
	1.9	Challenges faced by teacher	6-8
	1.10	Advantages of primary teachers in public schools	9-10
	1.11	Disadvantages of primary teachers in public schools	10-12
	1.12	The importance of teachers	13
	1.13	Responsibilities	13
	1.14	Requirements and skills	14
2		RESEARCH METHODOLOGY	
	2.1	Objectives	15
	2.2	Research methodology	16
3		REVIEW OF LITERATURE	17-37
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Gender wise distribution of the respondents	39
	4.2	Age wise distribution of the respondents	40

	4.3	Employment status as a teacher respondents	41
	4.4	You work as a teacher of a another school as well as this school respondents	42
	4.5	Distribution highest academic qualification respondents	43
	4.6	Distribution of teachers working with the current schools and institute respondents	44
	4.7	Distribution of satisfied with the remuneration you receive as a teacher respondents	45
	4.8	Distribution of satisfied with the appraisal given to you respondents	46
	4.9	Distribution of received an appreciation for you work at the school respondents	47
	4.10	Distribution of freedom to try innovative methods for better learning respondents	48
	4.11	Distribution of school staff treats each with respect respondents	49-50
	4.12	Distribution of staff is caring and respects the students respondents	50-51
	4.13	Distribution of complete a teacher education or training program respondents	51-52
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	53
	5.2	Suggestions	54
		APPENDIX	
		Bibliography	55-58
		Questionnaire	59-60

**“A COMPARATIVE STUDY ON THE PROFILE OF ANDROID & IOS USERS IN
MUMBAI”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
MOHD RAHID ALTAF SHAIKH**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE
OF
COMMERCE SCIENCE & IT**

MARCH, 2023

Roll No. 37

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

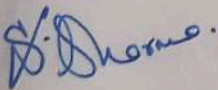
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai –
400 060.

CERTIFICATE

This is to certify that **Mr. MOHD RAHID ALTAF SHAIKH** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, **“A comparative study on the profile of Android & IOS users in Mumbai”** under my supervision.

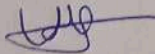
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

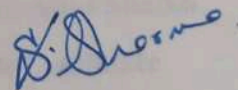


Prof. (Dr.) Sunita Sharma

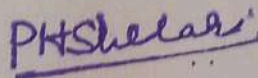
Research Guide



External Examiner

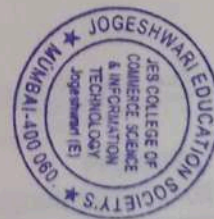


Internal Examiner



PRINCIPAL

Date of Submission: **JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**



INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	Importance of Android	4
	1.2	Importance of IOS	5-6
	1.3	History of Android	7-8
	1.4	History of IOS	9-10
	1.5	Advantages of Android	11-12
	1.6	Disadvantages of Android	13
	1.7	Advantages of IOS	14-15
	1.8	Disadvantages of IOS	16-17
	1.9	Benefits of Android	18-19
	1.10	Benefits of IOS	20
	1.11	Difference between Android & IOS	21-23
2		RESEARCH METHODOLOGY	
	2.1	Objectives	24
	2.2	Research Methodology	25
3		REVIEW OF LITERATURE	26-33
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Table showing the Age range of respondents	34
	4.2	Table showing which OS does the respondents use.	35

4.3	Table showing the primary reason for choosing the Operating System	36
4.4	Table showing how often does the users upgrade the smartphones.	37
4.5	Table showing which brand of smartphones does the user uses.	38
4.6	Table showing which mobile network provider use.	39
4.7	Table showing how many apps does the users install on their smartphone.	40
4.8	Table showing how many hours does the users use their smartphones for using social media.	41
4.9	Table showing user uses smartphones for banking & Financial transactions	42
4.10	Table showing how important is the camera quality for the users when buying a smartphone	43
4.11	Table showing how important is the battery life when choosing smartphone	44
4.12	Table showing how important is the price while choosing the smartphone	45
4.13	Table showing how often does the user uses his smartphone for online	46
4.14	Table showing users how much spend on their mobile data and voice plan.	47
4.15	Table showing how much users uses their smartphones for gaming.	48
5	CONCLUSIONS AND SUGGESTIONS	49-50
	APPENDIX	51
	Bibliography	52-55
	Questionnaire	56-58

“A STUDY ON VEHICLE FINANCE IN MUMBAI”

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

SHAIKH NOORJAHAN RAMZAN

Roll No. 38

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

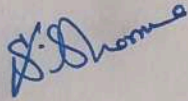
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Shaikh Noorjahan Ramzan** has worked and duly completed his projectwork for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A Study on Vehicle Finance In Mumbai”** under my supervision.

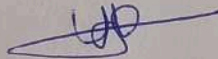
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

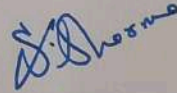


Prof. (Dr.) Sunita Sharma

Research Guide

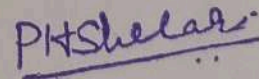


External Examiner



Internal Examiner

Date of Submission: 5th April, 2023



PRINCIPAL

**JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**



INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	1-26
	1.1 What is vehicle finance	1
	1.2 Types of vehicle loans in India	2
	1.3 what are the features of a vehicle loan	3
	1.4 New car loan vs used car loan	3-4
	1.5 How to calculate EMI for bike loan	4-6
	1.6 what is a finance lone and how does it work	6-8
	1.7 features of commercial vehicle loan	8-9
	1.8 Easy processing	9-10
	1.9 required documents for commercial vehicle loan	10-11
	1.10 Types of motor vehicle insurance	11-13
	1.11 Types of car insurance coverage	14-15
	1.12 Liability insurance How to stay protected	16-17
	1.13 What is comprehensive auto insurance	18-19
	1.14 Which Types of insurance is required by law	19-26
2	RESEARCH METHODOLOGY	27
	2.1 Objective	27
	2.2 Research methodology	28
3	LITERATURE REVIEW	29-44

CHAPTER NO.		PARTICULARS	PAGE NO.
4		DATA ANALYSIS INTERPRETATION AND PRESENTATION	45-
	4.1	What is the best EMI or cash	46
	4.2	Does EMI increase credit source	47
	4.3	Is 7% intrest is on car bed	48
	4.4	Is finance in demand in future	49
	4.5	What are the repayment of terms loan	50
	4.6	What is the good intersted on car	51
	4.7	Benefit of a commercial vehicle loan	52
	4.8	Is it a good Idea to finance used vehicle	53
	4.9	how should sell financial vehicle	54
	4.10	Is finance a good career for introverts	55
	4.11	Is finance still a good career	56
	4.12	What is the purposes of the vehicle loan	57
	4.13	Is it better to finance in or pay in full	58
	4.14	How do you anylisis a car loan	59
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	60
	5.2	Suggestions	61-62
		APPENDIX BIBLIOGRAPHY	63-64
		QUESTIONNAIRES	65-66

**“A STUDY ON ROLE OF PAYMENTS BANKS IN FINANCIAL
INCLUSION WITH FOCUS ON INDIA POST PAYMENTS BANK”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
SHAIKH SABA BI NIZAM**

Roll No. 39

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

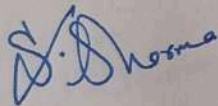
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

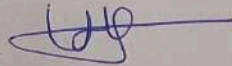
This is to certify that **Ms. Saba Bi Nizam Shaikh** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Role of Payments Banks in Financial Inclusion with focus on India Post Payments Bank**” under my supervision.

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

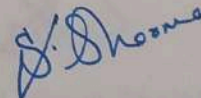
It is her own work and facts reported by her personal findings and investigations.



Prof. (Dr.) Sunita Sharma
Research Guide



External Examiner

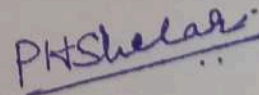


Internal Examiner

Date of Submission: **5th April, 2023.**



||



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 Concept of Payments Bank	1
	1.2 History of Payments Bank	1
	1.3 Role of Payments Bank	2
	1.4 Function of Payments Bank	3
	1.5 Regulatory Structure of Payments Bank	4
	1.6 Activities Permitted to obtaining Payments Bank License in India	5
	1.7 Process of Obtaining Payments Bank	6
	1.8 Requisites for setting up a Payments Bank	7
	1.9 Why Payments Bank are important?	7
	1.10 Significance and Limitation of Payments Bank	8
	1.11 Financial Inclusion	9
	1.12 How Payments Bank ensure Financial Inclusivity?	13
	1.13 Financial Inclusion and its impact on covid-19 pandemic	13
	1.14 The main Challenges to Financial Inclusion in India	15
2	RESEARCH METHODOLOGY	
	2.1 Objectives	17
	2.2 Research Methodology	18
3	LITERATURE REVIEW	19

4		INDIA POST PAYMENTS BANK	
	4.1	About IPPB	28
	4.2	IPPB's Vision & Mission	29
	4.3	Products and Services available at IPPB	29
	4.4	Other Services provide by IPPB	35
	4.5	Impact of IPPB on Post Office Saving Account (POSA)	38
	4.6	India Postal Department	39
	4.7	IPPB as a tool to drive Financial Inclusion	40
	4.8	IPPB how it is differs from other Payments Bank in India	41
	4.9	IPPB launched 'Fincluvation'	41
	4.10	Digitization helped IPPB in Financial Inclusion	42
	4.11	Researcher's Internship Experience at IPPB	44
5		DATA ANALYSIS AND INTERPRETATION	
	5.1	Age-wise Distribution of the Respondents	47
	5.2	Gender-wise Distribution of Respondents	48
	5.3	In which Bank do you have Account?	49
	5.4	Do you prefer banking Services?	50
	5.5	What do you Mean by Financial Inclusion?	51
	5.6	Which Payments Bank Services are best in India?	52
	5.7	Do you think the lower income groups have better Accessibility to IPPB banking services with the introduction of payments bank?	53

	5.8	If you have IPPB Account, from where you come to know about that bank?	54
	5.9	How often do you use banking Apps for Transaction?	55
	5.10	Do you feel Digitization in banking sector has made banking facilities easier?	56
	5.11	Do you know IPPB's new initiative "Fincluvation" to improve Financial Inclusion?	57
	5.12	Give suggestion to improve financial Inclusion?	58
6		CONCLUSIONS AND SUGGESTIONS	
	6.1	Conclusions	59
	6.2	Suggestions	60
		APPENDIX	
		Bibliography	61
		Questionnaire	63

**“A STUDY ON USAGE OF SOCIAL MEDIA AND ITS EFFECT
ON GRADUATING STUDENTS”**

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

KHUSHI HANSRAJ SHARMA

Roll No. 40

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**


Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060.

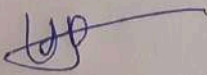
CERTIFICATE

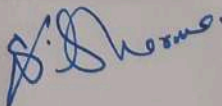
This is to certify that **Ms. Khushi Hansraj Sharma** has worked and duly completed her project worked for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Usage of Social Media and Its Effect on Graduating Students**” under my supervision.

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

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

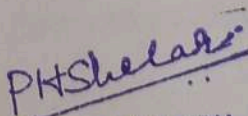

Prof. (Dr.) Sunita Sharma
Research Guide


External Examiner


Internal Examiner

Date of Submission: **April, 2023.**




PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	What is social media?	1
1.2	Social Media usage	2
1.3	Key principles for Social Media managers	3
1.4	Role of Social Media in students	4
1.5	Why do students use Social Media	6
1.6	What are the different types of Social Media	9
1.7	Advantages and Disadvantages of Social Media	15
1.8	What the benefits are of using social media?	16
1.9	Importance of Social Media for students	17
1.10	Complete History of social media: Then and Now	19
1.11	History of Social Media: Then and Now	19
1.12	Social Media Before 1900	19
1.13	Social Media in the 20th Century	20
1.14	The First Social Media Platform	21
1.15	Types of Social Media Problems Today	22
1.16	Social Media Platforms Today	23
1.17	Social Media Overview	23
1.18	Effects of Social Media on Students	24
2	RESEARCH AND METHODOLOGY	

	2.1	Objective	28
	2.2	Research and methodology	29
3		LITERATURE REVIEW	30
4		DATA ANALYSIS AND INTERPRETATION	
		What is Data analysis?	47
		What is Interpretation	47
		Introduction of Data Collection	48
	4.1	Gender wise Distribution of Graduating students	49
	4.2	Social Media platform mostly used for study	50
	4.3	No. of Social Media Platform are used by Graduating students	51
	4.4	Use social media	52
	4.5	Time spend on Social Media	54
	4.6	Social media is useful for studies	55
	4.7	From how many years are you using Social Media	56
	4.8	Addicted to Social Media	57
	4.9	Social Media any effect on your health and education	58
	4.10	Influenced by Social Media	59
	4.11	Manage your Social Media during period of heavy academic workload	60
	4.12	Do you think that Social Media activity will affect your job prospects after graduation?	62
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	64
	5.2	Suggestions	65
		APPENDIX	
		Bibliography	67
		Questionnaire	71

“A DEMOGRAPHY ON TOURISM WITH RELEVANCE OF INDIA”

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

SHETYE POOJA DEEPAK

Roll No. 41

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE

OF

COMMERCE SCIENCE & IT

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND INFORMATION
TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai –
400 060.

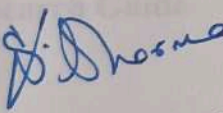
CERTIFICATE

This is to certify that **Ms. Pooja Deepak Shetye** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A demography on Tourism with relevance of India” under my supervision.**

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

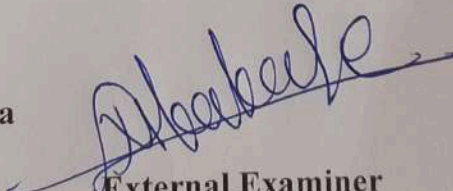
It is his own work and facts reported by his personal findings and investigations.

Prof. (Dr.) Sunita Sharma



Prof. (Dr.) Sunita Sharma

Research Guide



External Examiner

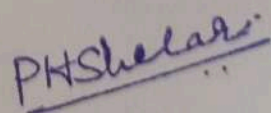


Internal Examiner

Date of Submission: **5th April, 2023.**



ii


PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Research Of Evaluation On Tourist Destination	1
	Tourism Enviromental Carrying Capacity	
	Tourists Satisfaction	
	Tourist Resource Exploitation And Sustainabe Development	
1.2	Tourism Industry And Working	7
	Social	
	Economic	
	Political	
	Technological	
	Swot Analysis	
1.3	Impact Of Covid – 19 Pandemic On Tourism	11
1.4	Distribution Of Employment In The Travel And Tourism Sector Across India From 2014 To 2019 Sources : Statista 2021	12
1.5	Post Lockdown Tourism Of India	14
1.6	Restoring Of Tourism Industry In India After Covid 19	15
1.7	Outcome/Impact Of Covid- 19 Pendamic On Tourism Sector:	16
1.8	Prospectus Of Evaluation Of Tourism Destinations	18

2		RESEARCH METHODOLOGY	
	2.1	Objective	21
	2.2	Research Methodology	20
3		REVIEW OF LITERATURE	22
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Gender – Wise Distribution Of The Respondents	30
	4.2	Age – Wise Distribution Of The Respondent	31
	4.3	Are You Resident In India	32
	4.4	Which Part Of India Are You Planning To Visit	33
	4.5	How Long Do You Plan To Stay At Tourist Places	34
	4.6	What Is The Budget For Your Trip	35
	4.7	What Is Your Preffered Mode Of Transport To Travel Within India	36
	4.8	How Many Places Have You Visited In India	37
	4.9	What Is The Most Important Factor You Consider While Choosing Accommodation	38
	4.10	Have You Researched About Any Tourist Places That You Are Planning To Visit	39
	4.11	Have You Received Any Vaccination Before Travelling	40
	4.12	Which Tourist Destination In India Are You Most Interested In Visiting	41
5		CONCLUSION AND SUGGESTIONS	
		Conclusion	43
		Suggestions	44
		APPENDIX	
		Bibliography	45
		Questionnaire	47

**"A STUDY ON NON-GOVERNMENT ORGANIZATIONS (NGOs) WORKING
FOR CRUELTY ON ANIMALS, THEIR WELFARE AND RIGHTS"**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

SHITAP ANKITA CHANDRAKANT

Roll No. 42

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

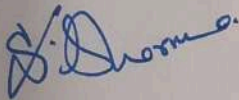
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060**

CERTIFICATE

This is to certify that **Ms. Ankita Chandrakant Shitap** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Non-Government Organizations (NGOs) Working for Cruelty on Animals, their Welfare and Rights**” under my supervision.

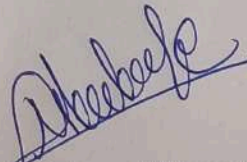
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

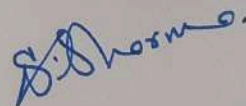


Prof. (Dr.) Sunita Sharma

Research Guide

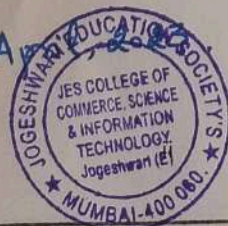


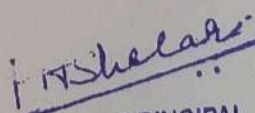
External Examiner



Internal Examiner

Date of Submission: 5th April 2020




**PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	1
1.1	Primary Functions of NGOs	2
1.2	Importance of NGOs	3
1.3	The Need for Animal Welfare	4
1.4	List of NGOs working for Animal Welfare in Mumbai	5-8
1.5	Types of Animal Cruelty	9-10
1.6	Animals, too, have The Right to Live without Pain	11-13
1.7	Animal Rights: Definition, Issues and Examples	14-16
1.8	Stray Dogs are a Social Responsibility - A Perspective	17-19
1.9	Major Challenges Faced by Non-Government Organizations (NGOs) in India	20-21
1.10	Important Animal Rights Every Indian Should Know About	22-24
1.11	The Best Animal Non-Government Organizations (NGOs) in India, Ranked	25-27

	1.12	Steps for Enhancing the Protection of Animals	28
	1.13	Animal Welfare Assessment	29-30
2	RESEARCH METHODOLOGY		
	2.1	Objectives	31
	2.2	Research Methodology	32
3	REVIEW OF LITERATURE		33-47
4	DATA ANALYSIS, INTERPRETATION AND PRESENTATION		
	4.1	Gender-wise Distribution of the Respondents	49
	4.2	Age-wise Distribution of the Respondents	50
	4.3	Awareness about Animal Rights	51
	4.4	Actions of Government Against Animal Cruelty	52
	4.5	Witnessing Animal Abuse	53
	4.6	Awareness About Animal Testing	54
	4.7	Animal Testing Is ...	55
	4.8	Ways You Consider About Animal Testing	56
	4.9	Thoughts About Feeding Street Dog	57
	4.10	Familiarity with Laws to Protect Animals	58

	4.11	Uses Of Animals to Zoos & Circuses for Entertainment	59
	4.12	Spreading Awareness About Animal Abuse	60
	4.13	Consider Adopting Stray Dogs	61
	4.14	Helping Animals Through NGOs	62
	4.15	Willingness to Volunteer in an NGO	63
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	64
	5.2	Suggestions	65
		APPENDIX	
		BIBLIOGRAPHY	66-68
		QUESTIONNAIRE	69-70

“A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING”

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
SINGH SHIKSHA MANOJ
Roll No. 44**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

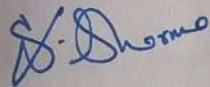
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

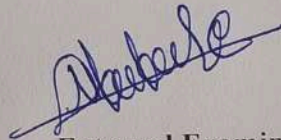
This is to certify that **Ms. Singh Shiksha Manoj** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“A Study on Customer satisfaction towards online shopping”** under my supervision.

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

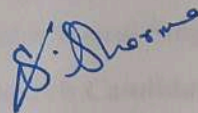
It is her own work and facts reported by her personal findings and investigations.



Prof. (Dr.) Sunita Sharma
Research Guide

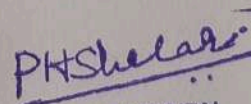
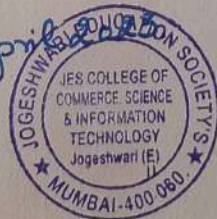


External Examiner



Internal Examiner

Date of Submission: 5th April 2020



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Customer satisfaction during covid-19:	1
1.2	History of online shopping	2
1.3	Growth of online shopping in India 2020-21	3
1.4	Advantages of online shopping	3
1.5	Disadvantages of online shopping	4
1.6	Customers	4-5
1.7	Consumer needs and expectations	5
1.8	Design	5
1.9	Product selection	5
1.10	Payment	5
1.11	Product delivery	6
1.12	Statement of problems	6
1.13	Categories of E-Commerce	7-9
1.14	Mobile commerce in India	9
1.15	Online shopping in India	10-11
2	RESEARCH AND METHODOLOGY	
2.1	Objectives	12
2.2	Research Methodology	13

3		LITERATURE REVIEW	14-38
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Gender-wise distribution of the respondents	40-41
	4.2	Age-wise distribution of the respondents	41-42
	4.3	Shopping experience at our website	42-43
	4.4	Do you feel safe online shopping	44
	4.5	Ever faced a bad payment related experience while online shopping	45
	4.6	Was it easy choose of the product	46
	4.7	What are the channels you use to discover similar product like ours	47
	4.8	Are you happy with your decision to buy this product	48
	4.9	How offer do you visit our website	49-50
	4.10	What payment options do you prefer on the online shopping	51-52
	4.11	On a scale of 1 to 10 how would you rate your shopping experience	52-53
	4.12	How was your check out experience at the online store	54-55
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusion	56
	5.2	Suggestions	57
		APPENDIX	
		Bibliography	58-62
		Questionnaire	63-65

**"A STUDY ON GROWING MARKET FOR FIRE AND FLOOD INSURANCE IN
INDIA."**

A Project Submitted to

**University of Mumbai for partial Completion of the Degree of
Bachelor of Commerce (Accounting and Finance)**

Under the faculty of Commerce

By

NEHA DHARMA SUNAKIYA

Roll No. 45

Under the Guidance of

PROF. (DR). SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,

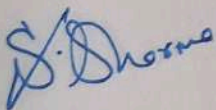
Jogeshwari (E), Mumbai - 400060.

CERTIFICATE

This is to certify that **Miss. Neha Dharma Sunakiya** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "**A Study on Growing market for Fire and Flood Insurance in India**", under my supervision.

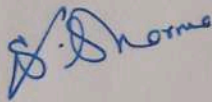
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

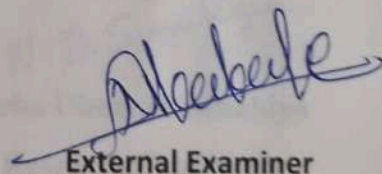


Prof. (Dr). Sunita Sharma

Reserch Guide

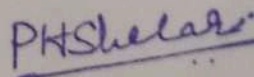


Internal Examiner



External Examiner

Date of Submission : 5th April, 2023.



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1.		INTRODUCTION	
	1.1	Fire Insurance	1
	1.2	Flood Insurance	4
	1.3	Defination	5
	1.4	History	
		1.4.1 History of Fire Insurance	8
		1.4.2 History of Flood Insurance	10
	1.5	Types of insurance	
		1.5.1 Fire insurance policies	12
		1.5.2 Flood insurance policies	18
	1.6	Fire and Flood damage	
		1.6.1 Fire damage	18
		1.6.2 Flood damage	22
	1.7	Companies Providing Fire and Flood Insurance	24
	1.8	Functions	
		1.8.1 Function of fire insurance	25
		1.8.2 Function of flood insurance	26
	1.9	Needs And Importance	27-30
2.		RESEARCH METHODOLOGY	
	2.1	Objectives	31
	2.2	Research Methodology	32
3.		REVIEW OF LITERATURE	33-44

4.		DATA ANALYSIS AND INTERPRETATION	45
	4.1	Gender -wise Distribution of the Respondents	46
	4.2	Age-wise Distribution of the Respondents	47
	4.3	Occupation -wise Distribution of the Respondents	48
	4.4	Number of Participants Aware about the policies	49
	4.5	Number of Participants faced the incident	50
	4.6	Number of Participants have insurance coverage	51
	4.7	Insurer pays sum Assured	52
	4.8	Importance of having Insurance coverage	53
	4.9	Government role in promoting insurance policies	54
	4.10	Awareness of government-sponsored policies	55
	4.11	Sufficient price of the policies	56
5.		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	57
	5.2	Suggestions	58-59
		APPENDIX	
		Bibliography	60-63
		Questionnaire	64-65

“ROLE OF E-BANKING IN INDIAN ECONOMY”

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

SURVE DIVESH MOHAN

Roll No. 46

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Divesh Mohan Surve** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, **“Role of E-Banking in Indian economy”** under my supervision.

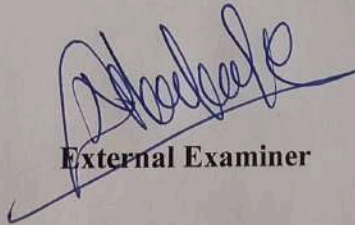
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

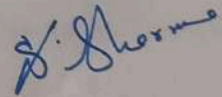


Prof. (Dr.) Sunita Sharma

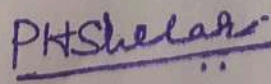
Research Guide



External Examiner



Internal Examiner

Date of Submission: 5th April, 2023. 

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.



INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1.	INTRODUCTION	
1.1	Meaning of E- Banking	1
1.2	Definitions	1
1.3	Evolution of E- Banking in India	1-2
1.4	Features of E-Banking	2-3
1.5	E- Banking & Internet Banking	4
1.6	Disadvantages	5-7
1.7	Importance of E – Banking in India	8-10
1.8	Type of E- Banking	10
1.9	Services rendered under E – Banking in India	11-25
1.10	Role of E-Banking in economic development	26
1.11	Types of Risks associated with Electronic banking	26-29
1.12	Factors causing E- Banking in India	30
1.13	Future of E-Banking in India	31
1.14	Problem of E Banking in Indian economy	32-34
1.15	Recent Trends	35-36
1.16	Present Status E-banking in India	36-38
1.17	Opportunities in E-Banking	38-39

2	RESEARCH METHODOLOGY	
2.1	Introduction	40
2.2	Statement of the Problems	40-41
2.3	Research Objectives	41
2.4	Scope of the study	41-42
2.5	Hypothesis	42
2.6	Population	42
2.7	Primary Data	42
2.8	Secondary Data	42-43
2.9	Sample Design	43
2.10	Data Collection	43
2.11	Significant of the study	43-44
2.12	Tools & Techniques of analysis	44
2.13	Limitation of the Study	44

3.	LITRATURE REVIEW	
3.1	Introduction	45-46
3.2	Review of literature related to role of E-Banking in Indian Economy	46-50
4.	DATA ANALYSIS & INTERPRETATION	
4.1	Number of people using E-Banking	51
4.2	Frequency of transaction per week	52
4.3	Preference for use of various services	53
4.4	Services to be improved	54
4.5	Reasons for not using	55
4.6	Preference for the use of various mode of transactions	56
4.7	Mobile Transactions	57
4.8	Credit Cards	58-59
4.9	NEFT	60
4.10	Classification raised on use of instrument for online banking services	61
5.	FINDING & CONCLUSION	
5.1	Finding of the study	62
5.2	Conclusion	62-63
	ANNEXURE	
	QUESTIONNARIE	64-69
	BIBLIOGRAPHY	70-71

**“A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER
BUYING DECISION”**

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

SURVE PRAJAKTA JITENDRA

Roll No. 47

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

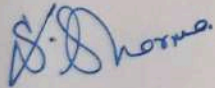
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station,
Jogeshwari (E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Prajakta Jitendra Surve** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Impact of Social Media Marketing on Consumer Buying Decision**” under my supervision.

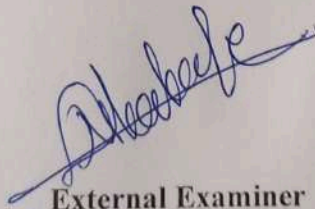
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

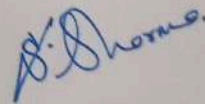


Prof. (Dr.) Sunita Sharma

Research Guide

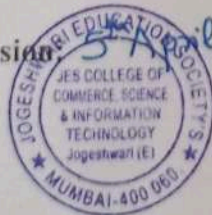


External Examiner

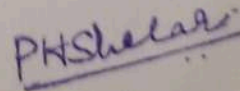


Internal Examiner

Date of Submission



5th April, 2023.



**PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	What is Social Media	1
	1.2	Why Social Media is Important	2 – 4
	1.3	Advantages of Social Media	5
	1.4	Limitations of Social Media	6
	1.5	Social Media Platforms	7 – 20
	1.6	Social Media Marketing	20
	1.7	Benefits of Social Media Marketing	21
	1.8	Consumer Behaviour	22
	1.9	Factors Affecting Consumer Behaviour	22 – 24
	1.10	Social Media and Consumer Behaviour	24
	1.11	Effects Of Social Media Marketing on Consumer Buying Behaviour	25
	1.12	Purchase Decision and Social Media	25
	1.13	Understanding Consumer Purchasing Behaviour	26

	1.14	What Makes Social Media Marketing Special	27
2		RESEARCH METHODOLOGY	
	2.1	Objectives	28
	2.2	Research Methodology	29
3		REVIEW OF LITERATURE	30 - 47
4		DATA ANALYSIS, INTERPRETATION AND PRESENTATION	
	4.1	Gender-wise Distribution of the Respondents	49
	4.2	Age-wise Distribution of the Respondents	50
	4.3	Most Used Social Media Sites	51
	4.4	Purchase of Promoted Products	52
	4.5	Motivation to Purchase a Product on Social Media	53
	4.6	Checking of Reviews Before Purchase	54
	4.7	Price Range Consideration while Purchasing a Product	55
	4.8	Buying of Product Promoted Only on Social Media	56
	4.9	Social Media platform Preference While Buying a Product	57
	4.10	Type of Products to Buy	58
	4.11	Product Research Before Purchase	60

	4.12	Buying of wrong Product due to Social Media	61
	4.13	Impulsive Buying	62
	4.14	Effects of Viral Product on Purchase Decision	63
	4.15	Opinions of Family/Friends Before Buying	64
	4.16	Impact of Social Media Marketing on Consumer Buying Decision	65
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	66
	5.2	Suggestions	67
		APPENDIX	
		BIBLIOGRAPHY	69 – 72
		QUESTIONNAIRE	73 – 75

**“A STUDY OF PROBLEMS AND CHALLENGES FACED BY LOCAL
RESIDENTS WITH PUBLIC DISTRIBUTION SYSTEM”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

TALEKAR SAMPADA SANJAY

Roll No. 48

Under the Guidance of

Ms. JIGNA. B. SADHU

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Sampada Sanjay Talekar** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Problems and Challenges Faced by Local Residents with Public Distribution System**” under my supervision.

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

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

Jigna B. Sadhu
Ms. Jigna. B. Sadhu

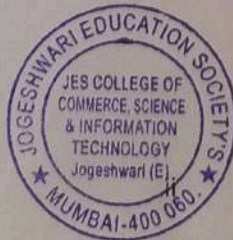
Research Guide

S. D. Sharma
External Examiner

S. D. Sharma

Internal Examiner

Date of Submission: *5th April, 2023.*



P. H. Shelar

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 PDS Scheme Details	1-3
	1.2 Historical Background	4
	1.3 Evolution of PDS	5
	1.4 Statement of the Problem	6
	1.5 Government Programs	7
	1.6 Black Marketing of Food Grain	9
	1.7 Importance of Public Distribution System	14
	1.8 Challenges Faced by Public Distribution System	15
	1.9 Functions of Public Distribution System	17
	1.10 Advantages of Public Distribution System	19
	1.11 Disadvantages of PDS System	20
	1.12 Features of Public Distribution System	21
	1.13 Challenges	22
	1.14 Problems	24-25
2	RESEARCH METHODOLOGY	
	2.1 Objectives	26
	2.2 Research Methodology	27
3	REVIEW OF LITERATURE	28-41
4	DATA ANALYSIS AND INTERPRETATION	
	4.1 Gender-wise Distribution of the Respondents	43
	4.2 Age-wise Distribution of the Respondents	44

	4.3	Public Distribution System of Respondents	45
	4.4	Issue Ration Card in India	46
	4.5	Challenges Faced by Local Residents	47
	4.6	Measures can be Taken to Improve the Public Distribution System	48
	4.7	FPSs Stands for of Respondents	49
	4.8	Role can Local Residents to Improve the Public Distribution System	50
	4.9	Alternative Models for Distributing Essential Commodities to Low-Income Households	51
	4.10	Advantage & Disadvantage Alternative Models	52
	4.11	Public Distribution System is Aimed	53
	4.12	Rank of India in Food Grain Stock	54
	4.12	PDS Impact the Lives of Low-Income Household	55
	4.13	True about Priority Household (PHH) Ration Card	56
	4.14	The Full form of FCI of Respondents	57
	4.15	Public Distribution System Relates	58
	4.16	Public Distribution System Related in India	59
5		CONCLUSION AND SUGGESTIONS	
	5.1	Conclusions	60
	5.2	Suggestions	61
		APPENDIX	
		BIBLIOGRAPHY	62-63
		QUESTIONNAIRE	64-66

**“A STUDY ON POPULARITY OF USE OF QR CODE AS A PAYMENT MODE
AMONG THE SMALL SHOPKEEPER”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
THOMBARE PRANALI RAMCHANDRA
ROLL NO. 49**

**Under the Guidance of
MS. PRAGATI YERUNKAR**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

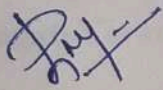
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

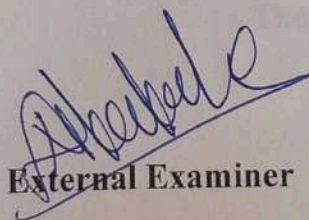
This is to certify that **Ms. Pranali Ramchandra Thombare** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Popularity of use of QR code as a payment mode among the small shopkeeper**” under my supervision.

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

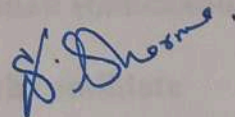
It is her own work and facts reported by her personal findings and investigations.



Ms. Pragati Yerunkar
Research Guide

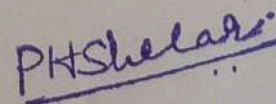
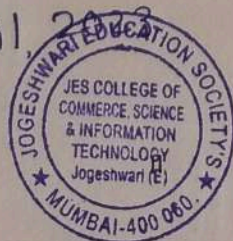


External Examiner



Internal Examiner

Date of Submission **5th April, 2022**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Amazon	5-6
1.2	Various product and services offers by amazon	6
1.3	Important principles follow by Amazon	6
1.4	Various goals of Amazon	6-7
1.5	Security at Amazon pay	7-9
1.6	Advantages of Amazon payments	9-10
1.7	Disadvantages of Amazon payments	10
1.8	Phonepe	11
1.9	Google pay	11-12
1.10	Paytm	12-13
1.11	Mobikwik	13

	1.12	UPI BHIM App	13-14
	1.13	YONO by SEBI	15
	1.14	CITI Master Pass	15-16
	1.15	HDFC PAYZAPP	16
	1.16	Axis Pay	17
2		RESEARCH METHODOLOGY	
	2.1	Objectives	18
	2.2	Research Methodology	19
3		REVIEW OF LITERATURE	20-31
4		DATA ANALYSIS INTERPRETATION AND PRESENTATION	32-44
	4.1	Age-wise distribution	33
	4.2	Gender-wise distribution	34
	4.3	Have you heard of QR codes before	35
	4.4	Have you ever used QR codes to make payments	36

4.5	Which payment apps do you prefer for QR code payments	37
4.6	How often do you use QR code payment in your shop	38
4.7	What is the average transaction amount for QR code payments in your shop	39
4.8	What is your opinion on the safety and security of QR code payment	40
4.9	Have you faced any issues with QR code payment	41
4.10	Do you offer any discount or promotion for customer who use QR code payment	42
4.11	Have you noticed an increase in sale since offering QR code payment	43
4.12	Would you recommend other small shopkeepers to start accepting QR code payment	44
5	CONCLUSION AND SUGGESTIONS	
5.1	Conclusion	45
5.2	Suggestions	46
	APPENDIX	
	BIBLOGRAPHY	47-48
	QUESTIONNAIRE	49-50

**“A STUDY ON CONSUMER PREFERENCE BEHAVIOUR TOWARDS
GOLD LOAN”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
UPADE PRANITA SHRIKRISHNA
Roll No. 50**

**Under the Guidance of
MS. JIGNA. B. SADHU**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari
(E), Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Ms. Pranita Shrikrishna Upade** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on consumer preference Behaviors towards gold loan**” under my supervision.

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

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

Jigna. B. Sadhu

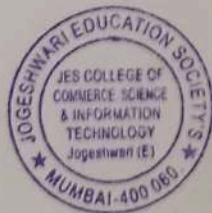
Ms. Jigna. B. Sadhu
Research Guide

[Signature]
External Examiner

[Signature]

Internal Examiner

Date of Submission: *5th April, 2023*



ii

[Signature]

PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRIDUCTION	
	1.1	History	1-2
	1.2	Gold and the Indian society	3
	1.3	Purpose and definition	4-6
	1.4	Why Indian take to gold	7
	1.5	Indian gold loan market	7-9
	1.6	Key benefits of gold loan	10-12
	1.7	Gold loans bank	12-20
	1.8	Non-banking company	20-22
2		RESEARCH METHOLODOGY	
	2.1	Objective	23
	2.2	Research and Methodology	24
3		LITERATURE REVIEW	25-35

4		DATA ANALYSIS, INTERPRETION AND PRESENTATION	36
	4.1	Gender-wise distribution of the respondents	37
	4.2	Age-wise distribution of the respondents	38
	4.3	Have you taken a gold loan	39
	4.4	What was the purpose taking a gold loan	40
	4.5	How familiar are you with gold loans	41
	4.6	How do you decide the amount of loan you want to take against your Gold	42
	4.7	What is the maximum interest rate you would be willing to pay for a gold loan	43
	4.8	Have you ever faced any issue while repaying your gold loan	44
	4.9	How important it is for you to get the gold loan approved quickly	45
	4.10	What is the maximum loan amount you would consider taking against your loan	46
	4.11	Have you ever defaulted on a gold loan repayment	47
	4.12	Would you Recommended gold loans to others	47

5		CONCLUSIONS AND SUGGESTIONS	
	5.1	conclusions	62
	5.2	Suggestions	63
		APPENDIX	
		BIBLIOGRAPHY	51-53
		QUESTIONNAIRE	54-55

**"A STUDY OF WOMEN ENTREPRENEURS OF NETWORK
MARKETING"**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
UPADHYAY KAMINEE MADANCHANDRA
Roll No. 51**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **MS. Kaminee Madanchandra Upadhyay** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, **“A Study of Women Entrepreneurs of Network Marketing”** under my supervision.

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

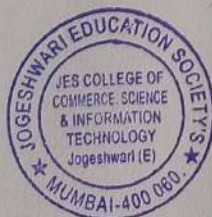
It is her own work and facts reported by her personal findings and investigations.

Prof. (Dr.) Sunita Sharma
Research Guide

External Examiner

Internal Examiner

Date of Submission: **5th April, 2023.**



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
	1.1 Network marketing	1
	1.2 Working in network marketing	2
	1.3 Types of network marketing	2
	1.4 Multi – level marketing	3
	1.5 From chains to the network	4
	1.6 Scope of the Study	5
	1.7 Multi – level marketing (MLM) strategy	5
	1.8 Advantages and disadvantage of network marketing	5
	1.9 Problem of women entrepreneurship in network marketing	6
	1.10 History of network marketing companies	7
	1.11 Digital network marketing	8
	1.12 Following the right marketing strategy	11
	1.13 The entrepreneur	15
	1.14 Entrepreneurial Dreams and their outcome	15
	1.15 Why Entrepreneurship become important	16
	1.16 Challenging assumption- Entrepreneurship	17
	1.17 Entrepreneurial environments	18
	1.18 National innovation systems for entrepreneurs	19

	1.19	Opportunity and entrepreneur	19
	1.20	There is no one narrative	20
	1.21	Entrepreneurs ; mode or born	21
	1.22	Who is an entrepreneur ?	21
	1.23	The entrepreneurial personality	22
	1.24	Entrepreneurial mindset	23
	1.25	Entrepreneurial goal	24
2		RESEARCH METHODOLOGY	
	2.1	Objectives	26
	2.2	Research Methodology	27
3		REVIEW OF LITERATURE	28
4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Introduction	44
	4.2	Gender wise Distribution of network marketing	44
	4.3	How many customers you have been able to make because of network marketing.	45
	4.4	Have your sales increased because of network marketing	46
	4.5	Does your family approve of network marketing	47
	4.6	Do feel men and women have equal status in network marketing	48
	4.7	Do men also join your network marketing	49
	4.8	How did your fund your business	50
	4.9	In which sector you are doing business	51

	4.10	What is the main reason you wanted to earn money though this network marketing?	52
	4.11	What percentage of your monthly income from selling product directly to a customer.	53
	4.12	How many hours a day do you spending looking social media?	55
	4.13	What level would you consider yourself in the network marketing	56
	4.14	Would you have chosen not to be involved with the network marketing if you knew that 99% of people lose money?	57
	4.15	Please mark the top 2 most important thing on this list to you	58
	4.16	What are the reasons you get involved with the network marketing	59
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	61
	5.2	Suggestions	62
		APPENDIX	
		Bibliography	64
		Questionnaire	67

“IMPAT OF ASTROLOTY AMONG YOUTH ”

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

By

ANJALI VIJAYKUMAR YADAV

Roll 52

Under the Guidance of

PROF. PRAGATI YERUNKAR

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

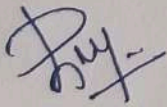
**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai - 400 060**

CERTIFICATE

This is to certify that **Ms. Anjali Vijaykumar Yadav** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, "**A Study On Impact Of Astrology Among Youth**" under my supervision.

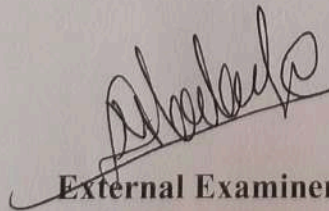
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

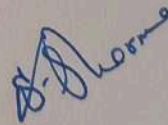


Prof. Pragati Yerunker

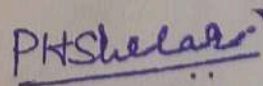
Research Guide



External Examiner



Internal Examiner



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

Chapter No	Sr No	PARTICULAR	PAGE NO
1		INTRODUCTION	
	1.1	What is law	10
	1.2	Characteristic of a good lawyers	11
	1.3	Skill of lawyers	13
	1.4	Cod of conduct of lawyers	16
	1.5	Some of general provisions	17
	1.6	Some different types of lawyers	19
	1.7	Why Lawyers Are important in society	23
	1.8	Training in law firms-why it is important	26
	1.9	Challenges faced during internship	27
	1.10	How to overcome problems	30
2		RESEARCH AND METHODOLOGY	
	2.1	Objective	33
	2.2	Research methodology	34
3		REVIEW OF LITERATURE	35
4		DATA ANALYSIS AND INTERPRETATION	58
	4.1	Gender wise distribution of respondent	59
	4.2	Duration of in Internship	60
	4.3	A law In which undergoing internship training	61
	4.4	Get this internship under training	62
	4.5	Internship in Past	63
	4.6	Problem facing as under training lawyer	64
	4.7	Reason for these problem	65

	4.8	Senior guidance to deal with problems	66
	4.9	Way off deal with the problem	67
	4.10	Problem Affecting Confidence level	68
	4.11	Develop skill during In internship	69
	4.12	Will this training make better lawyer in future	70
	4.13	Practice as on individual lawyer or wanted to be employed in corporate Sector	71
	4.14	Suggestion would give a young law student	72
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusion	73
	5.2	Suggestions	74
		APPENDIX	
		Bibliography	75
		Questionnaire	79

**“A STUDY ON STRESS ANALYSIS AMONG GRADUATING STUDENTS POST
COVID-19 ”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
YADAV ARCHANA KASHINATH
Roll No. 53**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENEC AND INFORMATION TECHNOLOGY**

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

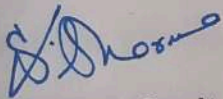
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E), Mumbai – 400 060.

CERTIFICATE

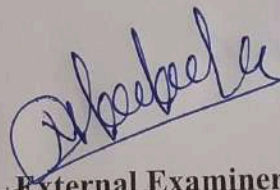
This is to certify that **Ms. Archana Kashinath Yadav** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Stress Analysis Among Graduating Students Post Covid-19**” under my supervision.

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

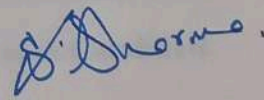
It is her own work and facts reported by her personal findings and investigations.



Prof. (Dr.) Sunita Sharma
Research Guide



External Examiner



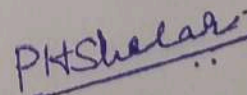
Internal Examiner



Date of Submission:

5th April, 2023.

ii



PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	COVID-19 And it's impact on students education	1
1.2	Symptoms of COVID-19	3
1.3	Causes of COVID-19	4
1.4	COVID-19 and its Impact on Indian Economy	5
1.5	Loneliness and social isolation	8
1.6	What is stress	12
1.7	Definition of Stress	12
1.8	Signs of Stress	13
1.9	Identify Stress	14
1.10	Difference Between Stress and Anxiety	15
1.11	Causes of stress	17
1.12	Types of Stress	18
1.13	Impact of Stress	19
1.14	Tips for managing the impact of Stress on students health	20
1.15	What are the symptoms of Stress	23
2	RESEARCH METHODOLOGY	
2.1	Objective	28
2.2	Research Methodology	29
3	REVIEW OF LITERATURE	30
4	DATA ANALYSIS AND INTERPRETATION PRESENTATION	

4.1	Gender wise Distribution of male and female	44
4.2	Do you experience stress	45
4.3	What is stress	46
4.4	Which Stress is dangerous according to you	46
4.5	What are the effect of Stress on you	47
4.6	Do you share with your family members the stress you under go	47
4.7	Have you ever take consultation From the psychiatrist	48
4.8	What are the causing of Stress	49
4.9	What motivates you to come out of Stress	50
4.10	From whom you like to take suggestions to come out of Stress	51
4.11	Do you feel social media Instagram WhatsApp are responsible for increasing stress among graduating student	52
4.12	Give the suggestion to reduce stress among graduating students	52
5	CONCLUSIONS AND SUGGESTIONS	
5.1	Conclusions	53
5.2	Suggestions	54
	APPENDIX	
	Bibliography	56
	Questionnaire	60

“A STUDY ON AWARENESS OF CONSUMER RIGHTS AMONG
GRADUATING STUDENTS”

A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce

By
YADAV NEETU AKHILESH
Roll No. 54

Under the Guidance of
PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

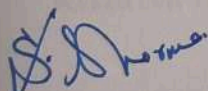
Caves Road, Arvind Gambhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

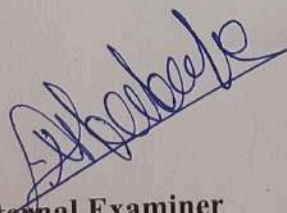
CERTIFICATE

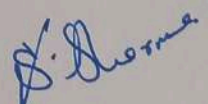
This is to certify that **Ms. Neetu Akhilesh Yadav** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on Awareness of Consumer Rights Among Graduating Students**” under my supervision.

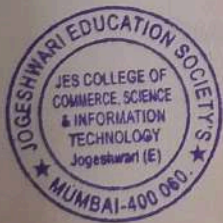
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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


Prof. (Dr.) Sunita Sharma
Research Guide


External Examiner


Internal Examiner



Date of Submission: 5th April 2023
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTE R NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	Rights Of Consumer	5
1.2	Importance Of Consumer	6
1.3	Consumer Responsibilities	8
1.4	Assumptions and Limitations	9
1.5	Scope of Consumer Rights	10
1.6	Advantages of Consumer Rights	11
1.7	Disadvantages of Consumer Rights	15
1.8	Definition	16
2	RESEARCH AND METHODOLOGY	
2.1	Objectives	18
2.2	Research and Methodology	19
3	Review Of Literature	20
4	DATA ANALYSIS AND INTERPRETATION	38
4.1	Gender Wise Distribution	39
4.2	Have you ever being thought about consumer rights in college or university	40
4.3	Have you ever researched consumer rights on your own	41
4.4	Do you believe that consumer law are effective in protecting consumer	42
4.5	Do you fill that you have a good understanding of your consumer rights	43
4.6	Would you be interested in learning	44

	more about consumer rights	
--	-----------------------------------	--

What you should know in law, the rights of consumers, the
law of contract and the law of tort and negligence, the law of
contract, the law of tort and negligence, the law of contract,
the law of tort and negligence, the law of contract, the law of tort and negligence.

What you should know in law, the rights of consumers, the
law of contract and the law of tort and negligence, the law of contract,
the law of tort and negligence, the law of contract, the law of tort and negligence.

What you should know in law, the rights of consumers, the
law of contract and the law of tort and negligence, the law of contract,
the law of tort and negligence, the law of contract, the law of tort and negligence.

What you should know in law, the rights of consumers, the
law of contract and the law of tort and negligence, the law of contract,
the law of tort and negligence, the law of contract, the law of tort and negligence.

What you should know in law, the rights of consumers, the
law of contract and the law of tort and negligence, the law of contract,
the law of tort and negligence, the law of contract, the law of tort and negligence.

END OF THE LINE

4.5	Do you feel that you have a good understanding of your consumer rights ?	43
4.6	Would you be interested in learning more about consumer rights?	44
4.7	Have you ever read the term and condition of a product at services before making purchase?	45
4.8	Do you believe that it is important for consumer to know their rights?	46
4.9	Have you had a negative experience as a consumer (e.g. receiving fault good, being charged unfairly)	47
4.10	Do you think consumer court helps to solve the problem on graduating students?	48
4.11	Do you think graduating students should know their rights?	49

LIST OF TABLES

	4.7	Have you ever read the term and conditions of a products at service before making purchase	45
	4.8	Do you believe that it is important for consumer to known their rights	46
	4.9	Have you had a negative experience has a consumer (example receiving fault goods being charged unfairly)	47
	4.10	Do you think consumer court help to solve the problem of graduating students	48
	4.11	Do you think graduating student should know their rights	49
5		CONSLUSIONS AND SUGGESTIONS	50
	5.1	Conclusions	51
	5.2	Suggestions	52
		APPENDIX	53
		Bibliography	
		Questionnaire	57

**“A STUDY ON PARTICIPATION OF COLLEGE STUDENTS IINTER
COLLEGIATE FESTIVAL AND PERSONALITY DEVELOPMENT”**

A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance) Under
the Faculty of Commerce

By

YADAV ROSHANI RAMCHANDRA

Roll No. 55

Under the Guidance of
PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE SCIENCE AND
INFORMATION TECHNOLOGY

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

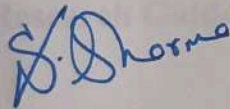
Caves Road, Arvind Gambhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Ms. Roshani Ramchandra Yadav** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A Study on participation of college stunts in inter collegiate festivals and personality development**” under my supervision.

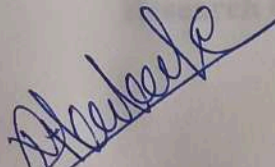
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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



Prof. (Dr.) Sunita Sharma

Research Guide

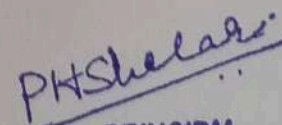
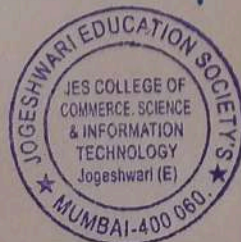


External Examiner



Internal Examiner

Date of Submission: 5th April, 2023.



PRINCIPAL

**JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.**

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	Why the college organized inter college fest	1
	1.2	Reason for a students participation	2
	1.3	Relationship between inter collegiate fest and personality development	3
	1.4	Why the inter collegiate fesitvals are important	4
	1.5	Impact on students	6
	1.6	Types of inter collegiate activities	8
	1.7	What is personality traits	10
	1.8	How to growth personality development	10
	1.9	Personality development for college students	11
	1.10	Personality development during college year	13
	1.11	Importance of personality development	15
2		RESEARCH METHODOLOGY	
	2.1	Objectives	17
	2.2	Research Methodology	18
3		LITERATURE REVIEW	19

4		DATA ANALYSIS AND INTERPRETATION	
	4.1	Gender wise distribution of students	35
	4.2	Do you enjoy participating in college fest	36
	4.3	How much college fest have you participated in the year	37
	4.4	What do you enjoy participation in a festivals	39
	4.5	Which fest do you enjoy more	40
	4.6	What types of festivals are you more like to visit	41
	4.7	Which festivals are more like to attend	42
	4.8	You enjoy vibrant social events with lots of people	43
	4.9	How are you more like to hear about a fest	43
	4.10	You find it difficult to introduce your self to other people	44
	4.11	What skills have you developed by participating in the fest	45
	4.12	How many seminars have you taken to attend to improve your personality development skills	46
5		CONSLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	48
	5.2	Suggestions	49
		APPENDIX	
		Bibliography	51
		Questionnaire	53

**“A STUDY ON CONSUMER BUYING PREFERENCE AND
SATISFACTION LEVEL WITH RESPECT TO D-MART”**

**A Project Submitted to
University of Mumbai for partial completion of the Degree of
Bachelor of Commerce (Accounting & Finance)
Under the Faculty of Commerce**

**By
YOGI HARSH OMPRAKASH
Roll No. 56**

**Under the Guidance of
PROF. (DR.) SUNITA SHARMA**

**JES COLLEGE OF COMMERCE
SCIENCE AND INFORMATION TECHNOLOGY**

MARCH, 2023

**JES COLLEGE OF COMMERCE SCIENCE & INFORMATION
TECHNOLOGY**

Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

This is to certify that **Mr. Harsh Omprakash Yogi** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**A Study on Consumer Buying Preference and Satisfaction Level with Respect To D-mart**” under my supervision.

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

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

S. Sharma

Prof. (Dr.) Sunita Sharma

Research Guide

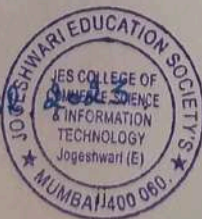
[Signature]

External Examiner

S. Sharma

Internal Examiner

Date of Submission: 5th April



PK Shelar

PRINCIPAL

JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.	PARTICULARS	PAGE NO.
1	INTRODUCTION	
1.1	D-mart: What is D-mart	1
1.2	D-Mart: The Indian Retail Chain	2
1.3	Growth Milestones of D-Mart	5
1.4	Strategic Elements of D-Mart	11
1.5	Avenue Super Marts Ltd	15
1.6	Key Strategic Drivers of the D-Mart	17
2	RESEARCH METHODOLOGY	
2.1	Objectives	18
2.2	Research Methodology	19
3	LITERATURE REVIEW	20
4	DATA ANALYSIS AND INTERPRETATION	
4.1	Age-Wise Distribution of the Respondents	41
4.2	Response of the Sales Representative of Respondents	43
4.3	Accompanies you to Purchase	44
4.4	which category of the product prefer to buy frequently	46
4.5	Location of D-mart	47
4.6	Prefer to make Purchase from D-mart	48

	4.7	The quality you see in your product	49
	4.8	Best time prefer to purchase in D-mart	51
	4.9	Time spends in D-mart	52
	4.10	Make purchase in offer	53
	4.11	Satisfied from the D-mart services	54
5		CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	56
	5.2	Suggestions	57
		APPENDIX	
		Bibliography	58
		Questionnaire	61

“A STUDY ON IMPACT OF ALCOHOL AND DRUGS ON YOUTH”

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

NAGMA ANSARI

Roll No. 57

Under the Guidance of

PROF. (DR.) SUNITA SHARMA

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

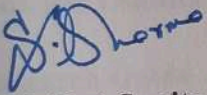
Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.

CERTIFICATE

There is to certify that **Ms. Nagma Ansari** has worked and duly completed her project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and her project is entitled, “**A study on impact of alcohol and drugs on youth**” under my supervision.

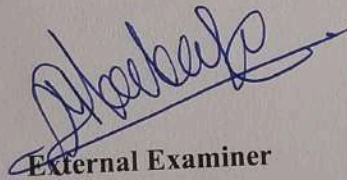
I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

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

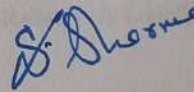


Prof. (Dr.) Sunita Sharma

Research Guide



External Examiner



Internal Examiner

Date of Submission: 5th April, 2023.



PK Shelar
PRINCIPAL
JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

INDEX

CHAPTER NO.		PARTICULARS	PAGE NO.
1		INTRODUCTION	
	1.1	What can drug and alcohol lead	2
	1.2	Types of drug	3-4
	1.3	Difference Between Alcohol and drug addiction	4
	1.4	Types of alcohol	5-6
	1.5	Effects of alcohol and drugs abuse	7-8
	1.6	Prevention and Control	8
	1.7	Addiction and Dependence	9
	1.8	Negative effect of alcohol advertising	10- 11
2		RESEARCH METHODOLOGY	
	2.1	Objectives	12

	2.2	Research Methodology	13
	3	REVIEW OF LITERATURE	14
	4	DATA ANALYSIS AND INTERPRETATION	35
	4.1	From when you have been consuming drugs and alcohol	36
	4.2	At what age you start consuming drug and alcohol	37
	4.3	Who introduce you for consumption of drug and alcohol	38
	4.4	How many times in a day you consume drug and alcohol	39
	4.5	What are the reason which made you consume drug?	40
	4.6	How you manage money for purchasing drugs and alcohol	41
	4.7	Does your family know that you are consuming Drugs and alcohols?	42
	4.8	Does consumption of Drugs and alcohols have any impact on your career/job	43
	4.9	What are the impacts of Drugs and alcohol on health?	44
	5	CONCLUSIONS AND SUGGESTIONS	
	5.1	Conclusions	45
	5.2	Suggestions	46-47
		APPENDIX	
		Bibliography	48-49
		Questionnaire	53

**“STUDY OF HOUSING FINANCE IN INDIA WITH REFERNCE
TO HIDF AND LIC HOUSING FINANCE LTD”**

A Project Submitted to

University of Mumbai for partial completion of the Degree of

Bachelor of Commerce (Accounting & Finance)

Under the Faculty of Commerce

By

PRATHMESH PRAKASH PANCHAL

Roll No. 58

Under the Guidance of

**PROF. PUNEAM VIKRAM
(DR). SUNITA SHARMA**

JES COLLEGE OF COMMERCE

SCIENCE AND INFORMATION TECHNOLOGY

MARCH, 2023

JES COLLEGE OF COMMERCE SCIENCE & INFORMATION TECHNOLOGY

**Caves Road, Arvind Gandbhir Campus, Opp. Railway Station, Jogeshwari (E),
Mumbai – 400 060.**

CERTIFICATE

This is to certify that **Mr. Prathmesh Prakash Panchal** has worked and duly completed his project work for the Degree of Bachelor of Commerce (Accounting & Finance) under the Faculty of Commerce and his project is entitled, “**study of housing finance in india with reference to hdfc and lic housing finance ltd**” under my supervision.

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

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

S. Sharma

(DR) Sunita Sharma.

Prof. Pragar

Research Guide

Prathmesh Panchal

External Examiner

S. Sharma

Internal Examiner

PK Shelar

PRINCIPAL

JOGESHWARI EDUCATION SOCIETY'S
JES COLLEGE OF COMMERCE, SCIENCE
& INFORMATION TECHNOLOGY
Caves Road, Jogeshwari (E), Mumbai-400 060.

Date of Submission: 5th April, 2023.



Index

Chapter	Sr no	Title	Page number
1		INTRODUCTION	1
	1.1	Introduction	1-3
	1.2	LIC Housing Finance Company History	3-6
	1.3	Features of LIC Home Loan	6
	1.4	HDFC (Housing Development Finance Corporation Limited) Company Profile	7-8
	1.5	HDFC history of home loan	8-13
	1.6	Function of home loan in HDFC	14-15
	1.7	Initial public offering (IPO) LIC	15-16
	1.8	Banking in India of LIC bank	16-17
	1.9	Employee in housing finance ltd in HDFC bank	17-18
	1.10	Advantage and Disadvantage of home loan in HDFC bank	18-20
	1.11	Advantage and Disadvantage of home loan in LIC bank	21-25
2		RESEARCH METHODOLOGY	26
	2.1	Objective of home loan in LIC	27-28
	2.2	Types of home loan in LIC bank	28-29
	2.3	Hypotheses	29
	2.4	Types of home loan in HDFC bank	30-31

	2.5	Importance of home loan in HDFC bank	32-33
	2.6	Importance of home loan in LIC bank	33-34
	2.7	Significance of LIC bank housing finance	35-36
	2.8	Significance of home loan in HDFC bank	36-37
	2.9	Compare the limitation of home loan HDFC & LIC BANK	37-38
	2.10	Scope of study of home loan in HDFC bank	38-39
	2.11	Scope of study of home loan in LIC BANK	40-41
	2.12	Sample size	41
	2.13	Sample period	41
	2.14	Sample Technique	41
	2.15	Survey question	41
		REVIEW OF LITREATURE	42
3			
	3.1	Review of literature of home loan in HDFC and LIC bank	42-48
		DATA ANALYSIS INTERPRETATION AND PRESENTATION	49
4			
	4.1	Introduction	49
	4.2	Primary data	49-61
	4.3	Secondary data	62-79
		CONCLUSION AND SUGGESTION	80
5			
	5.1	Conclusion of home loan in HDFC & LIC bank	81-82
	5.2	Suggestion of home loan in HDFC & LIC bank ltd	82-83
		Bibliography	84-85
6			
		Annexure	86-88
7			