

A

**M.COM RESEARCH PROJECT ON**

**“AN ANALYTICAL STUDY ON HOTEL ACCOUNTING OF SINNAR TOWN”**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT**

**SUBMITTED BY**

**GOLESAR ASHWINI BHIMRAO**

**UNDERTHEGUIDANCEOF**

**PROF. P. L. GAIKWAD**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL-SINNAR, DIST-  
NASHIK.**

**A.Y.-2022-23**



NAAC REACCREDITED  
(B Grade with CGPA 2.82)

Affiliated to University of Pune  
(ID No. PUNNS/ASC/D13/1669)  
Junior College Index No.  
J.13.13.001

Dr. D.B. Shinde  
M.Sc., Ph.D.  
Principal

Office - (02551) 220099  
Fax - (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Miss. **GOLESAR ASHWINI BHIMRAO** is a Student of M.Com. second year of this college during the academic year **2022-23**.

He has undertaken and satisfactorily completed his Project Work on the topic **"An analytical study on Hotel Accounting of Sinnar Town"** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

# Declaration

I declare that the dissertation/Project entitled “**An analytical study on Hotel Accounting of Sinnar Town**” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof. P. L. Gaikwad**. and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

**Place: Sinnar**



**Golesar Ashwini Bhimrao**

**Date:**

**Sign & Name of the Research Project Student**

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal **Dr. P. V. Rasal** and Head of the Department of Commerce **Dr. G. R. Patil** for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. **P. L. Gaikwad** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

  
Golesar Ashwini Bhimrao

Date:

Sign & Name of the Research Project Student

**A**  
**M.COM RESEARCH PROJECT**  
**ON**  
"A STUDY OF APPLICATION OF ACCOUNTING  
STANDARDS OF FIVE COMPANY  
JVS COMTSCO INDUSTRIES, SWASTIK INDUSTRIES,  
BELLOTA, BEDMUTHA INDUSTRIES LTD. COSMIC  
TRAFFIC SYSTEMS PVT.LTD"

**SUBMITTED TO**  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF  
ADVANCED ACCOUNTING & TAXATION UNDER THE FACULTY OF  
COMMERCE AND MANAGEMENT


**SUBMITTED BY:**  
MISS. BHAKTI SUNIL PAWAR  
M.COM II SEM – IV  
ROLL NO. - 41


**UNDER THE GUIDANCE OF**  
PROF. SMT. K.S. SHETE  
**RESEARCH CENTRE**



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST NASHIK.

**2022-23**


**Maratha Vidya Prasarak Samaj's**  
**G.M.D. Arts, B.W. Commerce**  
**& Science College, Sinnar**  
 Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA  
 ISO 9001 : 2015 Certified College  
 Best College Award by Savitribai  
 Phule Pune University 2012-13


**NAAC**  
 Affiliated to Savitribai Phule Pune  
 University ID No. : PU/NS/ASC/013/(1969)  
 Junior College No. J.13.13.001

**Dr. P. V. Rasal**  
 (M.A., LL.B., Ph.D.)  
 Member : B.O.S. (Psychology)  
 Savitribai Phule Pune University  
 E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41232

Ref. No.

Date :

# CERTIFICATE



This is to certify that, **MISS. BHAKTI SUNIL PAWAR** is a Student of M.Com. second year of this college during the academic year **2022-23**.

She has undertaken and satisfactorily completed him/her Project Work on the topic **"A STUDY OF APPLICATION OF ACCOUNTING STANDARDS OF FIVE COMPANY"** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
 Project Guide

  
 Head  
 Dept. Of Commerce

  
**Principal**  
**PRINCIPAL**  
**G.M.D.Arts, B.W.Commerce and**  
**Science College, Sinnar, Dist. Nashik**

  
  
 S.M.



Illuminating Sustainability

JVS Comatsco Industries Pvt.Ltd.

Plot No.107/2, 107/3 Village : Moha, Tal :Sinnar,

Dist. Nashik, State : Maharashtra, India. Pin Code - 422 103

**ECOLITE**<sup>®</sup>  
(Autoclaved Aerated Concrete Blocks)  
Gain from it.

**emix**<sup>®</sup>  
mortar | putty | plaster

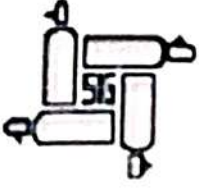
## CERTIFICATE

This is to certify that **MISS. BHAKTI SUNIL PAWAR** of M.Com II G.M.D Arts B.W. Commerce & Science, Sinnar has visited our company time to time to collect the information for completion of her project report on the topic “**A STUDY OF APPLICATION OF ACCOUNTING STANDARDS OF FIVE COMPANY**”

She has collected the information and also has discussed with our company staff sincerely. We wish to her for precious future.

  
For **JVS Comatsco Ind.**

**MANAGER**



# **SWASTIK PVT LTD.**

Works – A-65, S.T.C.I.E., Musalgaon, Sinnar, Dist Nashik-422113

---

## TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. **BHAKTI SUNIL PAWAR** a student of M.Com from **G.M.D. Arts, B.W. Commerce & Science College Sinar Dist. Nashik** has carried out project in

**“A STUDY OF APPLICATION OF ACCOUNTING STANDARDS OF FIVE COMPANY”**

Her work was found satisfactory and we wish all the best for his future endeavor

**For Swastik Pvt. Ltd.**

**MANAGER**



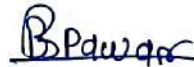
# DECLARATION

I declare that the dissertation/Project entitled "A STUDY OF APPLICATION OF ACCOUNTING STANDARDS OF FIVE COMPANY" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Smt. K.S. Shete and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/  
Dissertation

SINNAR:

DATE:



**BHAKTI SUNIL PAWAR**

A

**M.COM RESEARCH PROJECT ON  
"A COMPARITIVE STUDY OF HOUSING LOAN OF HDFC  
& UNION BANK"**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT  
SUBMITTED BY**

**MISS.RUCHA DNYANESHWAR AMBEKAR  
UNDER THE GUIDANCE OF**

**Prof.DR. G.R.PATIL**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, TAL-  
SINNAR, DIST- NASHIK.**

**A.Y.-2022-23**



NAAC  
REACCREDITED  
(A Grade)

Affiliated to University of  
Pune  
(I.D. No.  
PU/NS/ASC/013/1669  
Junior College Index No.  
J.13.13.001

DR.P.V.RASAL

Office – (02551)220099  
Fax – (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

G.M.D.ARTS,  
B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik – 422103 (M.S.) India

Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Ms. **Ambekar Rucha Dnyaneshwar** is a Student of M.Com. second year of this college during the academic year **2022-23**.

She has undertaken and satisfactorily completed her Project Work on the topic **A Comparative Study of Housing Loan Of HDFC And UNION BANK** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal

Principal

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

Int. Examin.



Date : 18/05/2023

## Certificate

This is to certify that Miss. Rucha Dnyaneshwar Ambekar student of G.M.D. Arts, B.W. Commerce and Science College, Sinnar. Pursuing M.com under Savitribai Phule Pune University completed her project work in our bank on the subject of "A Comparative Study of Housing Loan of HDFC & UNION BANK" during 4th semester, 2023.

He has collected all the information, which was required for the purpose of completion of his project work.

We found her sincerity honesty and hardworking behavior during the above period.

We wish all his success in her future endeavors.



Branch Manager  
HDFC BANK, Sinnar Branch  
Tal-Sinnar, Dist-Nashik



Date : 18/05/2023

## Certificate

This is to certify that Miss. Rucha Dnyaneshwar Ambekar student of G.M.D. Arts, B.W. Commerce and Science College, Sinnar. Pursuing M.com under Savitribai Phule Pune University completed her project work in our bank on the subject of "A Comparative Study of Housing Loan of HDFC & UNION BANK" during 4th semester, 2023.

He has collected all the information, which was required for the purpose of completion of his project work.

We found her sincerity honesty and hardworking behavior during the above period.

We wish all his success in her future endeavors.



Branch Manager  
Union Bank Sinnar Branch  
Tal-Sinnar, Dist-Nashik


# Declaration

I declare that the dissertation/Project entitled A Comparative Study Of Housing Loan HDFC And UNION Bank submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Dr. G.R.Patil and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

  
Rucha Dnyaneshwar Ambekar

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. Dr. G.R.Patil giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:

Ruchika  
Ruchika Dnyaneshwar Ambekar

A

**M.COM RESEARCH PROJECT ON  
"STUDY OF COMMERCIAL VEHICLE LOAN"  
(Shriram Transport Finance Company Ltd , Sinnar)**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF  
ADVANCED ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT**

**SUBMITTED BY**

**AISHWARYA BALASAHEB KOTWAL**

**UNDER THE GUIDANCE OF**

**MR. TAWDE S S (M.com,Phil,NET,DTL)**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, TAL-  
SINNAR, DIST- NASHIK.**

**A. Y. 2022-23**







# CERTIFICATE

The undersigned, being the duly authorized representative of the Board of Directors of the institution, hereby certifies that the student named above has successfully completed the course of study in the Department of [Department Name] and has been awarded the degree of [Degree Name] with the honors of [Honors] on the date of [Date].

  
[Name]

  
[Name]

  
[Name]  
[Title]  
[Institution Name]



February 23, 2023

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **Ms. Aishwarya Balasaheb kotwal** from **Guruvarya Mamasahab Dandekar Arts, Bhagwantrao Waje Commerce and Science College**, has undergone the Internship Training Program in our organization from **26<sup>th</sup> November 2022 to 26<sup>th</sup> January 2023** at our **Sinnar Office**.

She was trained in the relevant areas for enabling her to submit the project.

During her training with us, we found her to be sincere, hardworking & highly committed.

We wish her all success in her future endeavors.

**HR Department**



**Shriram Finance Limited**

(Formerly Known as Shriram Transport Finance Company Limited)

**Admin Office :-** 6th Floor (level 2), Building No. Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai, 400710,

Tel: +91 22 4095 7575 | Fax: +91 22 27580176

**Registered Office:** 14A, South Phase, Industrial Estate, Guindy, Chennai 600032, Tamil Nadu, India. Tel: +044 48524666 | Fax: +044 48525666.

**Website :** [www.Shriramfinance.in](http://www.Shriramfinance.in) | Corporate Identity Number (CIN)-I65191TN1979PLC007874.

## Declaration

I declare that the dissertation/Project entitled (**Study of Commercial Vehicle Loan in Shriram Transport Finance Company at Sinnar**) submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof. Tawde S.S** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.



**Kotwal Aishwarya Balasaheb**

**Sign & Name of the Research Project Student**

**Place: Sinnar**

**Date:00.00.2023**

## Acknowledgement

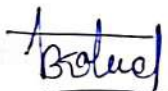
Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal **Dr. P.V. Rasal** and Head of the Department of Commerce **Dr. G.R. Patil** for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt.(**Tawdw S.S**)giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar  
Date:00.00.2023

  
Kotwal Aishwarya Balasaheb  
Sign & Name of the Research Project Student

A PROJECT REPORT

ON

**“A STUDY OF ACCOUNTING METHOD OF YASH INDUSTRIES”**

FOR

**M/S.YASH INDUSTRIES PVT.LTD**

SUBMITTED TO

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF  
MASTER OF COMMERCE (M.COM)**

SUBMITTED BY

**KARPE SAMEER RAMDAS**

UNDER THE GUIDANCE OF

**Mr. S. S. TAWADE SIR**



**G. M. D. ARTS B. W. COMM & SCI COLLAGE, SINNAR**

**DIST. NASHIK (422103)**

**2022-23**

# ACKNOWLEDGEMENT

It Gives Us Immense Pleasure In Presenting This Report On “A STUDY OF ACCOUNTING METHOD” In Partial Fulfillment Of The Requirement Of M.Com In Course Of G.M.D. Arts B. W. Commerce & Science College, Sinnar.

I Wish To Take This Opportunity To Express My Sense Of Gratitude And Whole Hearted Thanks To My Guide Prof. Mr. S.S. Tawade For Her Continuous Interest, Valuable Guidance, Inspiration & Encouragement. It Is Because Of Her That I Could Synchronize My Efforts In Covering The Manifold Features Throughout My Whole Dissertation Work.

I Am Deeply Indebted To Mr. Narendra Goliya , Director Of M/S Yash Industries, Musalgaon, Sinner. For Permitting Us To Undertake This Project In Their Company And Having Faith On Me And Also Thankful To Mr.Nikhil Sir Product Management, For Their Guidance And All Company Management For Theirs Support.

We Also Express Our Sincere Thanks To Our M/S Yash Industries, Musalgaon, Sinner TEAM For Giving Us Such Great Opportunity To Present Our Skill And Utilized Our Management Approach To Solve Chronic Problem In The Organization. We Are Also Thankful To My Prof. Mr. S.S. Tawade And All Teaching And Non-Teaching Staff Members Who Have Directly And Indirectly Helped Us In Completion Of This Dissertation Work.



**SAMEER RAMDAS KARPE**

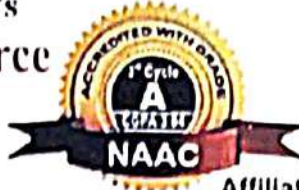


Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai  
Phule Pune University 2012-13



**Dr. P. V. Rasal**  
(M.A., LL.B., Ph.D.)  
Member : B.O.S. (Psychology)  
Savitribai Phule Pune University  
E-mail : rasalpundlik@gmail.com

Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sovnarth ID - 06220100119\_AST AISHE - C - 41292

Ref. No.

Date : 03/06/2023

## CERTIFICATE

This Is To Certify That, Mr./Ms.- **SAMEER RAMDAS KARPE** Of M.Com. Second Year Of This College During The Academic Year 2022-23.

He / She Has Undertaken And Satisfactorily Completed Him / Her Project Work On The Topic **A STUDY OF ACCOUNTING METHOD OF YASH INDUSTRIES** Under Our Guidance, To Award Of Degree Of Master Of Commerce (M.Com.) In The Subject Of Advanced Accounting & Taxation Under The Faculty Of Commerce And Management, As A Part And Partial Fulfilment For Requirement Of The M.Com. Course As Per The Rules Of Savitribai Phule Pune University Of Pune.

  
Project Guide

  
Head Dept. of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik





# M/S YASH INDUSTRIES

Sinnar-Shirdi Road, Musalgaon MIDC, Sinnar Tal. Sinnar Dist. Nashik (422112)

Ref No. :

Date: 01/06/2023

## CERTIFICATE

The Certificate Is Certified That The MR. SAMEER RAMDAS KARPE Is Studying In The M.Com Part II And Is A Student Of MVP'S G.MD ARTS B. W. COMMERCE AND SCIENCE COLLEGE SINNAR NASHIK Form Savitribai Phule University Of Pune. According To The Subject Selected For The A STUDY OF ACCOUNTING METHOD OF YASH INDUSTRIES At Sinnar - Shirdi Road, Musalgaon MIDC, Sinnar. Degree Under The M.Com To Completed This Project He Has Completed This Project Under Our Guidance By Visiting Our Yash Industries.



For, Yash Industries



# DECLARATION

I, **SAMEER RAMDAS KARPE** hereby declare that the project report on “with reference to “**M/S YASH INDUSTRIES**” prepared **A STUDY ON ACCOUNTING METHODS** by me under the guidance of **Prof. Mr. S. S. Tawade** actually of **M.Com Department, G.M.D. Arts B. W. Commerce & Science College, Sinnar.**

I also declare that this project report is towards the partial fulfillment of the university regulations for the award of the degree of **Master of Commerce** by **G.M.D. Arts B. W. Commerce & Science College, Sinnar.**

I have undergone an project report for a period of **Eight weeks.** I further declare that this report is based on the original study undertaken by me and has not been submitted for the award of a degree from any other **University / Institution.**

Place : *Sinnar*

Date : *03/06/2023*



SIGNATURE OF THE STUDENT

**A**  
**M.COM RESEARCH PROJECT ON**  
**'ACCOUNTING FOR TOUR AND TRAVEL BUSINESS'**  
**(VEENA WORLD)**  
**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

**SUBMITTED BY**  
SHITAL TANAJI PAWAR  
M.COM II, ROLL NO. 42

UNDER THE GUIDANCE OF  
PROF. SMT. K. S. SHETE  
RESEARCH CENTRE



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, TAL-**  
**SINNAR, DIST- NASHIK.**

A.Y.-2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

ITE Savarnthi ID - 00220100119\_AST AISHE - C - 41292

**Dr. P. V. Rasal**

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that, Mr./Ms. **Shital Tanaji Pawar** is a Student of M.Com. second year of this college during the academic year 2022-23.

He/She has undertaken and satisfactorily completed him/her Project Work on the topic **Accounting for tour and travel business (Veena World)**

under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

• Email - sinnarcollege001@yahoo.com / ique@gmdcollege.in • Website - www.gmdcollege.in  
• Office : (02551) 220099 • Fax : (02551) 220114

  
(Inv.)

# Declaration

I declare that the dissertation/Project entitled Accounting for Tour and Travel Business (VEENA WORLD) submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Smt. K. S. SHETE and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. K.S.SHETE giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place : Sinnar

Date :

**A PROJECT REPORT ON  
“COMPARATIVE STUDY OF FEES STRUCTURE OF NON  
GRANT & GRANT IN AID SCHOOL AT SINNAR TAHSIL”**

Submitted to



**Savitribai Phule Pune University, Pune.**

In partial fulfilment of the Degree of Master of Commerce in  
Advanced Accounting and Taxation

Submitted by,

**Miss- Dholi Pooja Annasaheb**

**M. Com-II, Sem-IV, Roll No-13**

Guided by,

**Shri. P. L. Gaikwad Sir.**

**SUBMITTED THROUGH**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, SINNAR, DIST NASHIK**

**2022-2023**



NAAC  
REACCREDITED  
(A Grade)  
Affiliated to University of  
Pune  
(ID No  
PUN/NS/ASC/013/1660  
Junior College Index No  
J.13.13.001

DR.P.V.RASAL

Office - (02551)220099  
Fax - (02551) 220114

Maratha VidyaprasarakSamaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Mr./Ms.-**Dholi Pooja Annasaheb** --is a Student of M.Com.  
II SEM- IV year of this college during the academic year **2022-23**.

He /She has undertaken and satisfactorily completed him/her Project Work on the  
topic – **Fees Structure of NonGrant & Grant in Aid School at Sinnar tahsil.**)under  
our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of  
Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as  
a part and partial fulfillment for requirement of the M.Com. Course as per the rules of  
Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts B.W.Commerce and  
Science, Sinnar, Dist. Nashik

  
Sinh

  
Duv

## SCHOOL CERTIFICATE

This is certified that Miss. Dholi Pooja Annasaheb student of M.Com- II, G.M.D. Arts B.W. Commerce & Science College, Sinnar has visited our school time to time to collect the information for completion of her project report on the topic "(Fees Structure of Non Grant & Grant In Aid School at Sinnar tahsil.)".

She has collected the information and also has discussed with our School staff sincerely. We wish to her for her precious future.

Principal

*Atandekar*

(S.G Public School, Sinnar)

**S. G. Public School**  
**English Medium, Sinnar**




## DECLARATION

I undersigned **Dholi Pooja Annasaheb** Student of **M.COM** part II Sem IV declare that I have done the project on (“**Fees Structure of Non Grant & Grant in Aid School at Sinnar tahsil.**”) has been personally done by me under the guidance of Shri. P.L. Gaikwad. G. M. D. Arts, B.W. Commerce and Science College, Sinnar, Dist Nashik, in partial fulfillment of M.COM degree during academic year-2022-23. All the data represented in this project is true & correct to the best of my knowledge & belief.

I also declare that this project report is my own preparation and not copied from anywhere else.

Date:

  
Signature

**(Dholi Pooja Annasaheb)**

## ACKNOWLEDGEMENT

I take this opportunity to express my deep sense of gratitude, thanks and regards towards all of those who have directly or indirectly helped me in the successful completion of this project.

I present my sincere thanks to Mrs. S. B. Yewle (Head Master of school) and Mrs.Hinge (Clerk of School) who give me required & helpful information to me about School. I would also like to thank above mentioned Janata Vidyalaya Dubere, School's Staff for their wonderful support & inspirable guiding.

I also thanks my project guide Shri.P.L. Gaikwad, & Principal Dr.P.V. Rasal, G.M.D. Arts B.W. Commerce & Science College, Sinnar, who has sincerely supported me with the valuable insights into the completion of this project.

Date:

Place: -SINNAR

Signature

P.D. Annasaheb

**Dholi Pooja Annasaheb**

A

**M.COM RESEARCH PROJECT ON**

**INCOME TAX PLANNING WITH RESPECT TO INDIVIDUAL ASSESSEE.**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MISS. MADHURI YUVRAJ AVHAD**

**UNDER THE GUIDANCE OF**

**Dr.G.R.PATIL**

**RESEARCH CENTRE**



**G.M.D. ARTS, B. W. COMMERCE AND SCIENCE COLLEGE,**

**TAL-SINNAR, DIST- NASHIK.**

**A.Y.- 2022-23**



NAAC  
REACCREDITED

(A Grade)

Affiliated to University of  
Pune

(I.D. No.  
PU/NS/ASC/013/1669

Junior College Index No.  
J.13.13.001

DR.P.V.RASAL

Office – (02551)220099

Fax – (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

**G.M.D.ARTS,**

**B.W.COMMERCE**

**AND SCIENCE COLLEGE,**

**Sinnar, Dist. Nashik – 422103 (M.S.) India**

**Best College Award by University of Pune 201213**

## CERTIFICATE

This is to certify that, **Ms. Avhad madhuri yuvraj** is a Student of M.Com.  
Second year of this college during the academic year **2022-23**.

She has undertaken and satisfactorily completed her Project Work on the topic  
**“Income tax planning with respect to individual assessee.”** under our guidance, to  
Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced  
Accounting & Taxation** Under the Faculty of Commerce and Management, as a  
part and partial fulfillment for requirement of the M.Com. Course as per the rules of  
Savitribai Phule Pune University of Pune.

  
**Project Guide**

  
**Head Dept. Of Commerce**

  
**Principal  
PRINCIPAL**

**G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik**

  
S.V.L.

  
S.V.L.


# DECLARATION

I declare that the dissertation/Project entitled "**Income tax planning with respect to individual assessee.**" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Dr. G.R. Patil sir and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

**Place: Sinnar**

**Date:**



**Madhuri yuvraj avhad**

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Dr. G.R. patil giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place: Sinnar**

**Date:**



**Madhuri yuvraj avhad**

**A  
M.COM RESEARCH PROJECT  
ON  
COMPARATIVE STUDY OF VEHICLE LOAN SCHEMES OF  
MAHARASHTRA BANK AND NAMCO BANK  
SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT**

**SUBMITTED BY:**

**MISS. BHABAD PRITAM HIRAMAN  
M.COM II SEM – IV  
ROLL NO. - 05**

**UNDER THE GUIDANCE OF**

**Dr. GANESH R. PATIL  
( M.Com, M.Phil, Ph.D, SET)**

**SUBMITTED THROUGH**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST NASHIK.**

**2022-23**



Maratha Vidya Prasarak Samaj's  
G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Ref. No.

Date :


## CERTIFICATE

This is to certify that **MISS. BHABAD PRITAM HIRAMAN**  
is a M.Com. Student, during the academic year 2022-2023.

She has satisfactory completed Project Work in the subject  
**Comparative Study of Vehicle Loan Schemes of Maharashtra Bank  
and NAMCO Bank** under our guidance, to Award of Degree of Master  
of Commerce (M.Com.) in the subject of **Advanced Accounting &  
Taxation** Under the Faculty of Commerce and Management, as a part and  
partial fulfillment for requirement of the M.Com. Course as per the rules  
of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



  
Ext.





# THE NASIK MERCHANTS COOPERATIVE BANK LIMITED

Hiralal Tower, Near Sinnar Bus Stand, Sinnar, 422103

---

## TO WHOM SO EVER IT MAY CONCERN

This is to certified that **MISS. BHABAD PRITAM HIRAMAN** of M.Com II has collected information for a project work on "COMPARATIVE STUDY OF VEHICLE LOAN SCHEMES OF MAHARASHTRA BANK AND NAMCO BANK" from our orgnaisationas partial fulfillment of M.Com II as per the requirement of Savitribai Phule Pune University for the academic year 2022-23

For NAMCO BANK

  
**MANAGER**

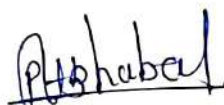
# DECLARATION

I declare that the dissertation/Project entitled “**Comparative Study of Vehicle Loan Schemes of Maharashtra Bank and NAMCO Bank**” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof. Dr. G. R. Patil** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

**Place : Sinnar**

**Date:**



**BHABAD PRITAM HIRAMAN**

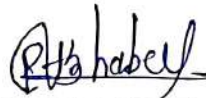
# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. K. S. Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.



**BHABAD PRÍTAM HÍRAMAN**

**Place : Sinnar**

**Date :**

A

**M.COM RESEARCH PROJECT ON**

**“A Comparative Study Of NPA Between SBI and ICICI Bank”**

**“SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

**SUBMITTED BY**

**Bhangare Vaishnavi Bajirao**

**UNDER THE GUIDANCE OF**

**Prof. Dr. G.R. Patil**

**RESEARCH CENTRE SINNAR**



**G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL- SINNAR, DIST-  
NASHIK.**

**A.Y.-2022-23**



# CERTIFICATE

This is to certify that Ms. Bhangare vaishnavi Bajirao a Student of M.Com. second year of this college during the academic year 2022-23.

She has undertaken and satisfactorily completed her Project Work on the topic **A Comparative Study Of NPA Between SBI and ICICI Bank.** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation Under the Faculty of Commerce and Management,** as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

# Declaration

I declare that the dissertation/Project entitled A Comparative Study Of NPA Between SBI and ICICI Bank. submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Dr. G.R.Patil and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:



Bhangare vaishnavi Bajirao

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. Dr. G. R. Patil giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:



Bhangare vaishnavi Bajirao

**M.COM RESEARCH PROJECT ON  
COMPARATIVE STUDY OF VEHICLE LOAN SCHEMES OF  
MAHARASHTRA BANK AND NAMCO BANK  
SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE  
AND MANAGEMENT**

**SUBMITTED BY:**

**MR. PAWAR AKASH ANANDA  
M.COM II SEM – IV  
ROLL NO. - 40**

**UNDER THE GUIDANCE OF  
Prof./Smt. KANCHAN SHETE MAM**

**SUBMITTED THROUGH**





Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Dr. P. V. Rasal  
(M.A., LL.B., Ph.D.)  
Member : B.O.S. (Psychology)  
Savitribai Phule Pune University  
E-mail : rasalpunetik@gmail.com

Affiliated to Savitribai Phule Pune  
University ID No. : PUNIS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Ref. No.

Date :

## CERTIFICATE

This is to certify that **MR. PAWAR AKASH ANANDA** is a M.Com.  
Student, during the academic year **2022-2023**.

She has satisfactory completed Project Work in the subject **Comparative Study of Role of Insurance In Minimizing The Business Risk of General Insurance Corporation** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

# DECLARATION

I declare that the dissertation/Project entitled “Comparative Study of Role of Insurance In Minimizing The Business Risk of General Insurance Corporation” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof./Smt KANCHAN SHETE MAM and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place : Sinnar

Date: 12/06/2023

PAWAR AKASH ANANDA

Adhikari

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project. I am also thankful to my guide teacher Prof./Smt. **KANCHAN SHETE MAM** giving the outline as a guide to make project. I take this precious opportunity to express my profound gratitude towards my family and friends.

Place : Sinnar



**PAWAR AKASH ANANDA**

Date :

1

**A**  
**M.COM RESEARCH PROJECT**  
**ON**  
**A STUDY OF COST AUDIT REPORT OF TWO COMPANIES**  
**(HINDUSTAN UNILEVER LTD & MYLAN LABORATORIES LTD)**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF  
ADVANCED ACCOUNTING & TAXATION UNDER THE FACULTY OF  
COMMERCE AND MANAGEMENT

**SUBMITTED BY**  
**MISS. NAIK RUPALI JITENDRA**  
M. COM. II SEM. IV  
ROLL NO. 39

**UNDER THE GUIDANCE OF**  
**PROF. SMT. K. S. SHETE**

**RESEARCH CENTRE**



G. M. D. Arts, B.W. Commerce and Science  
College, Sinnar, Dist- Nashik

A.Y. 2022-23



Maratha Vidya Prasarak Samaj's  
G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Dr. P. V. Rasal  
(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)  
Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sovaarth ID - 06220100119\_AST AISHE - C - 41292

Ref. No.

Date :


# CERTIFICATE

This is to certify that Miss. RUPALI JITENDRA NAIK is a M.Com. Student, during the academic year 2022-2023.

She has satisfactory completed Project Work in the subject "A STUDY OF COST AUDIT REPORT OF TWO COMPANIES". under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce a  
Science College, Sinnar, Dist. N:







# MYLAN LABORATORIES LTD.

Works – F-4, M.I.D.C., Malegoan, Sinnar, Dist  
Nashik-422103

MYLAN®

---

## TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. NAIK RUPALI JITENDRA a student of M.Com from G.M.D. Arts, B.W. Commerce & Science College Sinar Dist. Nashik has carried out project in

**“A STUDY OF COST AUDIT REPORT OF TWO COMPANIES”**

Her work was found satisfactory and we wish all the best for his future endeavor

  
For Mylan Laboratories Ltd.

**MANAGER**



*Hindustan Unilever Limited*

---

Works – A-65, Malegaon, Sinnar, Dist Nashik-422103

---

**TO WHOM SO EVER IT MAY CONCERN**

This is to certified that Miss. NAIK RUPALI JITENDRA of M.Com II has collected information for a project work on “A STUDY OF COST AUDIT REPORT OF TWO COMPANIES” from our orgnaisationas partial fulfillment of M.Com II as per the requirement of Savitribai Phule Pune University for the academic year 2022-23

For Hindustan Unilever.

**MANAGER**

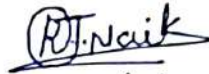
# DECLARATION

I declare that the dissertation/Project entitled “A STUDY OF COST AUDIT REPORT OF TWO COMPANIES” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Smt. K.S. Shete and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

SINNAR:

DATE:



RUPALI JITENDRA NAIK



# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. K. S. Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

R.J. Naik

Place -

RUPALI JITENDRA NAIK

Date -

(M.COM)

A

**M.COM RESEARCH PROJECT ON****" THE IMPACT OF THE MONEY SUPPLY ON ECONOMIC GROWTH IN INDIA "****SUBMITTED TO****SAVITRIBAI PHULE PUNE UNIVERSITY****FOR AWARD OF DEGREE OF****MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &  
TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT****SUBMITTED BY****MISS:SHRADDHA KONDAJI GUNJAL****UNDER THE GUIDANCE OF****PROF. S.P. JADHAV****RESEARCH CENTRE****G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,****TAL- SINNAR, DIST- NASHIK.****2022-23**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified Colloge

Best College Award by Savitribal

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

## CERTIFICATE

This is to certify that **Miss.Shraddha KondajiGunjalis** a M.Com. Student, during the academic year **2022-23**.

She has satisfactorily completed Project Work in the subject "FINANCIAL STATEMENT ANALYSIS OF THE IMPACT OF THE MONEY SUPPLY ON ECONOMIC GROWTH IN INDIA" under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune..

  
ProjectGuide

  
Head

Dept. OfCommerce

  
Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
Int





Maratha Vidya Prasarak Samaj's  
G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

## CERTIFICATE

This is to certify that **Miss.Shraddha KondajiGunjalis** a M.Com. Student, during the academic year **2022-23**.

She has satisfactory completed Project Work in the subject "FINANCAIL STATEMENT ANALYSIS OF THE IMPACT OF THE MONEY SUPPLY ON ECONOMIC GROWTH IN INDIA "under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune..

  
ProjectGuide

  
Head

Dept. OfCommerce

  
Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
Int



## DECLARATION

I declare that the dissertation/Project entitled "**The Impact Of The Money Supply On Economic Growth In India**" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PROF. S . P Jadhav** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

NAME:

DATE:

*Shraddha*  
**Shraddha Kondaji Gunjal**

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher **PROF.S.P.Jadhav** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

ace : Sinnar

ate :   
**Shraddha Kondaji Gunjal**

A

**M.COM RESEARCH PROJECT ON****" THE IMPACT OF THE MONEY SUPPLY ON ECONOMIC GROWTH IN INDIA "****SUBMITTED TO****SAVITRIBAI PHULE PUNE UNIVERSITY****FOR AWARD OF DEGREE OF****MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &  
TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT****SUBMITTED BY****MISS:SHRADDHA KONDAJI GUNJAL****UNDER THE GUIDANCE OF****PROF. S.P. JADHAV****RESEARCH CENTRE****G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,****TAL- SINNAR, DIST- NASHIK.****2022-23**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
 & Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA



**Dr. P. V. Rasal**

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Affiliated to Savitribai Phule Pune

University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

001 : 2015 Certified College

College Award by Savitribai

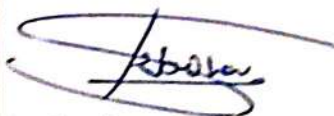
Phule Pune University 2012-13

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

### CERTIFICATE

to certify that **Miss.Shraddha KondajiGunjalis** a M.Com. Student,  
 the academic year 2022-23.

She has satisfactory completed Project Work in the subject "FINANCAIL  
 STATEMENT ANALYSIS OF THE IMPACT OF THE MONEY SUPPLY ON ECONOMIC  
 GROWTH IN INDIA "under our guidance, to Award of Degree of Master of  
 Commerce (M.Com.) in the subject of Advanced Accounting & Taxation  
 Under the Faculty of Commerce and Management, as a part and partial  
 fulfillment for requirement of the M.Com. Course as per the rules of Savitribai  
 Phule Pune University of Pune..

  
 ProjectGuide

  
 Head

Dept. OfCommerce

  
 Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
 Science College, Sinnar, Dist. Nashi

  
 Sw.

  
 Sw.



## DECLARATION

I declare that the dissertation/Project entitled "**The Impact Of The Money Supply On Economic Growth In India**" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PROF. S . P Jadhav** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

INAR:

TE:

  
**Shradha KondajiGunjal**

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher **PROF.S.P.Jadhav** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

ce : Sinnar

te :

*Shraddha*  
**Shraddha Kondaji Gunjal**

A

**M.COM RESEARCH PROJECT ON  
“A STUDY OF MURKUTE POLTRY FARMING PRIVATE  
LIMITES.”**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MS. MURKUTE SHUBHANG ANNASAHEB**

**UNDER THE GUIDANCE OF**

**SMT. K.S.SHETE**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL- SINNAR, DIST-  
NASHIK.**

**A.Y.-2022-23**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune

University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that, .**Mss.Murkute Shubhangi Annasaheb** is a Student of M.Com. second year of this college during the academic year 2022-23.

He/She has undertaken and satisfactorily completed him/her Project Work on the topic **A Study of Murkute poltry farming private limited. (Title)** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation Under the Faculty of Commerce and Management**, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

**Project Guide**

**Head Dept. Of Commerce**

**Principal  
PRINCIPAL**

**G.M.D.Arts; B.W.Commerce and  
Science College, Sinnar, Dist. Nashik**

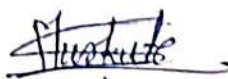
## Declaration

I declare that the dissertation/Project entitled **A Study of Murkute poltry farming private limited.**(Title) submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **smt. K.S. Shete** (Guide Name) and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:



**Murkute Shubhang Annasaheb (Mcom)**

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

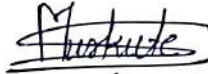
I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. S.K.Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place: Sinnar**

**Date:**



**Murkute Shubhangi Annasaheb (Mcom)**

# PROJECT REPORT

## A STUDY OF SIX SIGMA IMPLEMENTATION PROCESS

With special reference to

**Hindustan Coca-Cola Beverages Private Limited, Nasik**

Submitted to



**Savitribai Phule Pune University, Pune.**

In partial fulfilment of the Degree of Master of Commerce in  
Advanced Accounting and Taxation

SUBMITTED BY

**GURULE SEJAL BALASAHEB**

M.com II Sem IV ROLL NO- 24

Under Guidance of

**PROF. S. P. JADHAV SIR**

SUBMITTED THROUGH



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST. NASHIK.**



NAAC REACCREDITED  
(A Grade)  
Affiliated to University of Pune  
(I.D. No. PU/NS/ASC/013/1669  
Jun College Index No. J.13.13.001

**Dr. P.V. RASAL**  
Principal.

Office – (02551)220099  
Fax – (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

**G.M.D.ARTS,**

**B.W.COMMERCE**

**AND SCIENCE COLLEGE,**

**Sinnar, Dist. Nashik – 422103 (M.S.) India**

Best College Award by University of Pune 201213

23/05/2023-

Date:

23/05/2023

## CERTIFICATE

This is to certify that,

**s. Gurule Sejal Balasaheb** is a M.Com. Student, during the academic year  
2022-23. She has satisfactorily completed Project Work in the subject “A study of  
sigma implementation process with special reference to Hindustan  
Coca-Cola Beverages Private Limited, Nasik” under our guidance as a part  
and partial fulfillment of M.Com. Degree of Savitribai Pule University of Pune.

  
Project Guide

  
Head Of Commerce  
Dept.

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



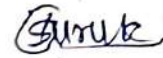
## DECLARATION

I hereby declare that the Project Work on "A study of six sigma implementation process with special reference to Hindustan Coca-Cola Beverages Private Limited, Nasik" in partial fulfillment of 'Master of Commerce' Degree Course of Savitribai Phule Pune University; Pune, is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

PLACE: SINNAR

DATE: 23/05/2023



Gurule Sejal Balasaheb

M.Com – II, Roll No - 24

## ACKNOWLEDGEMENT

No task is single man's effort. Any job in this world however trivial or tough cannot be accomplished without the assistance of others. An assignment puts the knowledge and experience of an individual to litmus test. There is always a sense of gratitude that one likes to express towards the persons who helped to change an effort in a success. The opportunity to express my ineptness to people who have helped me to accomplish this task.

I deem it a proud privilege to extend my greatest sense of gratitude to my Project Guide **Prof. S.P. Jadhav Sir** for the keen interest, inspiring guidance, continuous encouragement, valuable suggestions and constructive criticism throughout the pursuance of this report.

I am thankful to Principal of College **DR. P. V. Rasal Sir** for giving me the opportunity to undertake the study. I am highly indebted to **Dr. Ganesh. Patil Sir** Head of Department for sparing time from their busy schedule for providing me with their able guidance at the time of need and helping me to achieve the ultimate goal of the study. I would also like to thank **MR. Prafulla Parakh (General Manager,)** for their valuable support in helping me to gain this opportunity of being associated with an organization of such esteem.

Last but not the least, it would be unfair if I don't express my indebtedness to my parents and all my friends for their active cooperation which was of great help during the course of my training project.



**SEJAL BALASAHEB GURULE**

M.Com - II, Roll No - 24

A  
PROJECT REPORT  
ON  
“A STUDY OF RATIO ANALYSIS FOR THREE YEARS”  
AT  
“BANK OF MAHARASHTRA (SINNAR)”  
- SUBMITTED TO –



Savitribai Phule Pune University, Pune.

AS PARTIAL FULFILMENT OF THE DEGREE OF  
MASTER OF COMMERCE IN ADVANCED ACCOUNTING AND  
TAXATION

- SUBMITTED BY -  
**MISS. SALONI SUNIL BAKALE**  
(AY 2022-23)  
M.COM II  
ROLL NO 4.

- UNDER THE GUIDANCE OF -  
**DR. G. R. . PATIL**  
RESEARCH GUIDE

SUBMITTED TO –



SUBMITTED THROUGH:  
G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, SINNAR, DIST NASHIK

2022-23



NAAC  
REACCREDITED

(A Grade)

Affiliated to University of  
Pune

(I.D. No.  
PU/NS/ASC/013/1669

Junior College Index No.  
J.13.13.001

DR.P.V.RASAL,

Office - (02551)220099

Fax - (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213



## CERTIFICATE

This is to certify that, Ms. SALONI SUNIL BAKALE is a Student of M.Com.  
Second year of this college during the academic year 2022-23.

She has undertaken and satisfactorily completed her Project Work on the  
topic "A STUDY OF RATIO ANALYSIS FOR THREE YEARS AT BANK OF  
MAHARASHTRA (SINNAR)" under our guidance, to Award of Degree of Master  
of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation**  
Under the Faculty of Commerce and Management, as a part and partial  
fulfillment for requirement of the M.Com. Course as per the rules of Savitribai  
Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik  
  
Sinh



# CERTIFICATE

The certificate is certified that the

**MISS SALONI SUNIL BAKALE** is studying in the M.Com part II and is a student of **MVP'S G.M.D ARTS.B.W.COMMERCE AND SEIENCE COLLEGE SINNER NASHIK**

Savitribai phule university of pune university

According to the subject selected for the **A STUDY RATIO ANALYSIS FORTHREE YEARS AT BANK OF MAHARASHTRA(SINNER)**

" degree under the m.com To completed this project ,he has completed this project under our guidance by visiting our bank branch

Bank Name: **BANK OF MAHARASHTRA**

Bank Address: sinner

Bank Stamp and sign:



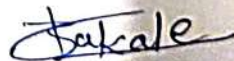
# DECLARATION

I declare that the dissertation/Project entitled "A STUDY OF RATIO ANALYSIS FOR THREE YEARS AT BANK OF MAHARASHTRA." submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Dr. G.R. Patil sir and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning. I further declare that the material

.I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

  
Saloni Sunil Bakale

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

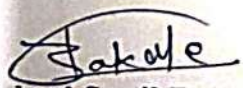
I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Dr. G.R patil giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:

  
Saloni Sunil Bakale

**A  
M.COM RESEARCH PROJECT  
ON**

**ANALYSIS OF LIFE INSURANCE PROFITABILITY IN INDIA**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF  
ADVANCED ACCOUNTING & TAXATION UNDER THE  
FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY  
MISS. GAYATRI DATTATRAY SURYAWANSHI  
M. COM. II SEM. IV  
ROLL NO. 53**

**UNDER THE GUIDANCE OF  
Prof. Shri. A. B. Bodke**

**RESEARCH CENTER**



**G. M. D. Arts, B.W. Commerce and Science  
College, Sinnar, Dist- Nashik**

**A.Y. 2022-23**





Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sovaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

# CERTIFICATE


This is to certify that **Miss. GAYATRI DATTATRAY SURYAWANSHI** is a M.Com. Student, during the academic year **2022-2023.**

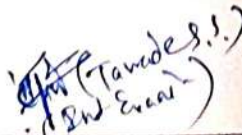
She has satisfactory completed Project Work in the subject **“ANALYSIS OF LIFE INSURANCE PROFITABILITY IN INDIA”**. under our guidance, to Award of Degree of

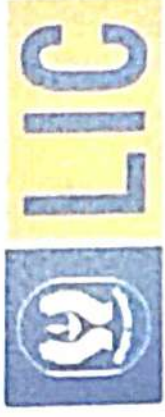
Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce &  
Science College, Sinnar, Dist. Na

  
(Tavade S.S.)  
(B.S. Erani)



भारतीय आरुध्मिण मङ्गलम्  
भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

## Certificate Of Training

This is to certify that Shri/ Gayatri Dattatray. Suryawanshi

Agency Code No. 617-90A of BO 90A Mumbai / D.O. IV

Had displayed exceptional business performance in sales and service during the year 2022-23 . In the backdrop of pandemic conditions.  
Kudos...

DATE 17 June 2023

\_\_\_\_\_  
BRANCH MANAGER

# DECLARATION

I declare that the dissertation/Project entitled “ANALYSIS OF LIFE INSURANCE PROFITABILITY IN INDIA” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Shri.A B Bodke and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project Dissertation.

SINNAR:

DATE:

  
GAYATRI DATTATRAY  
SURYAWANSHI

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place –  GAYATRI DATTATRAY SURYAWANSHI

Date - (M.COM)

A

M.COM RESEARCH PROJECT ON  
“COMPARITIVE STUDY OF BUSINESS LOAN SCHEME OF  
NATIONALIZED BANK AND PRIVATE SECTOR BANK.

SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT

SUBMITTED BY

Mr. SONAWANE VAIBHAV SUNDAR

UNDER THE GUIDANCE OF

Prof. A.B. BODAKE

RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, TAL- SINNAR, DIST- NASHIK.

A. Y.-2022-23



NAAC REACCREDITED  
(B Grade with CGPA 2.82)  
Affiliated to University of Pune  
(I.D. No. PU/NS/ASC/013/1669  
Junior College Index No.  
J.13.13.001

**Dr. P.V.RASAL**  
M.A., L.L.B., Ph.D.  
Principal

Office – (02551)220099  
Fax – (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik  
**G.M.D.ARTS,  
B.W.COMMERCE  
AND SCIENCE COLLEGE,**  
Sinnar, Dist. Nashik – 422103 (M.S.) India  
Best College Award by University of Pune 201213

### CERTIFICATE

This is to certify that, Mr. **SONAWANE VAIBHAV SUNDAR** is a Student of M.Com. second year of this college during the academic year **2022-23**.

He has undertaken and satisfactorily completed her Project Work on the topic **COMPARITIVE STUDY OF BUSINESS LOAN SCHME OF NATIONALIZE BANK AND PRIVATE SECTOR BANK** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



# Declaration

I declare that the dissertation/Project entitled COMPARITIVE STUDY OF BUSINESS LOAN SCHEME OF NATINALIZE BANK AND PRIVATE SECTOR BANK submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of PROF. A. B. BODAKE. and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher Learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

**Sign & Name of the Research Project Student**



(Sonawane Vaibhav Sundar)

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. A. B. BODAKE giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place: Sinnar**

**Date:**

**Sign & Name of the Research Project Student**



(sonawane vaibhav sundar)



A

**M.COM RESEARCH PROJECT ON**  
**“COMPARATIVE STUDY OF HOUSING LOAN SCHEMES OF**  
**HDFC BANK & THE NASHIK MERCHANT**  
**CO.OP. BANK”**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT

**SUBMITTED BY**

MISS. SATPUTE SEEMA GAJENDRA  
M.COM II SEM – IV  
ROLL NO. - 46

**UNDER THE GUIDANCE OF**

Prof. R.N. SONAWANE

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND**  
**SCIENCE COLLEGE, TAL- SINNAR, DIST-**

**NASHIK.A.Y.-2022-23**

Maratha Vidya Prasarak Samaj, Nashik



NAAC  
REACCREDITED  
(A Grade)

Affiliated to University of Pune  
(I.D. No.

PUN/NS/ASC/013/1669  
Junior College Index No.  
J.13.13.001

Dr. P.V. RASAL  
Principal.

Office – (02551)220099

Fax – (02551) 220114

**G.M.D.ARTS,  
B.W. COMMERCE  
AND SCIENCE  
COLLEGE,**

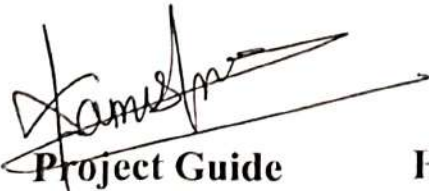
Sinnar, Dist. Nashik – 422103 (M.S.) India

Best College Award by University of  
Pune 2012-13


## CERTIFICATE

This is to certify that, Ms.- **Satpute Seema Gajendra** is a Student of M.Com. second year of this college during the academic year **2022-23**.

He/She has undertaken and satisfactorily completed him/her Project Work on the topic - **Comparative Study of Hosing Loan Schemes Of HDFC BANK & THE NASHIK MERCHANT CO.OP.BANK** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
**Project Guide**  
**Principal**

  
**Head Dept. Of Commerce**

  
**Principal**  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
Dmt



## Declaration

I declare that the dissertation/Project entitled-‘Comparative Study of Hosing Loan Schemes of HDFC BANK & THE NASHIK MERCHANT CO.OP. BANK’ submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. R. N. Sonawane and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

Student

S.G. Satpute

Satpute Seema Gajendra

Sign & Name of the Research Project student

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. R. N. Sonawane giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:  
student

S.G. Satpute

Satpute Seema Gajendra

Sign & Name of the Research Project student

A

**M.COM RESEARCH PROJECT ON**  
**"TO STUDY OF COMPARATIVE ANALYSIS OF FINACIAL PERFORMANCE**  
**OF PRIVATE SECTORE BANKS SPECIAL REFERENCE TO**  
**ICICI BANK AND HDFC BANK"**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**  
**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &**  
**TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**  
**MISS. TEJAL BALNATH JADHAV**  
**UNDER THE GUIDANCE OF**  
**PROF. S P JADHAV**  
**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,**  
**TAL- SINNAR, DIST- NASHIK.**

2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

### CERTIFICATE

This is to certify that **Miss. Tejal Balnath Jadhav** is a M.Com. Student,  
during the academic year **2022-23**.

She has satisfactory completed Project Work in the subject  
"COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF PRIVATE  
SECTORE BANKS SPECIAL REFERENCE TO ICICI BANK AND HDFC BANK"  
under our guidance, to Award of Degree of Master of Commerce  
(M.Com.) in the subject of Advanced Accounting & Taxation Under the  
Faculty of Commerce and Management, as a part and partial fulfillment  
for requirement of the M.Com. Course as per the rules of Savitribai Phule  
Pune University of Pune.

Project Guide

Head

Dept. Of Commerce

Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nash

**DECLARATION**

I declare that the dissertation/Project entitled "COMPARATIVE ANALYSIS OF FINACIAL PERFORMANCE OF PRIVATE SECTORE BANKS SPECIAL REFENCE TO ICICI BANK AND HDFC BANK" submitted byme for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PROF.S . P . Jadhav** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/  
Dissertation.

SINNAR:  
DATE:

T. Jadhav  
**Tejal Balnath Jadhav**

Place - Sinnar  
Date:

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasai and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher **PROF.S.P.Jadhav** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

T.Jadhav

**Tejal Balnath Jadhav**

**Place – Sinnar**

**Date:**



A PROJECT  
REPORT ON  
"A Comparative Study of NPA of Urban Cooperative Bank"  
NAGAR URBAN COOPERATIVE BANK,  
SINNAR.



Submitted to

Savitribai Phule Pune University, Pune  
In partial fulfillment of the Degree of  
Master of Commerce (Advanced Accounting and Taxation)

Submitted by:  
Ashwini Sudhakar Sonawane  
M.com Sem - IV  
Seat no -50

Guided by:  
Prof. A.B.Bodake  
Submitted Through



G. M. D. ARTS, B.W.COMMERCE AND SCIENCE  
COLLEGE, SINNAR, DIST NASHIK.  
2022-23



NAAC REACCREDITED  
(A Grade)

Affiliated to University of Pune  
(I.D. No. PU/NS/ASC/013/1669  
Junior College Index No. J.13.13.001)

Dr. P.V. RASAL  
M.A, M.Phil, Ph.D.  
Principal

Office – (02551)220099  
Fax – (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik

G.M.D.ARTS,  
B.W.COMMERCE  
AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik – 422103 (M.S.) India  
Best College Award by University of Pune 201213


## CERTIFICATE

This is to certify that Miss.Ashwini Sudhakar Sonawane  
is a M.Com. Student, during the academic year 2022- 23.

He has satisfactory completed Project Work in the subject  
“A Comparative Study of NPA of Urban Cooperative Bank”  
under our guidance as a part and partial fulfillment of M.Com.  
Degree of Savitribai Pule University of Pune.

  
Project Guide  
Dept.of Commerce

  
Head

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
D.V.R.

## DECLARATION

I undersigned **Miss. Ashwini Sudhakar Sonawane** student of M.COM Part II declare that I have done Project on "A Comparative Study of NPA of Urban Co-op Bank" NAGAR URBAN CO-OP BANK, SINNAR has been personally done by me under the guidance of **Prof. A.B.Bodake**. G.M.D Arts, B.W. Commerce And Science College, Sinnar, Dist. Nashik in partial fulfillment of M.COM degree during academic year 2022-23. All the data represented in this project is true & correct to the best of my knowledge & belief.

I also declare that this project is my own preparation and not copied from anywhere else.

SINNAR:

DATE:



**Ashwini Sudhakar Sonawane**

## ACKNOWLEDGEMENT

I take this opportunity to express my deep sense of gratitude, thanks and regards towards all of those who have directly or indirectly helped me in the successful completion of this project.

I present my sincere thanks to Pro.Dr.Ganesh.R.Patil who give me required & helpful information to me about the company. I would also like to thank above mentioned staff for their wonderful support & inspirable guiding.

I thanks my project guide Prof. Mr. A.B.Bodake, G.M.D. College, Sinnar, who has sincerely supported me with the valuable insights into the completion of this project. I also thanks Principal Prof. Dr. P.V. RASAL, G.M.D. College, sinnar for their cooperation to me.

Place - Sinnar

Date -



Ashwini Sudhakar Sonawane

(M.COM)

A

**M.COM RESEARCH PROJECT ON**

**COMPARATIVE STUDY OF ADVANCES OF GONDE CREDIT CO-OPERATIVE  
SOCIETY & SANGAMNER MERCHANT CO-OPERATIVE BANK"**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING & TAXATION**

**UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MISS.DAWARE KAJAL RAMNATH**

**UNDER THE GUIDANCE OF**

**MR.S.B.KARDAK**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, SINNAR,**

**DIST- NASHIK**

**2022-2023**



Marathi Vidya Prasarak Samaj's  
G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Awarded by Savitribai

Phule Pune University 2012-13

ITB Swarnatm ID - 6072161545 Post No. 10, Sinnar



Dr. S. S. Bhand  
10, 11 & 12

Marathi Vidya Prasarak Samaj's

G.M.D. Arts, B.W. Commerce

& Science College, Sinnar

Tal. Sinnar, Dist. Nashik - 422 103

(M.S.) INDIA

Phone : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

E-mail : sinnarcollege001@yahoo.com

iqac@gmdcollege.in

Office : (02551) 220099

Fax : (02551) 220114

Website : www.gmdcollege.in

Ref. No.

Date :

## CERTIFICATE

This is to certify that, Mr./Ms. **DAWARE KAJAL RAMSATH** is a Student of M.Com. second year of this college during the academic year 2022-23.

He/She has undertaken and satisfactorily completed his/her Project Work on the topic **Comparative Study of Advances of Gonde Credit Co-Operative Society & Sangamner Marchant Co-Operative Bank**

under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation Under the Faculty of Commerce and Management**, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. of Commerce

Principal

G.M.D. Arts, B.W. Commerce and Science College, Sinnar, Dist. Nashik



# The Sangamner Merchant's Co-op. Bank Ltd. दि संगमनेर मर्चंट्स को-ऑप. बैंक लि.

Head Office : Indira Gandhi Marg, Post Box No. 13 Sangamner - 422 305 Dist. Maharashtra (M.S.)

प्रधान कार्यालय : इंदिरा गांधी मार्ग, पोस्ट बॉक्स नं. 13, सविन नगर रोड, संगमनेर - 422 305, जि. महाराष्ट्र

Ph. 02425 - 225789 | E-mail : [smbankncr@smbank.in](mailto:smbankncr@smbank.in) [smb\\_bank@rajofficial.com](mailto:smb_bank@rajofficial.com) • शाखा :

\* मेल शाखा (02425) 225789, 225790, 225791 & काजारीत शाखा (02425) 225792 & अकोले शाखा (02425) 225793 & सिन्नर शाखा (02425) 225794  
\* सहता शाखा (02425) 225795 & अकोले शाखा (02425) 225796 & तुळजापूर शाखा (02425) 225797 & काजारीत शाखा 02425798

Ref. No.

Date: / / 20

## CERTIFICATE

### TO WHOM SO EVER IT MAY CONCERN

This is to Certify that Miss. Kajal Ramnath Deware a student of M. Com., G.M. D. Arts, B.W. Commerce And Science College, Sinnar, has successfully completed Project Work at "Study of Advances in The Sangamner Merchant's Co-operative Bank Ltd" Sangamner.

The student has taken sincere efforts to collect the information and prepared the project report on this subject.

We wish her best wishes for future endeavors and career.

Date : 02/06/2023  
Place: Sangamner



For The Sangamner Merchant's Co-op. Bank Ltd.

  
Br. Manager

Branch Manager

# Declaration

I declare that the dissertation/Project entitled COMPARATIVE STUDY OF ADVANCES OF RURAL CREDIT CO-OPERATIVE SOCIETY & SANGAMNER MERCHANT CO-OPERATIVE SOCIETY submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of MR.S.B.KARDAK and has not formed the basis for the award of degree, diploma, fellowship in this or any other University or other institution of Higher Learning.

I further declare that the material obtained from other sources has been duly acknowledged in my M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

Signature: Daware Kajal Ramnath

Sign & Name of the Research Project Student:



## Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & assistance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. MR.S.B.KARDAK giving the outline assistance to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:

Signature: Daware Kajal Ramnath



Sign & Name of the Research Project Student:

A

**M.COM RESEARCH PROJECT ON**

**“ THE STUDY OF ADVANCES BY URBAN CO-OPERATIVE BANK”  
IN RESPECT OF NAGAR URBAN CO- OPERATIVE BANK,SINNAR.**

**SUBMITTED TO SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF

MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

**SUBMITTED BY**

**DAGALE JAYASHREE RAJARAM**

**UNDER THE GUIDANCE OF**

**PFOFS.B KARDAK**

**SEARCH CENTER-:SINNAR**



**G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL- SINNAR, DIST- NASHIK.**

**A.Y.-2022-23**



NAAC REACCREDITED  
(A Grade)

Affiliated to University of Pune  
(I.D. No PUN/ASC/013/1669  
Junior College Index No J.13.13.001)

Maratha Vidya Prasarak Samaj, Nashik

Dr. P.V. RASAL  
Principal

Office - (02551) 220099  
Fax - (02551) 220114

G.M.D.ARTS,  
B.W.COMMERCE AND  
SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India Best  
College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, **Ms.Dagale Jayashree Rajaram** is a Student of M.Com. second year of this college during the academic year **2022-23**.

She has undertaken and satisfactorily completed her Project Work on the topic "**The Study Of Advances By Urban Co- Operative Banks.**" under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal

Principal

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik.

# Declaration

I declare that the dissertation/Project entitled “**The Study Of Advances By Urban Co-operative Banks**” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **prof.S.B.Kardak** and has not formed the basis for the award of any degree, Diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

**Place:Sinnar**

**Date:**

  
**Dagale Jayashree Rajaram**

# Acknowledgement

B Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof.Prof.S.B.Kardak giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place:Sinnar

Date :

  
Dagale Jayashree Rajaram

***A PROJECT REPORT ON***

**“THE STUDY OF WORKING CAPITAL MANAGEMENT WITH  
RATIO ANALYSIS”**

**AT**

**AGASTI SAHAKARI SAKHAR KARKHANA, AKOLE**

***SUBMITTED TO***



**SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE**

**In partial fulfilment of the Degree of Master of  
Commerce**

***Submitted By:***

**Miss. Mali Ankita Eknath**

**M.Com-II, Sem-IV, Roll No. 35**

***Project Guide:***

**Prof. Tawade S. S.**

**M.Com, M.Phill, NET, *DTL*.**

***SUBMITTED THROUGH***



**G.M.D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR**

**2022-2023**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Dr. P. V. Rasal  
(M.A., LL.B., Ph.D.)  
Member : B.O.S. (Psychology)  
Savitribai Phule Pune University  
E-mail : rasalpundlik@gmail.com

Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

## CERTIFICATE

This is to certify that **MISS.MALI ANKITA EKNATH** is a M.Com. Student, during the academic year 2022-23.

She has satisfactory completed Project Work in the subject "STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS " under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune .

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
2022

  
S.A.A.



Agasti Sahakari Sakhar Karkhana Ltd., Agastinagar

At Po. Agastinagar 422601 Tal. Akola, Dist. Ahmednagar (Maharashtra State)

Reg. No. ANR/AKL/PRG(A)/28(S)1989 Dt. 4/12/1989

Gram - 'AGASTISAKHAR' AKOLE

Out word No. Agasti/35/Adm./ 333 /2023-24

Dt. 19/5/2023

## CERTIFICATE

This is to certify that Ms. Ankita Eknath Mali student of M.Com 2<sup>nd</sup> from G.M.D. Arts B.W. Commerce and Science Collage Sinner (Savetribai Phule University, Pune) has undergone project intership in our organization during the period of dt. 01/05/2023 to 15/05/2023 a done project on

### “STUDY OF WOeking CAPITAL MANAGEMENT WITH RATIO ANALYSIS”

During the above period we found him since and hard working we wish him best wishes for his future prospectas.



(Ajit Deshmukh)  
Managing Director



## DECLARATION

I declare that the dissertation/Project entitled "STUDY OF WORKING CAPITAL MANAGEMENT WITH RATIO ANALYSIS "

" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof.Tawade.S.S and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

SINNAR:

DATE: 03/06/2023

Ammeli

Miss.Mali Akita Eknath

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Paul for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. Tawade.S.S giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place : Sinnar

Date : 03/06/2023

*Ankita*

Miss. Mali Ankita Eknath

**PROJECT REPORT**  
**A STUDY ON WORKING CAPITAL MANAGEMENT**

With special reference to  
**CANARA BANK**

Submitted to



Savitribai Phule Pune University, Pune.  
In partial fulfilment of the Degree of Master of Commerce in  
Advanced Accounting and Taxation

SUBMITTED BY

**SAHANE RAVINA PANDURANG**

M.Com II - Sem IV, ROLL NO – 45

UNDER GUIDANCE OF

**PROF. R. N. SONAWANE**

SUBMITTED THROUGH



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,**  
**SINNAR, DIST. NASHIK.**



NAAC REACCREDITED  
(A Grade)

Affiliated to University of Pune  
(I.D. No. PUNNS/ASC/013/1669  
Junior College Index No. J.13.13.001)

Dr. P.V. RASAL  
Principal,

Office – (02551)220099  
Fax – (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik – 422103 (M.S.) India

Best College Award by University of Pune 201213


Ref.: 20/05/2023-

Date: 20/05/2023


## CERTIFICATE

This is to certify that,

Miss. **Sahane Ravina Pandurang** is a M.Com. Student, during the academic year 2021-23. She has satisfactory completed Project Work in the subject “A study on working capital management with special reference to Canara Bank for five years” under our guidance as a part and partial fulfillment of M.Com. Degree of Savitribai Pule University of Pune.

  
Project Guide  
R.N. Sonawane

  
Head Of Commerce  
Dept.

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## DECLARATION

I hereby declare that the Project Work on “A study on working capital management with special reference to Canara Bank for five years” in partial fulfillment of ‘Master of Commerce’ Degree Course of Savitribai Phule Pune University; Pune, is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

**PLACE: SINNAR**

**DATE: 20/05/2023**

R.p.Sahane  
**Sahane Ravina Pandurang**

**M.Com – II, Roll No - 45**

## ACKNOWLEDGEMENT

No task is single man's effort. Any job in this world however trivial or tough cannot be accomplished without the assistance of others. An assignment puts the knowledge and experience of an individual to litmus test. There is always a sense of gratitude that one likes to express towards the persons who helped to change an effort in a success. The opportunity to express my ineptness to people who have helped me to accomplish this task.

I deem it a proud privilege to extend my greatest sense of gratitude to my Project Guide **Prof. R.N. Sonawane Sir** for the keen interest, inspiring guidance, continuous encouragement, valuable suggestions and constructive criticism throughout the pursuance of this report.

I am thankful to Principal of College **DR. P.V.Rasal Sir** for giving me the opportunity to undertake the study. I am highly indebted to **Dr. Ganesh. Patil Sir** Head of Department for sparing time from their busy schedule for providing me with their able guidance at the time of need and helping me to achieve the ultimate goal of the study. I would also like to thank **MR. Rajesh Yadav (Branch Manager, Canara Bank, Nashik Service Branch)** for their valuable support in helping me to gain this opportunity of being associated with an organization of such esteem.

Last but not the least, it would be unfair if I don't express my indebtedness to my parents and all my friends for their active cooperation which was of great help during the course of my training project.

R.p.Sahane  
**Sahane Ravina Pandurang**  
M.Com – II, Roll No - 45

**A**  
**M.COM RESEARCH PROJECT ON**  
**" TO STUDY OF FINANCIAL STATEMENTS OF PRIVATE SECTOR**  
**BANK "**

**"WITH SPECIAL REFERENCE TO ICICI BANK"**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**  
**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING**  
**& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**  
**MISS. LANDAGE SHALINI PARASHARAM**  
**UNDER THE GUIDANCE OF**  
**PROF. S.S.TAWADE**  
**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE**  
**COLLEGE, TAL- SINNAR, DIST- NASHIK.**

**2022-23**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai  
Phule Pune University 2012-13

HTE Sovaarth ID - 06220100119\_AST AISHE - C - 41292



Dr. P. V. Rasal  
(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)  
Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

## CERTIFICATE

This is to certify that **Miss. Shalini Parashram Landage** is a M.Com. II Year student, during the academic year **2022-23**. She has satisfactorily completed Project Work in the subject "TO STUDY OF FINANCIAL STATEMENTS OF PRIVATE SECTOR BANK WITH SPECIAL REFERENCE TO ICICI BANK" under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Principal Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
Inch.

  
S.M.



## DECLARATION

I declare that the dissertation/Project entitled **“TO STUDY OF FINANCIAL STATEMENTS OF ICICI BANK”** submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PROF. S S Tawade** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

SINNAR:

DATE:



**Shalini Parshram Landge**

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher **PROF. S S Tawade** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.



Place – Sinnar

**Shalini Parshram Landge**

Date:

A  
M.COM RESEARCH PROJECT  
ON  
"FINANCIAL STATEMENT ANALYSIS OF THREE DIFFERENT  
INDUSTRIES",  
(MYLAN LABORATORIES LTD., RING PLUS AQUA LTD.,  
UNICON INDUSTRIES)

SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY.



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT

SUBMITTED BY  
MISS. MALI ASHVINI DILIP  
M.COM II SEM – IV  
ROLL NO. - 36

UNDER THE GUIDANCE OF  
PROF. SMT. K.S. SHETE  
RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST NASHIK.

2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpunclik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that **MISS. MALI ASHVINI DILIP** is a M.Com. Student, during the academic year **2022-2023**.

She has satisfactory completed Project Work in the subject "**FINANCIAL STATEMENT ANALYSIS OF THREE DIFFERENT INDUSTRIES**". under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

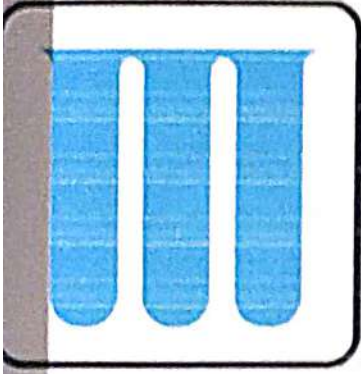
  
Project Guide

  
Head

Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

• Email - sinnarcollege001@yahoo.com / iqac@gmdcollege.in • Website - www.gmdcollege.in  
• Office : (02551) 220099 • Fax : (02551) 220114



# MYLAN LABORATORIES LTD.

Works – F-4, M.I.D.C., Malegoan, Sinnar, Dist  
Nashik-422103

**MYLAN<sup>®</sup>**

---

## TO WHOM SO EVER IT MAY CONCERN

This is to certify that Miss. MALI ASHVINI DILIP a student of M.Com from G.M.D. Arts, B.W. Commerce & Science College Sinar Dist. Nashik has carried out project in

### **“Financial Statement Analysis of Three Different Companies”**

Her work was found satisfactory and we wish all the best for his future endeavor

For Mylan Laboratories Ltd.

**MANAGER**



## CERTIFICATE

This is to certify that MISS. MALI ASHVINI DILIP of M.Com II G.M.D Arts B.W. Commerce & Science, Sinnar has visited our company time to time to collect the information for completion of her project report on the topic “Financial Statement Analysis of Three Different Companies”

She has collected the information and also has discussed with our company staff sincerely. We wish to her for precious future.

A handwritten signature in blue ink, appearing to read 'S. Pratik', is written over a faint red circular stamp.

For Unicon Industries  
**MANAGER**

Add. : 112, Musalgao MIDC (STICE), Near Om Coutainers, Sinnar, Nasik, 422103

# DECLARATION

I declare that the dissertation/Project entitled “FINANCIAL STATEMENT ANALYSIS OF THREE DIFFERENT INDUSTRIES” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Smt. K.S. Shete and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place : Sinnar

Date:



Mali Ashvini Dilip

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. K. S. Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place : Sinnar**

**Date :**



**Mali Ashvini Dilip**



# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. K. S. Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place : Sinnar**

**Date :**



**Mali Ashvini Dilip**

A PROJECT REPORT ON  
"A Study of Working Capital Management in  
Kirloskar Brothers Limited."

Submitted to



Savitribai Phule Pune University, Pune  
In partial fulfillment of the Degree of  
Master of Commerce in Advanced Accounting and Taxation

Submitted by:

MISS. RANADE NIKITA NAVNATH  
M.COM II SEM – IV  
ROLL NO. - 44

Guided by:

**Prof. Mr. R. N. Sonawane**  
M. Com. B.Ed. SET

SUBMITTED THROUGH



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, SINNAR,  
DIST NASHIK.

2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that MISS. RANADE NIKITA NAVNATH is A student of M.Com. Second Year of this college during the academic year 2022-23.

He/ She has undertaken and satisfactorily completed him/her Project Work on the topic 'Advanced Accounting and Taxation' under our guidance, to Award of Degree of Master of Commerce (M.Com) in the subject of Advance Accounting & taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment of M.Com. Course as per rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## DECLARATION

I hereby declare that the Project Work on "A Study of Working Capital Management in Kirloskar Brothers Limited." in partial fulfillment of 'Master of Commerce' Degree Course of University of Pune is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

PLACE: SINNAR

Date: / /2023

Sign.

Ranade  
RANADE NIKITA NAVNATH

## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. RASAL & Head of Commerce for his constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful my guide Teacher Prof. R. N. SONAWANE, for giving the outline as a Guide for making projects.

I take this precious opportunity to express my profound gratitude towards

Place - Sinnar

Date - / / 2023

N.Ranade

RANADE NIKITA NAVNATH

A PROJECT REPORT  
ON  
"A Study of Vehicle Loan Schemes of Different Bank."

(Bank Of India to SBI, ICICI, HDFC Bank)

Submitted to'



Savitribai Phule Pune University, Pune  
In partial fulfillment of the Degree of  
Master of Commerce in Advanced Accounting and Taxation

Submitted by:

MISS. RANADE ASHWINI KAILAS  
M.COM II SEM – IV  
ROLL NO. - 43

Guided by:

**Prof. Mr. R.N. Sonawane**

SUBMITTED THROUGH



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, SINNAR,  
DIST NASHIK.

2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sovaarth ID - 06220100119\_AST AISHE - C - 41292

**Dr. P. V. Rasal**

(MA, LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that **MISS. RANADE ASHWINI KAILAS** is  
A student of M.Com. Second Year of this college during the academic year 2022-23.

He/ She has undertaken and satisfactorily completed him/her Project Work on  
the topic '**Advanced Accounting and Taxation**' under our guidance, to Award of  
Degree of Master of Commerce (M.Com) in the subject of Advance Accounting &  
taxation Under the Faculty of Commerce and Management, as a part and partial  
fulfillment of M.Com. Course as per rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts; B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## DECLARATION

I hereby declare that the Project Work on "A Study of Vehicle Loan Schemes of Different Bank." (Bank Of India to SBI, ICICI, HDFC Bank) in partial fulfillment of 'Master of Commerce' Degree Course of University of Pune is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

PLACE: SINNAR

Date: / /2023

Sign.



RANADE ASHWINI KAILAS



## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.


I am thankful to the Principal Dr. P.V. RASAL & Head of Commerce for his constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful my guide Teacher Prof. R. N. SONAWANE, for giving the outline as a Guide for making projects.

I take this precious opportunity to express my profound gratitude towards

Place – Sinnar

Date -     /     / 2023

  
RANADE ASHWINI KAILAS

**A**

**M.COM RESEARCH PROJECT ON**

**"TO STUDY ON COMMODITY MARKET WITH REFERENCE TO  
GOLD AND SILVER BULLION AT LKP SECURITIES LTD"**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**Miss. AVANTIKA ANIL JADHAV**

**UNDER THE GUIDANCE OF**

**PROF. S P JADHAV**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL- SINNAR, DIST- NAS**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

Dr. P. V. Rasal

(MA, LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

## CERTIFICATE

This is to certify that, **Miss. Avantika Anil Jadhavis** a Student of M.Com. second year of this college during the academic year **2022-23**.

She has undertaken and satisfactorily completed her Project Work on the subject **"To Study on Commodity Market with Reference to Gold And Silver Billon at LKP Securities Ltd"** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head

Dept. Of Commerce

  
Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



  
S.A.

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher **Prof. S P JADHAV** giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**Place: Sinnar**

**Date:**

*A. Jadhav*  
**Avantika Anil Jadhav**

# Declaration

I declare that the dissertation/Project entitled "TO STUDY ON COMMODITY MARKET WITH REFERENCE TO GOLD AND SILVER BULLION AT LKP LTD" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of PROF. S P JADHAV and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinner.

Date :.

*A. Jadhav*

Avantika Anil Jadhav

A  
**M.COM RESEARCH PROJECT ON**  
**" A STUDY ON DEMAT ACCOUNT AND ONLINE TRADING "**  
**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT  
SUBMITTED BY  
**MISS.SAPANA JAGDISH SHINDE**  
UNDER THE GUIDANCE OF  
PROF. R.N.SONAWANE  
RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE,  
TAL- SINNAR, DIST- NASHIK.



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified Colloge

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

**Dr. P. V. Rasal**

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

2022-23


## CERTIFICATE

This is to certify that **MISS.SAPANA JAGDISH SHINDE** is a M.Com. Student, during the academic year 2022-23.

She has satisfactory completed Project Work in the subject "A STUDY ON DEMAT ACCOUNT AND ONLINE TRADING " under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune..

  
Project Guide

  
Head  
Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts; B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## DECLARATION

I declare that the dissertation/Project entitled "" A STUDY ON DEMAT ACCOUNT AND ONLINE TRADING "" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof.R.N.Sonawane and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

SINRAR:

DATE:

  
Miss.Sapana Jagdish Shinde



## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof.R.N.Sonawane giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place : Sinnar

Date :



Miss.Sapana Jagdish Shinde

A PROJECT REPORT  
ON  
"A COMPARATIVE STUDY OF DIFFERENT ACCOUNTS  
SOFTWARE i.e. TALLY & SAP."



SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

In partial fulfillment of the Degree of  
Master of commerce in Advanced Accounting & Taxation

**SUBMITTED BY:**

**Shri/Miss. WAMANE ASHWINI GANAPAT**

ROLL NO. 57

M.COM – II, SEM - IV

**PROJECT GUIDE:**

**Prof. A.B.Bodake**

**SUBMITTED THROUGH:**



G.M.D.ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST. NASHIK

**2022-2023**



NAAC REACCREDITED  
(A Grade with CGPA 3.04)

Affiliated to University of Pune  
I.D. No. PUNE/ASC/013/1669  
Junior College Index No. J.13.13.001

DR. P.V. RASAL  
Principal

Office - (02551) 220099  
Fax - (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that Miss. WAMANE ASHWINI GANAPAT is a M.COM. II Student, during the academic year 2022-23.

She has satisfactorily completed Project Work in the subject 'ADVANCED ACCOUNTING AND TAXATION' under our guidance as a part and partial fulfillment of M.Com Degree of SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
Project Guide

## DECLARATION

I undersigned Miss. Wamane Ashwini Ganapat Student of M.COM part 2 declare that I have done the project on "A Comparative study of different accounts software i.e. Tally & sap" has been personally done by me under the guidance of Prof.A.B.Pyake G. M. D. Arts, B.W. Commerce And Science College, Sinnar, Dist. Nashik, in partial fulfillment of M.COM degree during academic year-2022-23. All the data represented in this project is true & correct to the best of my knowledge & belief.

I also declare that this project report is my own preparation and not copied from anywhere else.

Date: 6/06/2023



Signature,

(Wamane Ashwini Ganapat)

## ACKNOWLEDGEMENT

I take this opportunity to express my deep sense of gratitude, thanks and regards towards all of those who have directly or indirectly helped me in the successful completion of this project.

I present my sincere thanks to Miss Wamane Ashwini Ganapat who give me required & helpful information to me about "A Comparative study of different accounts software i.e. Tally & Sap" I would also like to thank above mentioned Prof. A.B.Bodake Staff for their wonderful support & inspirable guiding.

I also thanks my project guide Prof. A.B.Bodake, & Principal Dr.P.V.Rasal, G.M.D.Arts B.W.Commerce & Sci. College, Sinnar. Who has sincerely supported me with the valuable insights into the completion of this project.

Date: 6 /6/2023

Place: -SINNAR



Signature,

**Miss.Wamane Ashwini Ganapat**

A

**M.COM RESEARCH PROJECT ON**

**“A STUDY ON TAX PLANNING FOR SALARIED PERSON AT SINNER TOWN.”**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &  
TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MISS. DAWARE RAJASHRI SANJAY**

**M.COM II SEM – IV      ROLL NO. – 15**

**UNDER THE GUIDANCE OF**

**PROF. P. L. GAIKWAD**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, TAL- SINNAR, DIST- NASHIK.**

**A.Y.-2022-23**



NAAC  
REACCREDITED  
(A Grade)  
Affiliated to University of  
Pune  
(ID No  
PU/NS/ASC/013/1669  
Junior College Index No.  
J.13.13.001

DR. P. A. RASAL

Office – (02551)220099  
Fax – (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

G.M.D.ARTS,  
B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik – 422103 (M.S.) India

Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Mr./Ms.-**Daware Rajashri Sanjay** --is a Student of M.Com.  
second year of this college during the academic year **2022-23**.

He /She has undertaken and satisfactorily completed him/her Project Work on the  
topic – **A study on Tax Planning for Salaried Person at Sinnar Town** under our guidance,  
to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced  
Accounting & Taxation Under the Faculty of Commerce and Management, as a part and  
partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule  
Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal  
PRINCIPAL

G.M.D.Arts; B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## Declaration

I declare that the dissertation/Project entitled **A Study on Tax Planning for Salaried Person at Sinnar Town** submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of-- **Prof. P. L. Gaikwad** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

*R. S. Daware*  
Daware Rajashri Sanjay



# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. **P. L. Gaikwad**

giving the outline as a guide to make project.

A take this precious opportunity to express my profound gratitude to wards my family and friends.

Place: Sinnar

Date:

*Ris. Daware*

**Daware Rajashri Sanjay**

A  
**M.COM RESEARCHPROJECT REPORT**  
ON  
**“A STUDY OF FINANCIAL PERFORMANCE OF THE NASHIK  
MERCHANTS CO-OPERATIVE BANK LTD.”**

**SUBMITTED TO**  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

**SUBMITTED BY**  
AVHAD SHUBHANGI DASHARATH

**UNDER THE GUIDANCE OF**

DR.PROF.G R. PATIL  
RESEARCH CENTRE



GMD BW ARET COMMERCE AND SICENCE COLLGE SINNER  
DIST NASHIK  
A.Y.2022-2



NAAC REACCREDITED  
(A Grade)

Affiliated to University of Pune  
(I.D. No. PUNSI/ASC013/1669  
Junior College Index No. J.13.13.001

Dr. P.V. Rasal

Principal

Office - (02551) 2200999  
Fax - (02551) 220114

Master the Vidy a Praveenai, Sinnar, Nashik

G.M.D.ARTS,  
B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213

Ref.No:

date :

## CERTIFICATE

This is to certify that, Miss AVHAD SHUBHANGI DASHARTH is a Student of M.Com. second year of this college during the academic year 2022-23. He/She has undertaken and satisfactorily completed him/her Project Work on the topic A STUDY OF FINANCIAL PERFORMANCE OF THE NASHIK MERCHANTS CO-OPERATIVE BANK LTD. under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

Head Dept. Of Commerce

Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## CERTIFICATE

The certificate is certified that the

**MISS AVIHAD SHUBHANGI DASHARATH** is studying in the  
M.Com part II and is a student of **MVP'S G.M.D ARTS.B.W.COMMERCE  
AND SEIENCE COLLEGE SINNER NASHIK**

Savitribai phule university of pune university

According to the subject selected for the **"A STUDY OF FINANCIAL  
PERFORMANCE OF THE NASHIK MERCHANT CO-OPERATIVE  
BANK LTD."** degree under the m.com To completed this project ,he has  
completed this project under our guidance by visiting our bank branch

Bank Name: THE NASHIK MERCHANTS CO.OP.BANK LTD

Bank Address: sinner

Bank Stamp and sign:

The Nashik Merchants Co.Op.Bank Ltd  
Br. Manager  
Sinnar Branch

# Declaration


I declare that the dissertation/Project entitled

**A STUDY OF FINACIAL PERFORMANCE OF THE NASHIK MERCHANTS CO-OPERATIVE BANK LTD.** submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Dr.Prof. Ganesh.R.Patil and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:



**AVHAD SHUBHANGI DASHARATH**

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.


I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt.dr. Prof ganesh. R patil giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:

  
AVHAD SHUBHANGI DASHARATH

A

**M.COM RESEARCH PROJECT ON**

**“A STUDY OF WORKING CAPITAL MANAGEMENT OF**

**SIPRA ENGINEERS PVT. LTD.**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING & TAXATION**

**UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MISS. PRANJAL NARHARI JADHAV**

**UNDER THE GUIDANCE OF**

**PROF. S . P. JADHAV**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,**

**TAL- SINNAR, DIST- NASHIK A.Y.-2022-23**



**NAAC REACCREDITED  
(A Grade)**

Affiliated to University of Pune  
U.D. No. PU/NS/ASC/DEE/1669  
Junior College Index No.  
JIC/13/001

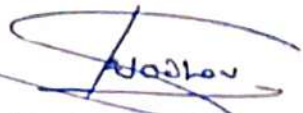
**DILPA, RASAL**

Office - (02551) 220099  
Fax - (02551) 220114

**Maratha Vidya Prasarak Samaj, Nashik**  
**G.M.D. ARTS,  
B.W. COMMERCE  
AND SCIENCE COLLEGE,**  
Sinnar, Dist. Nashik - 422103 (M.S.) India  
**Best College Award by University of Pune 201213**

## CERTIFICATE

This is to certify that, Mr./Ms **pranjal narhari jadhav** is a Student of M.Com. second year of this college during the academic year **2022-23**. He/She has undertaken and satisfactorily completed him/her Project Work on the topic **A study of working capital management of sipra engineers pvt. Ltd.** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
**Project Guide**

  
**Head Dept. Of Commerce**

  
**Principal  
PRINCIPAL**

**G.M.D.Arts, B.W.Commerce and  
Science Collene, Sinnar. Dist. Nashik**



  
EXA.



# Declaration

I declare that the dissertation/Project entitled **A STUDY OF WORKING CAPITAL MANAGEMENT OF SIPRA ENGINEERS PVT . LTD.**(Title) submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof. S. P. JADHAV**(Guide Name) and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date



Miss. Pranjal Narhari Jadhav

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt.-S . P. JADHAV-giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:



Miss. Pranjal Narhari Jadhav

Savitribai Phule Pune University, Pune



G.M.D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, SINNAR, NASHIK

Department of Commerce

Project on

An analysis of financial statements of ICICI Bank for the  
period 2016-17 to 2019-20

Submitted To

Savitribai Phule Pune University

For the Partial Fulfillment of the Degree of  
M.Com Master of Commerce  
Research Student

Rutuja Deepak Sonawane

Roll No:- 51 (M.Com. II, Sem.IV)

Research Guide

PROF. A.B. BODAKE

Year 2022-23



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

Email : rasalpv@gmail.com

Affiliated to Savitribai Phule Pune

University ID No. : PUN/DIA/SC/012/(1969)

Junior College No. J.13.13/001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Ref. No.

Date :

## CERTIFICATE

This is to certify that **Miss.Rutuja Deepak Sonawane** is a M.com. Student during the during the academic year 2022-23. She has completed her Project work in the subject of " **AN ANALYSIS OF FINANCIAL STATEMENTS OF ICICI BANK FOR THE PERIOD 2016-17 TO 2019-20** " under the guidance of Prof.A.B. Bodake

Under Special Subject: **ACCOUNTING AND TAXATION**

According to on my knowledge the project work and information given in the project, report is true and original. The reference used by her are acknowledge in the projectreport.

Prof. A. B. Bodake  
Research Project Guide

Dr. G. R. Patil  
Head of the Department

Dr. P. V. Rasal  
Principal  
**PRINCIPAL**  
G.M.D Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## ACKNOWLEDGEMENT

With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to Dr. P.V.Rasal, Principal, G.M.D.ARTS,B.W.COMMERCE AND SCIENCE COLLEGE, Sinnar.

I am extremely thankful to my project guide Prof.A.B.Bodake for the guideline throughout the project. I tender my sincere regards to Head of Department Dr.G.R.Patil, for giving me outstanding guidance, enthusiastic suggestion and invaluable encouragement which helped me in the completion of the project.

I will fail in my duty if I do not thank the non-teaching staff of the college for their co- operation.

I would like to thank all those who helped me in making this project complete and successful.



Signature

Rutuja Deepak Sonawane  
M.com. II, sem. IV  
G.M.D. College, Sinnar

## Student's Declaration

I Sonawane Rutuja Deepak Hereby declare that the projectwork titled  
**"AN ANALYSIS OF FINANCIAL STATEMENTS OF ICICI  
BANK FOR THE PERIOD 2016-17 TO 2019-20"** is the original work  
doneby me and submitted to the Savitribai Phule, Pune  
University -

G.M.D. College me in partial fulfillment of requirements for theaward of  
Master of commerce in a record of original work doneby me under the  
guidance of Prof. A.B. Bodake

The information submitted is true and original to the best of my  
knowledge.



Signature

Rutuja Deepak Sonawane

M.com .II, sem. IV, Roll no-51

G.M.D. Collage, Sinnar

A  
M.COM RESEARCH PROJECT ON  
“Study On Vehicle Loan Disbursement Process  
at Union Bank of India”  
SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT  
SUBMITTED BY

Trupti Ashok Waje

UNDER THE GUIDANCE OF

Prof. A. B. Bodake Sir

RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND  
SCIENCE COLLEGE, TAL-'SINNAR, DIST-  
NASHIK.

A.Y.-2022-23



NAAC REACCREDITED

(B Grade with CGPA 2.82)

Affiliated to University of Pune Office – (02551)220099 (LD.  
No. PU/NS/ASC/013/1669 Fax – (02551)220114 Junior College  
Index No.  
J.13.13.001

Principal

Maratha Vidya Prasarak Samaj, Nashik

**G.M.D.ARTS,  
B.W.COMMERCE AND  
SCIENCE COLLEGE,**

Sinnar, Dist. Nashik – 422103 (M.S.) India  
Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Miss. Trupti Ashok Waje is a Student of M.Com. second year of this college during the academic year 2022-23.

He has undertaken and satisfactorily completed him Project Work on the topic “STUDY ON VEHICLE LOAN DISBURSEMENT PROCESS AT UNION BANK OF INDIA” under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

Project Guide

मा. A B. Bodatre

Head Dept. Of Commerce

Principal  
**PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik





**February 12, 2023**

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that Ms. Trupti Ashok Waje from Guruvarya Mamasahab Dandekar Art Bhagwantrao Waje Commerce and Science College, Sinnar has undergone the Internship Training Program in our organization from 26<sup>th</sup> November 2022 to 26<sup>th</sup> January at our Sinnar Office.

She was trained in the relevant areas for enabling her to submit the project.

During her training with us, we found her to be sincere, hardworking and highly committed.

We wish her all success in her future endeavors.

**HR Department**



# Declaration

I declare that the dissertation/Project entitled **Study On Vehicle Disbursement Process at Union Bank of India** submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof. A. B. Bodake Sir** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

T.A.Waje ..  
Trupti Ashok Waje

Sign & Name of the Research Project Student

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt.A. B. Bodake giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:

T. A. Waje.

Sign & Name of the Research Project Student

seat No :-> 28858

Roll No: 37

A

**M.COM RESEARCH PROJECT ON**

**"A Study of E-Filing of Tax Return of VISON POLYNETS,  
Sinnar"**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.II) IN THE SUBJECT OF ADVANCED  
ACCOUNTING & TAXATION UNDER THE FACULTY OF COMMERCE AND  
MANAGEMENT**

**SUBMITTED BY**

**Malve Shrutika Vijay**

**UNDER THE GUIDANCE OF**

**Prof. Smt. K.S. Shete**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, TAL- SINNAR, DIST- NASHIK.**

**A.Y.-2022-23**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified Collogo

Best College Award by Savitribal

Phule Pune University 2012-13



Dr. P. V. Rasal  
(MA, LL.B., Ph.D.)  
Member : D.O.S. (Psychology)  
Savitribal Phule Pune University  
E-mail : rasalpundlik@gmail.com

Affiliated to Savitribal Phule Pune  
University ID No. : PU/NB/ABC/013/(1969)

Junlor College No. J.13.13.001

HTE Sovnarthi ID - 00220100119\_AST AISHE - C - 41292

Ref. No.

Date :

## CERTIFICATE

This is to certify that, **Mr./Ms.MalveShrutika Vijay** is a Student of M.Com. second year of this college during the academic year **2022-23**.

He/She has undertaken and satisfactorily completed him/her Project Work on the topic "**A Study of E-Filling of Tax Return of VisonPolynts,Sinnar**" under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of SavitribaiPhule Pune University of Pune.

  
Project Guide

  
Head Dept of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

• Email - sinnarcollege001@yahoo.com / iqac@gmdcollege.in • Website - www.gmdcollege.in  
☎ Office : (02551) 220099 • Fax : (02551) 220114

  
D.V.

  
S.K.

## CERTIFICATE

This is to certify that Miss.Malve Shrutika Vijay is a M.com 2nd student ,during the academic year 2022-2023.Final year student of G.M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, SINNAR, DIST NASHIK has done project work: "A STUDY OF E-FILING OF TAX RETURNS" in the company VISON POLYNETS ,SINNAR from 1feb 2023 to 28 feb 2023.Under the guidance of Mr.Nitin Ahirrao Sir

We found her extremely inquisitive and hard working . She was very

Much interested to learn the working.

Signature



# Declaration

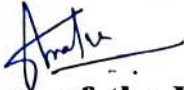
I declare that the dissertation/Project entitled "A Study of E-Filing of Tax Return of VISON POLYNETS, Sinnar" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of Prof. Smt. K.S. Shete and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date: 03-06-2023

Student

  
Sign & Name of the Research Project Student

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. Prof. Smt. K.S. Shete giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

Place: Sinnar

Date:



Sign & Name of the Research Project Student

**Guidelines for M. Com Research Project Dissertation**



A  
M.COM RESEARCH PROJECT  
ON  
FINANCIAL STATEMENT ANALYSIS OF  
"SWASTIK INDUSTRIES ."FOR THE YEAR 2017-18  
TO 2021-22 .

SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF  
ADVANCED ACCOUNTING & TAXATION UNDER THE FACULTY OF  
COMMERCE AND MANAGEMENT

SUBMITTED BY:  
MISS. SONALI SANJAY VARANDAL  
M.COM II, SEM – IV, ROLL NO.- 55

UNDER THE GUIDANCE OF  
PROF. A.B. BODAKE  
RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, SINNAR, DIST NASHIK.

A.Y. 2022-23.

7



**Maratha Vidya Prasarak Samaj's**  
**G.M.D. Arts, B.W. Commerce**  
**& Science College, Sinnar**  
 Tel. Sinnar, Dist. Nashik : 422 163 (M & F) / 422 164  
 ISO 9001 : 2015 Certified College  
 Best College Award by Savitribai  
 Phule Pune University 2012-13 UTE SAVARATHI ID : 65/229184449 / 2017 FOSHE - C - 41791



Dr. P. V. Bapat  
 HOD : B. Com.  
 Member : S.P. & Bapat (2011)  
 Savitribai Phule Pune University  
 E-mail : [naac@phulepune.ac.in](mailto:naac@phulepune.ac.in)  
 Affiliated to Savitribai Phule Pune  
 University P.O. No. : PHULESAR, PHULEPUNE  
 Savitribai Phule Pune University  
 Savitribai Phule Pune University  
 Savitribai Phule Pune University

Ref. No.

Date :

# CERTIFICATE

This is to certify that **MISS. SONALI SANJAY VARANDAL** is a **M.Com.** Student, during the academic year **2022-2023**.

She has satisfactory completed Project Work in the subject **FINANCIAL STATEMENT ANALYSIS OF "SWASTIK INDUSTRIES."** FOR THE YEAR **2017-18 TO 2021-22** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation** Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head  
Dept. Of Commerce

  
**Principal**  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



# **SWASTIK PVT LTD.**

Works – A-65, S.T.C.I.E., Musalgaon, Sinnar, Dist Nashik-422113

---

## TO WHOM SO EVER IT MAY CONCERN

This is to certified that MISS. SONALI SANJAY VARANDAL of M.Com II has collected information for a project work on “FINANCIAL STATEMENT ANALYSIS OF SWASTIK INDUSTRIES FOR THE YEAR 2017-18 TO 2021-22” .from our orgnaisationas partial fulfillment of M.Com II as per the requirement of Savitribai Phule Pune University for the academic year 2022-23

For Swastik Industries.

**MANAGER**

## DECLARATION

I declare that the dissertation/Project entitled “**FINANCIAL STATEMENT ANALYSIS OF “SWASTIK INDUSTRIES .”FOR THE YEAR2017-18 TO 2021-22**” submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PROF. A.B. BODAKE** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation

SINNAR:

DATE:

*S.S. Varandal*

**SONALI SANJAY VARANDAL**

# ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. A.B. BODAKE giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

*S.S. Varandale*

Place – Sinnar

**SONALI SANJAY VARANDAL**

Date:

A  
PROJECT REPORT ON  
**BUDGETARY CONTROL SYSTEM**  
IN  
**KESORAM CEMENT LTD & RANA SUGAR “**

**SUBMITTED BY:**

**SANKET DIPAK BHALERAO**  
**M.COM II, SEM- IV, ROLL NO. 06**

**PROJECT GUIDE:**

**Prof. G. R. PATIL SIR**  
**SUBMITTED THROUGH**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE**  
**COLLEGE, SINNAR, DIST NASHIK.**

**2022-23.**



Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal

(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)

Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that, Mr./Ms. sanket dipak bhalerao is a Student of M.Com. second year of this college during the academic year 2022-23.

He/She has undertaken and satisfactorily completed him/her Project Work on the topic " BUDGETARY CONTROL SYSTEM IN KESORAM CEMENT LTD AND HEMPLE PAINT"

under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. of Commerce

  
Principal

**Principal**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

## DECLARATION

I hereby declare that the Project Work on "BUDGETARY CONTROL SYSTEM IN KESORAM CEMENT LTD & RANA SUGAR In partial fulfillment of 'Master of Commerce' Degree Course of Savitribai Phule pune University is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

SINNAR

Sign.



SANKET DIPAK BHALERAO

/ /2023



## ACKNOWLEDGEMENT

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. PASAL, B.A. & Head of Commerce & Vice Principal Prof. G.P. PATIL, for his constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful my guide Teacher R.B. PATIL, B.A. for giving the motive as a Guide for making projects.

I take this precious opportunity to express my profound gratitude towards



SANKET DIPAK BHALERAO

A  
M.COM RESEARCH PROJECT ON  
“COMPUTERIZED ACCOUNTING SYSTEM OF BHARAT  
PETROLEUM CORPORATION LIMITEDE ”

SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &  
TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

SUBMITTED BY  
DUMBARE SANOSH BABASAHEB

UNDER THE GUIDANCE OF

Prof. P.L.GAIKWAD

RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, TAL- SINNAR, DIST- NASHIK.

A.Y.-2022-23



NAAC REACCREDITED  
(B Grade with CGPA 2.82)  
Affiliated to University of Pune  
(I.D. No. PUNS/ASC/013/1669  
Junior College Index No.  
J.13.13.001

**Dr.P.V.RASAL**  
M.A., L.L.B., Ph.D.  
Principal

Office – (02551)220099  
Fax – (02551) 220114

Maratha Vidya Prasarak Samaj, Nashik

**G.M.D.ARTS,  
B.W.COMMERCE**

**AND SCIENCE COLLEGE,**

Sinnar, Dist. Nashik – 422103 (M.S.) India  
Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that, Mr. **DUMBARE SAANTOSH BABASAHEB** is a Student of M.Com. second year of this college during the academic year **2022-23**.

He has undertaken and satisfactorily completed her Project Work on the topic **COMPUTERIZED ACCOUNTING SYSTEM OF BHARAT PETROLEUM CORPORATION LIMITEDE** under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of **Advanced Accounting & Taxation Under the Faculty of Commerce and Management**, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

**Project Guide**

**Head Dept. Of Commerce**

**Principal  
PRINCIPAL**

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik



## BHARAT PETROLEUM CORPORATION LIMITEDE

ADD - VXJ5+6VV, Malegaon Industrial Area, Sinnar ,Dis. Nashik . 422103  
MOB.NO. 9130810508

THIS IS TO SCERTIFY THAT MR.DUMBARESANTOSH BABASAHEB HAS DONE THIS  
HER INTERNSHIP IN BHARAT PETROLEUM CORPORATION LIMITEDE,SINNAR.

HE HAS WORED ON A PROJECT TITLED AN COMPUTERIZED ACCOUNING SYSTEM  
OF BHARAT PETROLEUM CORPORATION LIMITEDEOF SINNAR TOWN. THIS PROJECT WAS  
AIMED TO STUDY ON COMPUTERIZED ACCOUNING SYSTEM OF BHARAT PETROLEUM  
CORPORATION LIMITEDE.

DURING THE INTERNSHIP HE DEMONSTRATED GOD DESIGIN SKILL WITH A SELF MOTIVETED  
ATTITUDE TO LEARN NEW THINGS. HIS PERFORMANCE EXCEEDED EXPECTATIONS AND WAS ABLE  
TO COMPLITED THE PROJECT SUCCESFULLY ON TIME.

WE WISH HIS ALL THE BEST FOR HIS FUTURE ENDEAVRS.



Stamp & Sing

Date : 1/6/2023

# Declaration

I declare that the dissertation/Project entitle **COMPUTERIZED ACCOUNTING SYSTEM OF BHARAT PETROLEUM CORPORATION LIMITED** by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **PRO. P.L.GAIKWAD** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date:

Sign & Name of the Research Project Student

S. B. Dumbare

(DUMBARE SANTOSH BABASAHEB)

# Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R. Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof. P. L. Gaikwad giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

**PROJECT REPORT**  
**STUDY ON GOLD AS AN INVESTABLE COMMODITY**

With special reference to

**LKP SECURITIES LTD**

Submitted To



**Savitribai Phule Pune University, Pune.**

In partial fulfilment of the Degree of Master of Commerce in  
Advanced Accounting and Taxation

SUBMITTED BY

**SHELAR JYOTI SUBHASH**

M.Com II - sem IV, ROLL NO – 47

UNDER GUIDANCE OF

**PROF. R. N. SONAWANE Sir**

SUBMITTED THROUGH



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,**  
**SINNAR, DIST. NASHIK.**

**PROJECT REPORT**  
**STUDY ON GOLD AS AN INVESTABLE COMMODITY**

With special reference to

**LKP SECURITIES LTD**

Submitted To



**Savitribai Phule Pune University, Pune.**

In partial fulfilment of the Degree of Master of Commerce in  
Advanced Accounting and Taxation

SUBMITTED BY

**SHELAR JYOTI SUBHASH**

M.Com II - sem IV, ROLL NO – 47

UNDER GUIDANCE OF

**PROF. R. N. SONAWANE**

SUBMITTED THROUGH



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST. NASHIK.**





NAAC REACCREDITED  
(A Grade)  
Affiliated to University of Pune  
(I.D. No. PU/NS/ASC/013/1669)  
Junior College Index No. J.13.13.001

Dr. P.V. RASAL  
Principal.

Office – (02551)220099  
Fax – (02551) 220114

Maratha VidyaPrasarakSamaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik – 422103 (M.S.) India

Best College Award by University of Pune 201213

Ref: 20/05/2023-

Date: 20/05/2023

## CERTIFICATE

This is to certify that,

Miss. Shelar Jyoti Subhash is a M.Com. Student, during the academic year 2021-23. She has satisfactorily completed Project Work in the subject “Study on Gold as an investable commodity” with special reference to Canara Bank for five years” under our guidance as a part and partial fulfillment of M.Com. Degree of Savitribai Pule University of Pune.

  
Project Guide

(R.N. Sonawane)

  
Head Of Commerce  
Dept.

  
Principal

Principal

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik





LKP Securities Limited

Date: 20.05.2023

**TO WHOM IT MAY CONCERN**

I hereby certify that Jyoti Shelar, D.O- SHRI Subhash Shelar, a student of M.Com-II Sem-IV (Advanced Accounting and Taxation), Savitribai Phule Pune University, Pune, has successfully completed 2 (Two) months (From 1st March 2023 to 30th April, 2023) long internship program at our firm.

During the period of his internship program with us he was found punctual, hardworking and inquisitive.

We wish him every success in life.

A handwritten signature in black ink, appearing to be 'S. R.', written over a horizontal line.

Authorized Signatory,

Address - Plot 384, Utility center, G-1, 385, Sharanpur Rd, Nashik, Maharashtra 422002

## DECLARATION

I hereby declare that the Project Work on “Study on gold as an investable commodity with special reference to LKP Securities LTD” in partial fulfillment of ‘Master of Commerce’ Degree Course of Savitribai Phule Pune University; Pune, is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

PLACE: SINNAR

DATE: 20/05/2023



**Shelar Jyoti Subhash**

M.Com – II, Roll No - 47

## ACKNOWLEDGEMENTS

I deem it a privilege to thank our Principal **Dr. Rasal Sir** and thanks to **Dr. Ganesh Patil Sir**, HOD, Department of Commerce, for having giving me the opportunity to do the project, which has been a very valuable learning experience.

I am truly grateful to my External guide **Mr. Azaruddin Singoti**, Business Manager, LKP Securities Ltd and my Internal guide **Prof. R.N.Sonawane Sir** for their research guidance, encouragement and opportunities provided.

My sincere and heartfelt thanks to all my teachers at the department of Commerce, G.M.D. Art, B.W. Commerce and Science College, Sinnar for their valuable support and guidance.

Last, but not least, I want to express my deep appreciation to my parents for their unstinted support.

Place : Sinnar

Date :20/05/2023



**Shelar Jyoti Subhash**

A

M.COM RESEARCH PROJECT ON  
'THE FINANCIAL STATEMENTS ANALYSIS OF BANK OF BARODA'

SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY



FOR AWARD OF DEGREE OF  
MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING &  
TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT

SUBMITTED BY

DAWARE ANCHAL SAMPAT

UNDER THE GUIDANCE OF

PROF. S. B. KADAK

RESEARCH CENTRE



G. M. D. ARTS, B.W. COMMERCE AND SCIENCE  
COLLEGE, TAL- SINNAR, DIST- NASHIK.



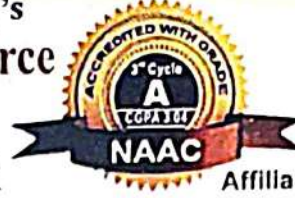
Maratha Vidya Prasarak Samaj's  
**G.M.D. Arts, B.W. Commerce  
& Science College, Sinnar**

Tal. Sinnar, Dist. Nashik - 422 103 (M.S.) INDIA

ISO 9001 : 2015 Certified College

Best College Award by Savitribai

Phule Pune University 2012-13



Affiliated to Savitribai Phule Pune  
University ID No. : PU/NS/ASC/013/(1969)

Junior College No. J.13.13.001

HTE Sevaarth ID - 06220100119\_AST AISHE - C - 41292

Dr. P. V. Rasal  
(M.A., LL.B., Ph.D.)

Member : B.O.S. (Psychology)  
Savitribai Phule Pune University

E-mail : rasalpundlik@gmail.com

Ref. No.

Date :

## CERTIFICATE

This is to certify that, Mr./Ms. Daware Anchal Sampat is a Student  
of M.Com. second year of this college during the academic year 2022-23.

He/She has undertaken and satisfactorily completed him/her Project Work on  
the topic 'The financial statement analysis of  
bank of baroda'

under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the  
subject of Advanced Accounting & Taxation Under the Faculty of Commerce and  
Management, as a part and partial fulfillment for requirement of the M.Com. Course  
as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. of Commerce

  
Principal  
Principal

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

• Email - sinnarcollege001@yahoo.com / iqac@gmdcollege.in • Website - www.gmdcollege.in

☎ Office : (02551) 220099 • Fax : (02551) 220114


## Certificate

This is to certify that Miss Anchal Sampat Daware student of G.M.D. Arts, B.W. Commerce and Science College, Sinnar. Pursuing M.com under Savitribai Phule Pune University completed her project work in our bank on the subject of "The financial statements analysis of Bank of Baroda" during 4th semester, 2023.

He has collected all the information, which was required for the purpose of completion of his project work.

We found her sincerity honesty and hardworking behavior during the above period.

We wish all his success in her future endeavors.

  
(Santosh Chaure)  
Branch Manager  
Bank of Baroda, Konambe  
Tal-Sinnar, Dist-Nashik



## Declaration

I declare that the dissertation/Project entitled " **The financial statements analysis of Bank of Baroda konambe**" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of **Prof S. B. Kardak** and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.

Place: Sinnar

Date :- 20th May, 2023.



**Anchal Sampat Daware**

Sign & Name of the  
Research Project Student



## Acknowledgement

Acknowledgement is a small bouquet for appreciation and gratitude towards those help & guidance had led my project completion.

I am thankful to the Principal Dr. P.V. Rasal and Head of the Department of Commerce Dr. G.R.Patil for their constant motivation and wisdom by giving me an opportunity to work on my project.

I am also thankful to my guide teacher Prof./Smt. Prof S. B. Kardak giving the outline as a guide to make project.

I take this precious opportunity to express my profound gratitude towards my family and friends.

A

**M.COM RESEARCH PROJECT ON**

**“THE STUDY OF IMPACT OF GST ON HOTEL INDUSTRY IN SINNAR”**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**



**FOR AWARD OF DEGREE OF**

**MASTER OF COMMERCE (M.COM.) IN THE SUBJECT OF ADVANCED ACCOUNTING  
& TAXATION UNDER THE FACULTY OF COMMERCE AND MANAGEMENT**

**SUBMITTED BY**

**MISS. ROHINI MADHUKAR KASAR.**

**UNDER THE GUIDANCE OF**

**PROF. S.S.TAWADE.**

**RESEARCH CENTRE**



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE, TAL- SINNAR,  
DIST- NASHIK.**

**A.Y.-2022-23**



DR.P.V.RASAL

Office – (02551)220099  
Fax – (02551) 220114

NAAC  
REACCREDITED  
(A Grade)

Affiliated to University of  
Pune  
I.D. No.  
PU/NS/ASC/013/1669  
Junior College Index No.  
1.13.13.001

Maratha VidyaPratarakSamaj, Nashik

**G.M.D.ARTS,  
B.W.COMMERCE**

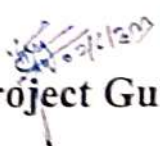
**AND SCIENCE COLLEGE,**

Sinnar, Dist. Nashik – 422103 (M.S.) India


Best College Award by University of Pune 201213

## CERTIFICATE

This is to certify that ,Ms. Rohini Madhukar Kasar is a Student of M.Com. second year of this college during the academic year 2022-23. She has undertaken and satisfactorily completed her Project Work on the topic “The Study Of Impact Of GST On Hotel Industry “under our guidance, to Award of Degree of Master of Commerce (M.Com.) in the subject of Advanced Accounting & Taxation Under the Faculty of Commerce and Management, as a part and partial fulfillment for requirement of the M.Com. Course as per the rules of Savitribai Phule Pune University of Pune.

  
Project Guide

  
Head Dept. Of Commerce

  
Principal  
**PRINCIPAL**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

  
2



# HOTEL PRIYA.....

Date

TO WHOME IT MAY CONCERN

This is to certify that **Miss Kasar Rohini Madhukar** has done this her internship in Hotel Priya, Sinnar.

She has worked on a project titled "THE STUDY OF IMPACT OF GST ON HOTEL INDUSTRY IN SINNAR." This project was aimed to study of GST and also impact of Hotels, Restaurant.

During the internship she demonstrated good design skill with a self-motivated attitude to learn new things. Her performance exceeded expectations and was able to complete the project successfully on Time.

We wish her all the best for his future endeavors.



02551255253

9890557679

[netrag9652@gmail.com](mailto:netrag9652@gmail.com)

Near GMD Collage, Nashik Pune Highway Sinnar Nashik 422103

# Declaration

I declare that the dissertation/Project entitled "THE STUDY OF IMPACT OF GST ON HOTEL IDUSTRY IN SINNAR" submitted by me for the degree of Master of Commerce is the record of work carried out by me under the guidance of "PROF. S.S TAWADE."and has not formed the basis for the award of any degree, diploma, fellowship in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the M. Com Research Project/ Dissertation.



Kasar Rohini Madhukar

Place: Sinnar

Date:

# Acknowledgement

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channel and fresh dimensions in the completion of this project.

I take this opportunity to thank the **University of Pune** for giving me chance to do this project.

I would like to thank my **Principal, Prof. P. V. Rasal** for providing necessary facilities required for completion of this project.

I take this opportunity to thank our **Coordinator prof. S.S. Tawade** for her moral support and guidance.

I would also like to express my sincere gratitude towards my project guide **Prof. S. S. Tawade**.

whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and Magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially my **Parents and Peers** who support me throughout my project.



ROHINI  
MADHUKAR KASAR

**Place: Sinnar**

**Date:**

A Project Report on

# **A STUDY OF INVESTORS PERFORMANCE TOWARDS MUTUAL FUNDS IN PUNE DISTRICT**

A project submitted in partial fulfillment of the requirements for degree of

**Master of Commerce in Advanced Accounting  
and Taxation**

Submitted By

**Miss. Kaveri Bhaskar Dalvi**

**M.Com II Sem. IV Roll. No.12**

Name of Study Center

**Systel Institute of Management & Research , Pune**

**Centre Code: 5281A**

Guided By

**Dr. G. R. Patil.**

SUBMITTED THROUGH:



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,**

**SINNAR,<sup>1</sup>DIST NASHIK 2022-23**



MARATHIA VIDYAPRASARAKSAMAJ, NASHIK

NAAC REACCREDITED

(A Grade )

Affiliated to University of Pune

(I.D. No. PU/NS/ASC/013/1669

Junior College Index No. J.13.13.001

Dr. P.V.Rasal.

Office – (02551)220099

Fax – (02551) 220114

G.M.D.ARTS, B.W.COMMERCE AND  
SCIENCE COLLEGE, SINNAR, DIST.  
NASHIK – 422103 (M.S.) INDIA

BEST COLLEGE AWARD BY UNIVERSITY  
OF PUNE 2012-13

### CERTIFICATE

This is to certify that Miss. Kaveri Bhaskar Dalvi is a M.COM. II Student, during the academic year 2022-23.

She has satisfactory completed Project Work in the subject 'ADVANCED ACCOUNTING AND TAXATION' under our guidance as a part and partial fulfillment of M.Com Degree of SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE.

Project Guide

Head

Dept. Of Commerce

Principal

Principal

G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik

In-charge Examiner



## DECLARATION

I undersigned **Miss. Kaveri Bhaskar Dalvi** Student of M.COM part 2 declare that I have done the project on has been personally done by me under the guidance of **Prof.Dr. G.R.Patil. G. M. D. Arts, B.W. Commerce And Science College, Sinnar, Dist Nashik**, in partial fulfillment of M.COM degree during academic year-2022-

23. All the data represented in this project is true & correct to the best of my knowledge & belief.

I also declare that this project report is my own preparation and not copied from anywhere else.

Date 03/07/2023

Signature



(Kaveri Bhaskar Dalvi)

## Acknowledgement


It is very difficult to express my gratitude in words, but I have tried my best to put my thoughts in the form of an acknowledgement.

I have been privilege for me to be associated with Prof Dr.G.R Patil. as my project guide I have been greatly benefited by his valuable suggestions and ideas. It is with a great pleasure, that I acknowledge my deep sense of gratitude for the guidance, constant encouragement, kindness, moral boosting support and patience throughout this work. This thesis would not have been possible without his strongest support to me. His instruction have widened my angle of view and tremendously influenced and inspired my thoughts in my research.

I also very thankful to Mr.Shailesh Pataskar Sir Director of Systel Institute of Management & Research , Pune and all staff member of Systel Institute of Management & Research , Pune for his valuable suggestion helped us for smooth progress and success of My project.

I also express my gratitude to my well-wishers for there constant underlying support shown during this period. I think my family for their constant support and encouragement. They have taught me the value of hard work and self-discipline.

Thanks for you valuable support.

  
Kaveri Bhaskar Dalvi

# PROJECT REPORT

## STUDY ON GENERAL AWARENESS OF FUTURE AND OPTION MARKET IN INDIA

With special reference to  
**ANGEL BROKING CO. LTD.**

Submitted to



**Savitribai Phule Pune University, Pune.**

in partial fulfilment of the Degree of Master of Commerce in Advanced  
Accounting and Taxation

SUBMITTED BY

**SHINDE POOJA BHAGWAT**

M.Com II - Sem IV, ROLL NO – 48

UNDER GUIDANCE OF

**PROF. R. N. SONAWANE**

SUBMITTED THROUGH



**G. M. D. ARTS, B.W. COMMERCE AND SCIENCE COLLEGE,  
SINNAR, DIST. NASHIK.**



Maratha Vidya Prasarak Samaj, Nashik

G.M.D.ARTS,

B.W.COMMERCE

AND SCIENCE COLLEGE,

Sinnar, Dist. Nashik - 422103 (M.S.) India

Best College Award by University of Pune 201213

Dr. P.V. RASAL  
Principal.

Office - (02551) 220099  
Fax - (02551) 220114

NAAC REACCREDITED  
(A Grade)

Affiliated to University of Pune  
U.D. No. PUNNSASC/03/1569  
Junior College Index No. J15.13.001

Ref:- 20/05/2023-

Date: 20/05/2023

### CERTIFICATE

This is to certify that,

Miss. Shinde Pooja Bhagwat is a M.Com. Student, during the academic year 2021-23. She has satisfactory completed Project Work in the subject "Study on general awareness of Future and Option market in India" with special reference to Angel Broking Co. Ltd." under our guidance as a part and partial fulfillment of M.Com. Degree of Savitribai Pule University of Pune.

  
Project Guide

  
Head Of Commerce  
Dept.

  
Principal  
**Principal**  
G.M.D.Arts, B.W.Commerce and  
Science College, Sinnar, Dist. Nashik


  
Date

## DECLARATION

I hereby declare that the Project Work on "Study on general awareness of Future and Option market in India with special reference to Angel Broking Co. Ltd." in partial fulfillment of 'Master of Commerce' Degree Course of Savitribai Phule Pune University, Pune, is my own work.

I also declare that the present Project Work has not been submitted by me to any other University for the fulfillment of any Degree or Diploma.

PLACE: SINNAR  
DATE: 20/05/2023

  
Shinde Pooja Bhagwat  
M.Com – II, Roll No - 48

## ACKNOWLEDGEMENT

No task is single man's effort. Any job in this world however trivial or tough cannot be accomplished without the assistance of others. An assignment puts the knowledge and experience of an individual to litmus test. There is always a sense of gratitude that one likes to express towards the persons who helped to change an effort in a success. The opportunity to express my ineptness to people who have helped me to accomplish this task.

I deem it a proud privilege to extend my greatest sense of gratitude to my Project Guide **Prof. R. N. Sonawane Sir** for the keen interest, inspiring guidance, continuous encouragement, valuable suggestions and constructive criticism throughout the pursuance of this report.

I am thankful to Principal of College **DR. P. V. Rasal Sir** for giving me the opportunity to undertake the study. I am highly indebted to **Dr. Ganesh. Patil Sir** Head of Department for sparing time from their busy schedule for providing me with their able guidance at the time of need and helping me to achieve the ultimate goal of the study. I would also like to thank **MR. Rajesh Yadav (Branch Manager, Canara Bank, Nashik Service Branch)** for their valuable support in helping me to gain this opportunity of being associated with an organization of such esteem.

Last but not the least, it would be unfair if I don't express my ineptness to my parents and all my friends for their active cooperation which was of great help during the course of my training project.

  
**Shinde Pooja Bhagwat**

M.Com – II, Roll No – 48