



WAGHIRE COLLEGE OF ARTS ,COMMERCE & SCIENCE SASWAD,412301

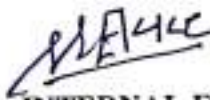
### Guide certificate

This is to certify that the project entitled of "Health Insurance" with reference to Star health and allied insurance company Saswad which is being submitted here with for the award of the degree of master of commerce of Savitribai Phule University Pune is the result of the original project work completed by Pranjali under my supervision and guidance and to the best of my knowledge and believe the work embodied in this thesis has not form earlier the basis for the award of any degree or similar title of this or any other university or examining body

PROJECT GUIDE

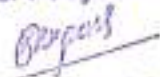
EXAM SEAT NO :

11726



INTERNAL EXAMINAER

Journal & Project Certified

  
Head, Department of Commerce  
Waghire College, Saswad  
HEAD OF DEPARTMENT

DATE 2/5/2024

  
EXTERNAL EXAMINAR

WAGHIRE COLLEGE OF ARTS, COMMERCE, SCIENCE,  
SASWAD-412301



## CERTIFICATE

This is to certify that, **Miss. Ruchika Dnyaneshwar Bhandalkar** student of MCOM-II year has completed his project "A Study of Gold Loan SBI Bank Saswad" has submitted a satisfactory report as per the requirement of Savitribai Phule, Pune University in partial fulfillment of M.Com. 2<sup>nd</sup> Course in the academic year 2023-2024.

Exam Seat No : 11727

HOD

Journal & Project Certified  
*Report*  
Head, Department of Commerce  
Waghire College, Saswad  
Project Guide

*[Signature]*  
INTERNAL EXAMINER

*[Signature]*  
EXTRENAM EXMINER



**WAGHIRE COLLEGE OF ARTS COMMERE AND SCIENCE,  
SASWAD - 412301**

**CERTIFICATE**

This is to be Certify that Mr. ABHIJIT PRAKASH  
BHOSALE student of M.Com II Year has completed his project "A  
STUDY ON OPERATION AND CLAIM PROCEDURE OF MOTOR  
VEHICLE INSURANCE SWAMI SAMARTH ENTERPRISES " has  
submitted a satisfactory  
report as per the requirement of Savitribai Phule Pune University, in  
partial fulfillment of M.Com - II course in the academic year 2023 -

2024  
Journal of Project Certified

*Borpat*  
HOD, Department of Commerce  
Waghire College, Saswad  
HOD

INCHARGE  
M.COM

PRINCIPAL

*S. E. K.*  
INTERNAL EXAMINER

*K. H. H.*  
EXTERNAL EXAMINER

Place: SASWAD

WAGHIRE COLLEGE OF ARTS, COMMERS & SCIENCE

SASWAD. 412301



**CERTIFICATE**

This is to certify that the thesis entitled " A STUDY OF Sanjay Gandhi yojana PDCC bank Chambhal " which is being submitted by Miss. Dhawale Shweta Vitthal. award of the Degree of M.Com in the subject of Banking and finance under the faculty of COMMERCE is the result of original research work completed by him under my supervision and guidance. The material obtained from other sources has been duly acknowledged in the thesis.

Miss. Dhawale Shweta Vitthal has fulfilled all the requirements laid down by the Savitribai Phule Pune University, Pune for submission of thesis for the purpose of obtaining the M.Com. This thesis or any part thereof has not been previously submitted for any other Degree/Diploma of this or any other University or examining body.

Head, Department of Commerce  
HEAD OF DEPARTMENT

**PROJECT GUIDE**

EXAM SEAT NO. 11729

DATE 3/5/2024

INTERNAL EXAMINER

EXTERNAL EXAMINER

*[Signature]*

*[Signature]*

WAGHIRE COLLEGE OF ARTS COMMERE AND SCIENCE,  
SASWAD - 412301



### CERTIFICATE

This is to be Certify that **Mrs. DHUMAL KSHITIJA SOPAN** student of **M.Com II** Year has completed his project "**A STUDY OF PRADHAN MANTRI JAN DHAN YOJANA BANK OF MAHARASHTRA**" has submitted a satisfactory report as per the requirement of Savitribai Phule Pune University, in partial fulfillment of M.Com - II course in the academic year 2023 – 2024.

PROJECT GUIDE

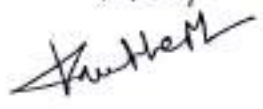
EXAM SEAT NO 8-11730

  
INTERNAL EXAMINER

Journal & Project Certified

  
Head, Department of Commerce  
& Waghira College, Saswad  
HEAD OF DEPARTMENT

DATE 3/5/2024

  
EXTERNAL EXAMINER



### प्रमाणपत्र

हे प्रमाणित करावयाचे आहे की कु.विद्यार्थी नाव:- विद्या ज्ञानेश्वर गायकवाड एम.कॉम II ची विद्यार्थिनी वषनि त्याचा प्रकल्प पूर्ण केला आहे " विषयाचे नाव:- बचत ठेव खाते २०२३ - २०२४या शैक्षणिक वर्षात एम.कॉम - II अभ्यासक्रमाची अंशतः पूर्तता करून पुणे विद्यापीठाच्या आवश्यकतेनुसार समाधानकारक अहवाल सादर केला आहे.

Journal & Project Certified

*Carpost*  
Head, Department of Commerce  
Wadhwa College, Saswad  
एच.ओ. डी

इन्चार्ज  
एम.कॉम

प्रिन्सिपल

*S. E. K. K.*  
अंतर्गत परीक्षक

*Kamtho M.*  
बाह्य परीक्षक

- ठिकाण : सासवड
- दिनांक :- 3/5/2024

आसन क्र - 11731



## प्रतिज्ञापत्र

मी असे प्रमाणित करतो की, मी कु. हर्षल महेश निकुडे असे सत्य प्रतिनीय पत्रावर लिहून देतो की "पुणे जिल्हा मध्यवर्ती बँक जेजुरी ATM" चा अभ्यास" करणे या विषयावर संशोधन केले आहे. मी हा प्रबंध एम कॉम भाग 2 च्या पदवी प्राप्त करण्यासाठी केला असून हा प्रबंध कुठलीही पदवी घेण्यासाठी मी इतर विद्यापीठास सादर केला नाही. हे संशोधन कार्य विद्यापीठाच्या अटीनुसार करण्यात आले आहे.

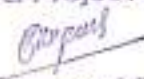
स्थळ - जेजुरी

दिनांक - 31/5/2014

मार्गदर्शक

  
अतिर्गत परीक्षक

Journal & Project Certified

  
Head, Department of Commerce  
Waghare College, Saswad

विभाग प्रमुख

प्राचार्य

  
बाल परीक्षक

**WAGHIRE COLLEGE OF ARTS, COMMERCE AND SCIENCE,  
SASWAD-412301**



**GUIDE CERTIFICATE**

This is to certify that the thesis entitled " **A STUDY OF AGRICULTURE LOAN PDCC BANK SASWAD, PUNE** " which is being submitted by Mrs. Jagtap Nikita Nitin for the award of the Degree of **M. Com** in the subject of **ADVANCE BANKING AND FINANCE** under the faculty of **COMMERCE** is the result of original research work completed by him under my supervision and guidance. The material obtained from other sources has been duly acknowledged in the thesis.

**Mrs. Jagtap Nikita Nitin** has fulfilled all the requirements laid down by the Savitribai Phule Pune University, Pune for submission of thesis for the purpose of obtaining the M.Com. This thesis or any part thereof has not been previously submitted for any other Degree/Diploma of this or any other University or examining body.

**PROJECT GUIDE**

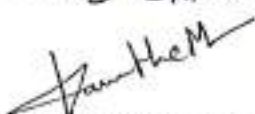
**EXAM SEAT NO: 11784**

  
**INTERNAL EXAMINER**

**Journal & Project Certified**

  
**Head, Department of Commerce  
Waghire College, Saswad  
HEAD OF DEPARTMENT**

**Date: 31/5/2024**

  
**EXTERNAL EXAMINER**



वाघीरे कॉलेज ऑफ आर्ट्स, कॉमर्स अँड सायन्स सासवड



**प्रमाणपत्र**

हे प्रमाणित करावयाचे आहे की विद्यार्थिनी कु- कापरे दिपाली तानाजी  
M.COM 2<sup>nd</sup> year ची विद्यार्थिनी मी बँकिंग विषयाचा  
बँक ऑफ बडोदा येथे 'शैक्षणिक कर्ज अभ्यास' हा प्रकल्प शैक्षणिक वर्ष  
2023-2024 या वर्षात M.COM 2<sup>nd</sup> year मध्ये अभ्यासक्रमाची अंशतः  
गूर्तता करून पुणे विद्यापीठाच्या आवश्यकतेनुसार समाधानकारक प्रहवान  
सादर केलेला आहे.


Head, Department of Commerce  
Waghire College, Saswad

एच.ओ.डी  
डॉ. किशोर लिपारे

इन्चार्ज  
M.com

प्रिन्सिपल

  
अंतर्गत परीक्षक-

  
बाह्य परीक्षक-

अर्थान क्रमांक  
11726



## प्रमाणपत्र

प्रमाणपत्र देण्यात येते की, कु. आबा दादा करडे एम कॉम भाग-2 चा विद्यार्थी असून "महिंद्रा फायनान्स वाहन कर्ज पर्याप्ततेचा अभ्यास" करणे हा प्रबंध अहवाल यशस्वी रित्या पूर्ण केला आहे. सादर विद्यार्थ्यांनी महिंद्रा फायनान्स ला भेट देऊन सावित्रीबाई फुले पुणे विद्यापीठाच्या अभ्यासाप्रमाणे माहिती संकलित करून हा प्रबंध अहवाल तयार केला आहे. या बाबतीत योग्य ते मार्गदर्शन करण्यात आले

ठिकाण - सासवड

दिनांक - 31/5/2024

Journal & Project Certified

Head, Department of Commerce

विभागाध्यक्ष

मार्गदर्शक

प्राचार्य

अंतर्गत बाह्य

बाह्य परिक्षक

**APPROVAL SHEET**

**(VIVA- VOCE COMMITTEE)**

**Title of Project:**

**A STUDY OF FINANCIAL STATEMENTS ANALYSIS OF  
SUPPRIYA NAGAGRI SAHAKARI PATSANSTHA LTD.,  
SASWAD, PUNE**

**Name of Student: POOJA MAHADEV KATAKE**

**University Exam Seat No:**

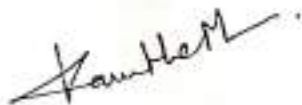
Accepted by the Viva-Voce Committee, Department of Commerce, Faculty of Commerce, Waghire College, Saswad, Pune in partial fulfillment of requirements for the Degree of Master of Commerce (M.COM).

**ROLL NUMBER**

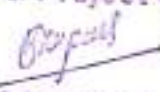
11738

**SEAT NUMBER**

  
**INTERNAL EXAMINER**

  
**EXTERNAL EXAMINER**

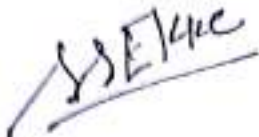
**Date: 3/5/2024**

**Journal & Project Certified**  
  
**Head, Department of Commerce  
Waghire College, Saswad  
Head of Department**

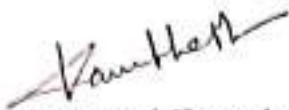
## CERTIFICATE

This is to certify that **Mr. Pratik Dilip Kolhe**, a student of class **M.Com**, from **Cases In Finance**, has successfully completed study on the project "**A COMPARATIVE STUDY OF CO-OPRATIVE SOCIETY & POST OFFICE**" under the guidance of **Prof. Kishor Lipare.**, during the year **2023-2024** as partial fulfillment of academic degree, **Master Of Commerce.**

Exam Seat No:- 11740



Internal Examiner

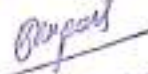


External Examiner

Prof. Kishor Lipare.

(Project Guide)

Journal & Project Certified



Head, Department of Commerce  
: Waghire College, Saowad

H O D

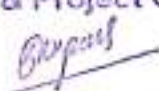
WAGHIRE COLLEGE OF ARTS, COMMERCE, SCIENCE,  
SASWAD-412301



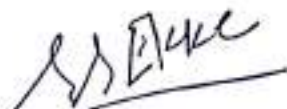
## CERTIFICATE

This is to certify that, **Miss. Sulekha Rajendra Kumbhar** student of MCOM-II year has completed his project "A Study of **Pradhan Mantri Ujwala Yojana**" has submitted a satisfactory report as per the requirement of Savitribai Phule, Pune University in partial fulfillment of M.Com. 2<sup>nd</sup> Course in the academic year 2023-2024.

Exam Seat No : 11741  
Journal & Project Certified

  
Head, Department of Commerce  
Waghire College, Saswad  
HOD

Project Guide

  
INTERNAL EXAMINER

  
EXTRENAM EXMINER

Place : Saswad

Pune District Education Association's

Waghire College Saswad Department of Commerce

## CERTIFICATE

This is to certify that Miss. Mahadik Aishwarya Kaluram is bonafide student of our college, she has successfully carried out her project work "Implementation of Goods & Service Tax."

This is the original study of MISS. MAHADIK AISHWARYA KALURAM

The report is submitted as per the rules of the Savitribai Phule Pune University.

Project Guide

Journal & Project Certified  
*[Signature]*  
Head, Department of Commerce  
Waghire College Saswad

11742  
Exam Seat No

Date 3/5/2024

*[Signature]*  
External Examiner

Internal



### मार्गदर्शक प्रमाणपत्र

हे प्रमाणित करण्यात येते की, कुमारी परभणकर अपेक्षा सूर्यकांत M.com द्वितीय वर्षाची विद्यार्थिनी आहे. तिने " सार्वजनिक निर्वाह निधी, योजना पोस्ट ऑफिस " चा अभ्यास विशेष संदर्भासह माझ्या मार्गदर्शनाखाली आणि देखरेखी खाली केला आहे.

हा प्रकल्प यापूर्वी कोणीही सादर केलेला नाही. सावित्रीबाई फुले पुणे विद्यापीठाच्या नियमानुसार अहवाल सादर करण्यात आला आहे.

Journal & Project Certified

Head, Department of Commerce  
Wardha College, Caswad  
विभाग प्रमुख

प्रकल्प मार्गदर्शक

परीक्षेचा आसन क्रमांक 11773

दिनांक 3/5/2024.

बाह्य परीक्षक

*[Signature]*

परीक्षक

*[Signature]*



**Department Of Commerce**

**CERTIFICATE**

This is to certify that **MISS. POMAN TEJAL SURYODAY.** is bonafied student of our college. She has successfully carried out her project work "**A STUDY OF NEW BANKING PRODUCT GOOGLE PAY**"

This is the original study of **MISS. POMAN TEJAL SURYODAY**  
The report is submmited as per the rules of the Savitribai phule pune University.

**Journal & Project Certified**

*Chiranjiv*  
**Head, Department of Commerce**  
**Waghire College, Saswad**  
**Head of Department:**

**Project Guide:**

**Exam Seat No: 11744**

**Date: 03/05/2024**

*Kamlesh M*  
**External Examiner:**

*M. M. M. M.*  
**Internal Examine**





**Department Of Commerce**

**CERTIFICATE**

This is to certify that **MISS. POMAN TEJAL SURYODAY**. is bonafied student of our college. She has successfully carried out her project work "**A STUDY OF NEW BANKING PRODUCT GOOGLE PAY**"

This is the original study of **MISS. POMAN TEJAL SURYODAY**  
The report is submmited as per the rules of the Savitribai phule pune University.

Project Guide:

**Journal & Project Certified**

*Original*  
**Head, Department of Commerce**  
**Waghire College, Saswad**  
**Head of Department:**

Exam Seat No: 11744

Date: 03/05/2024

*Kamthe M*  
External Examiner:

*S. M. M. C.*  
Internal Examine



## मार्गदर्शक प्रमाणपत्र

हे प्रमाणित करण्यात येते की, कुमारी शिकें ऋतुजा दत्तात्रय M.com द्वितीय वर्षाची विद्यार्थिनी आहे. तिने "शिक्षक कर्मचारी सहाकारी पतसंस्था" चा अभ्यास विशेष संदर्भासह माझ्या मार्गदर्शनाखाली आणि देखरेखी खाली केला आहे.

हा प्रकल्प यापूर्वी कोणीही सादर केलेला नाही. सावित्रीबाई फुले पुणे विद्यापीठाच्या नियमानुसार अहवाल सादर करण्यात आला आहे.

प्रकल्प मार्गदर्शक

Journal & Project Certified

Head, Department of Commerce  
Wagholra College, Saswad  
विभाग प्रमुख

परीक्षेचा आसन क्रमांक 11746

दिनांक 31/5/2024

  
बाह्य परीक्षक

  
परीक्षक

WAGHIRE COLLEGE OF ARTS COMMERE AND SCIENCE,  
SASWAD - 412301



## CERTIFICATE

This is to be Certify that **Mrs. SONAWANE PRATIKSHA BALASAHEB** student of **M.Com II** Year has completed his project "**A STUDY OF SELF-HELP GROUP IN MAHARASHTRA**" has submitted a satisfactory report as per the requirement of Savitribai Phule Pune University, in partial fulfillment of M.Com - II course in the academic year 2023 – 2024.

Journal & Project Certified

*Supers*  
Head, Department of Commerce  
Waghire College, Saswad  
HOD

INCHARGE  
M.COM

Exam Seat No: 11724

PRINCIPAL

*S. S. M. C.*  
INTERNAL EXAMINER

*Santhosh M.*  
EXTERNAL EXAMINER

Place: SASWAD

Date: 03/05/2024



## GUIDE COMMERCE

### CERTIFICATE

This is to certify that the thesis entitled "A STUDY OF CREDIT CARD IN BAJAJ FINANCE COMPANIES SASWAD" which is being submitted by Mr. for the award of the Degree of M.Com in the subject of Business Administration under the faculty of COMMERCE is the result of original research work completed by him under my supervision and guidance. The material obtained from other sources has been duly acknowledged in the thesis.

Miss. Tamhane Sejal Gangadhar has fulfilled all the requirements laid down by the Savitribai Phule Pune University, Pune for submission of thesis for the purpose of obtaining the M.Com. This thesis or any part thereof has not been previously submitted for any other Degree/Diploma of this or any other University or examining body.

Head, Department of Commerce  
Waghire College, Saswad

HOD

INCHARGE  
M.COM

PRINCIPAL

INTERNAL EXAMINER

EXTERNAL EXAMINER

EXAM SEAT NO - 11747

Place: SASWAD

Date: 9/5/2024.



WAGHIRE COLLEGE OF ARTS, COMMERCE, SCIENCE,  
SASWAD-412301

## GUIDE CERTIFICATE

This is to certify that, MISS.URSAL DURGA SADASHIV student of MCOM-  
II year has completed his project "A STUDY OF HOME LOAN" has  
submitted a satisfactory report as per the requirement of Savitribai Phule, Pune  
University in partial fulfilment of M.Com.-II Course in the academic year 2023-  
2024.

PROJECT GUIDE:

  
Head, Department of Commerce  
& Waghire College, Saswad  
HEAD OF DEPARTMENT

EXAM SEAT NO : 11725

DATE : 3/5/2024

  
INTERNAL EXAMINER:

  
EXTERNAL EXMINER:



WAGHIRE COLLEGE OF ARTS, COMMERCE, SCIENCE,  
SASWAD-412301

## GUIDE CERTIFICATE

This is to certify that, MISS.URSAL DURGA SADASHIV student of MCOM-II year has completed his project "A STUDY OF HOME LOAN" has submitted a satisfactory report as per the requirement of Savitribai Phule, Pune University in partial fulfilment of M.Com.-II Course in the academic year 2023-2024.

PROJECT GUIDE:

*[Signature]*  
Head, Department of Commerce  
Waghire College, Saswad  
HEAD OF DEPARTMENT

EXAM SEAT NO : 11725

DATE : 3/5/2024

*[Signature]*  
INTERNAL EXAMINER:

*[Signature]*  
EXTRENAL EXMINER: