

St. Francis Institute of Management & Research (SFIMAR)

1.3.3 Students Undertaking Projects

• Summer Internship Completion Certificates (MMS & PGDM)



Ref: HR/OL/M1440

Internship Offer Letter

Dear Kunal Vasant Vaze.

St .Francis institute of management and research. Dear

Kunal Vasant Vaze.,

We are very pleased to offer you the position of Finance / Management Intern in our organization. Please find the following confirmation of the specifics of your internship;

Internship Title : Finance / Management Intern Project : Project Finance – Modeling and Analysis Duration : 1st May 2020 to 30th June 2020 (8 weeks) Stipend : No Stipend will be provided Location : Work from home (14 hours a week)

Intern's Roles & Responsibilities;

- Analytical learning, simulation/designing/modeling with techno-commercial detailing of Project Finance –
 Modeling and Analysis.
- Actively participate in Corporate Skill Development and improve your overall skill set.
- Finish and submit smart tasks on time. Timely coordinate with your mentor. Follow the instructions sincerely with discipline.

You need to click on <u>Module-0</u> download it and finish the steps. **Certificate of Completion** and **Letter of Recommendation** for employment or further study will be given after successful finishing of this internship. Please send a reply mail, accepting this offer.

Should you have any queries on specifics of your internship, please contact me directly at

Ref. No. : HR/REC01/TR7266/02072020/06193

Date : 2nd July 2020

VZRAR

CERTIFICATE

This is to certify that Mr. LEROY LESLIE LEMOS student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed his project on "ANALYSIS OF RISK AND RETURN OF TYPES OF THE MUTUAL FUNDS". The project period was from 2nd May 2020 to 30th June 2020.

During this period he was found to be regular and hard working. We wish him all the Best in his future endeavors.

4,4

Vatsal Soni (Deputy General Manager - Human Resource)

02/07/2020 01:04 PM





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Certificate ID: VCE/COC6097

Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Isha Vikas Raut from St. Francis Institute of Management and Research., for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance -Modelling and Analysis and completing her internship project along with the report submission.

Isha Vikas Raut's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

Damari

Neha Kumari Sr. Manager HR & Internship Coordinator

+91 979 111 2715 hr@techvardhan.com

Consultin

Proprietor's SEA

Certificate URL : https://certificates.techvardhan.com/COC6097



Vardhan Consulting Engineers

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar Contact Info: helpdesk@techvardhan.com, https://techvardhan.com, +91 979 111 2715





Date : 5th July 2020

CERTIFICATE OF INTERNSHIP

This is to certify that **ADITYA SAWANT** has done an internship at NNEELL'S INVEST from **1st May 2020** to **2nd July 2020** on **Equity Research and Portfolio Management** under the guidance of Neel Patel.

We found him/her to be a self-starter who is motivated, duty bound, and hard working. He/She worked sincerely on his/her projects and assignments and his/her performance was par excellence.

We wish him/her best of luck for the future.

For NNEELL'S INVEST



Neel Patel (Founder)



Certificate ID: VCE/COC5929

Date: 25th June 2020

<u>Certificate of Completion</u>

This certificate is awarded to **Mr. Aldan Thomas Dsouza** from **St. Francis Institute of Management and Research**, for successfully completing his internship at M/s Vardhan Consulting Engineers as Management Intern during **1st May 2020** to **25th June 2020**.

We appreciate his focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing his internship project along with the report submission.

Aldan Thomas Dsouza's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During his tenure as Management Intern, we found his efforts sincere, meticulous and result oriented.

We wish all the best in his future endeavors.

Sincerely

Armari

Consulting **Proprietor's SEAL** off Dat

Neha Kumari

Sr. Manager HR & Internship Coordinator

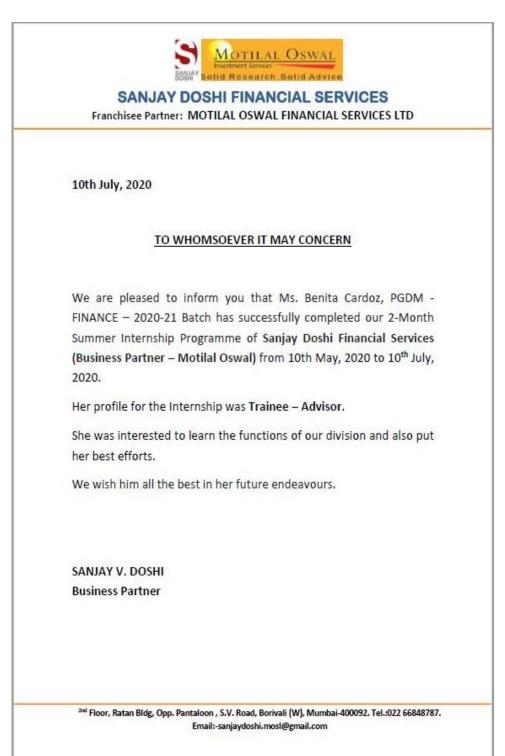
+91 979 111 2715 hr@techvardhan.com Certificate URL : https://certificates.techvardhan.com/COC5929

Vardhan Consulting Engineers

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar







Ref. No. : HR/REC01/TR7305/10072020/06371

Date : 10th July 2020

CERTIFICATE

This is to certify that Miss. BHAKTI AJIT MHATRE student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed her project on "A STUDY ON FUNDAMENTAL ANALYSING OF FMCG SECTOR". The project period was from 6th May 2020 to 6th July 2020.

During this period she was found to be regular and hard working. We wish her all the Best in her future endeavors.

4.4 Vatsal Soni

(Deputy General Manager - Human Resource)

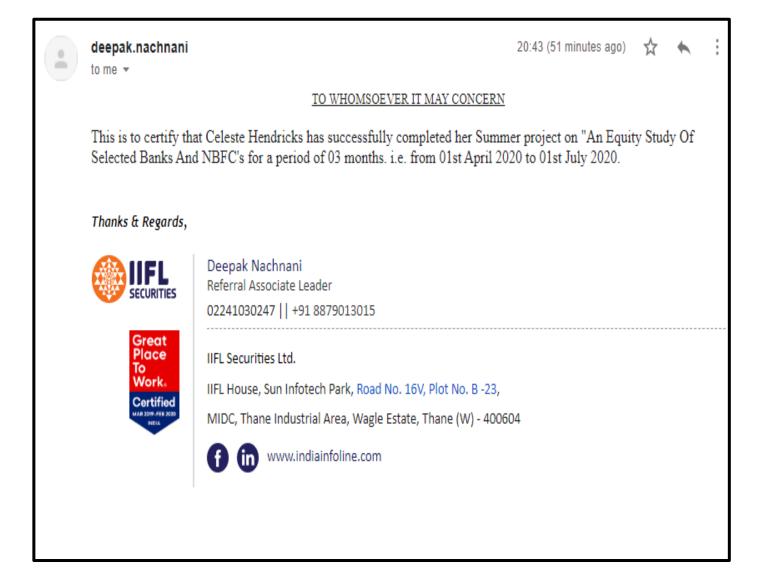
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Date : 5th July 2020

CERTIFICATE OF INTERNSHIP

This is to certify that CHINMAY PRABHU has done an internship at NNEELL'S INVEST from 1st May 2020 to 2nd July 2020 on Equity Research and Portfolio Management under the guidance of Neel Patel.

We found him/her to be a self-starter who is motivated, duty bound, and hard working. He/She worked sincerely on his/her projects and assignments and his/her performance was par excellence.

We wish him/her best of luck for the future.

For NNEELL'S INVEST



Neel Patel (Founder)



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Dakshata Shinde has successfully completed her Summer project on A Study Financial Management for a period of 02 months. i.e. from 06th April 2020 to 06th June 2020.

Thanks & Regards,

Deepak Nachnani Referral Associate Leader





To Whomsoever It May Concern

This letter is to certify that **Evania Perumalla** has successfully completed her internship program with Finnovate Financial Services Pvt Ltd. Her internship tenure was from 04th May 2020 to 30th June 2020. She was working with Equity Research Team and was actively & diligently involved in the projects and tasks assigned to her.

During the span of training, we found her to be hardworking person. Her feedback and evaluation proved that she learned keenly.

We wish her the very best in her future

endeavors. Sincerely,

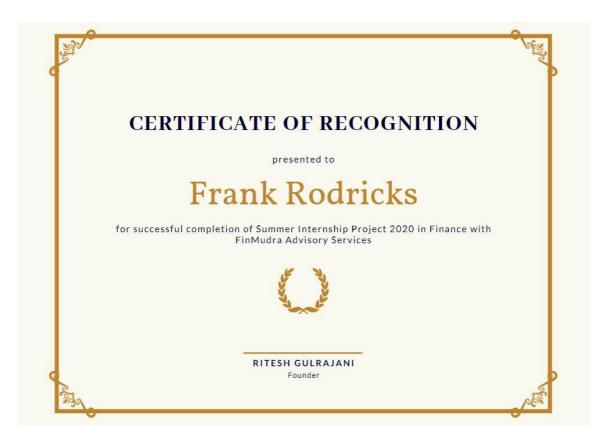
Finnovate Financial Services Pvt. Ltd.



Minal Savla VP – Special Projects

Date : 30th June 2020

39 Blue Rose Industrial Estate, W.E. Highway, Borivali (East), Mumbai 400 066, India www.finnovate.in | O : 9820273605



Ref. No. : HR/REC01/TR7258/16072020

Date : 16th July 2020

CERTIFICATE

This is to certify that **Mr./Ms. GAURAV POL** student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed the project on 'Analysis of Mutual Fund and portfolio Management". The project period was from 02-05-2020 to 30-06-2020.

During this period he/she was found to be regular and hard working. We wish all the best in future endeavors.

For and on behalf of, NJ Indialnvest Pvt. Ltd.

Vatsal Soni Deputy General Manager - Human Resource

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OFFER LETTER > Inbox × ē Z 1 May 2020, 13:15 neha.sharma1 <neha.sharma1@iifl.com> to me 🔻 Dear Gopal Udaynarayan Singh In accordance to our discussion with you, we take great pleasure in appointing you as intern with effect from 15th April 2020. Your internship will be for a period of 2 months. You will be working under the guidance of "Akshay Sharma". You have to adhere the terms and conditions of the company, which will be communicated to you on joining. Your Roles: 1. Making research report on target audience 2. Learning technical and fundamental analysis 3. Giving advice to the clients 4. Managing the 08 portfolio per month (Acquisition on self references, leads, social media Funding, Trade Initiation) 5. Creating investment awareness. 6. Work from home 7. Using Social media Platforms for investment awareness and marketing, branding. 8. Analysis on process and results of investment awareness and marketing done. 9. Understanding investment psychology and perception. Neha Sharma IIFL Referral Associate Leader SECURITIES 02267899406



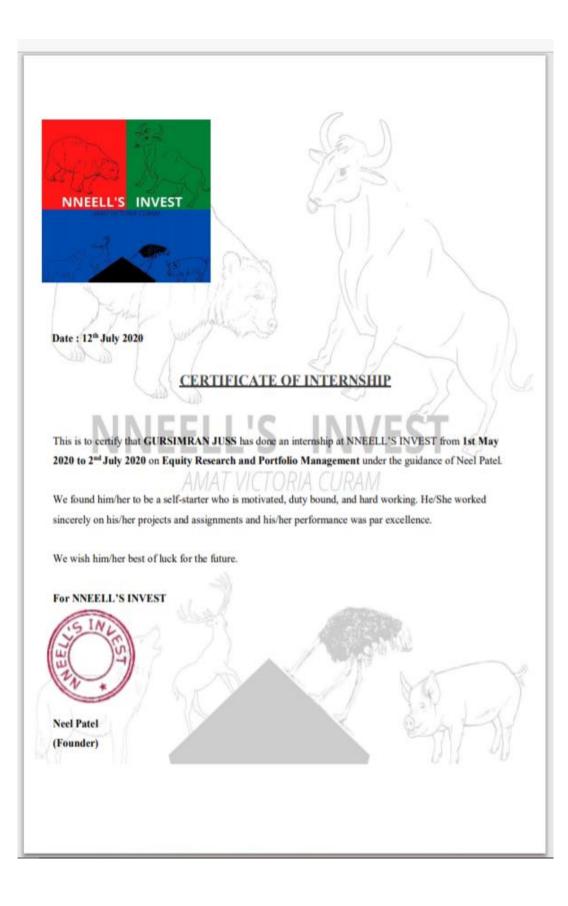
IIFL Securities Ltd.

IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B -23,

MIDC, Thane Industrial Area, Wagle Estate, Thane (W) - 400604



www.indiainfoline.com



TO WHOMSOEVER IT MAY CONCERN

This is to certify that HARSHIL BHARAT MISTRY has successfully completed his Summer project on 'Financial Management' for a period of 02 months. i.e. from 06 April 2020 to 06 JUNE 2020.



Thanks & Regards, Divya Parmar Referral Associate Leader +91 9833014515

IIFL Securities Ltd.

201, 2nd floor,Parasmani Tower, Near Dadar Railway Station, Dadar (E), Mumbai, Maharashtra 400014



Dear HENSON SHAWN MARTIS,

Greetings from ICICI Bank!

Congratulations on successfully completing your internship with Retail Banking Group at ICICI Bank from May 22, 2020 to July 06, 2020. This is to certify that during this period you worked under the guidance of AMIT MUDALIAR.

We hope you had a great learning experience and wish you luck for your future endeavors.

Kind regards,

Charu Shreya

Manager-Human Resources

ICICI Bank





Certificate ID: VCE/COC6102

Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Mr. Jaison Stephen Lopes from St Francis Institute of Management and Research, for successfully completing his internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate his focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing his internship project along with the report submission.

Jaison Stephen Lopes's internship project title was "Financial Modeling and Analysis of PPP based Airport Development Project in Ranchi, Jharkhand IN".

During his tenure as Management Intern, we found his efforts sincere, meticulous and result oriented.

We wish all the best in his future endeavors.

Sincerely

Demari

Neha Kumari Sr. Manager HR & Internship Coordinator

+91 979 111 2715 hr@techvardhan.com

Certificate URL : https://certificates.techvardhan.com/COC6102



Vardhan Consulting Engineers

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar Contact Info: helpdesk@techvardhan.com, https://techvardhan.com, +91 979 111 2715

Dear Candidate,

In accordance to our discussion with you, we take great pleasure in appointing you as intern with effect from 7th April 2020. Your internship will be for a period of 2 months.

You will be working under the guidance of "Ketan Bhatia".

You have to adhere the terms and conditions of the company, which will be communicated to you on joining.

Your Roles:

1. Making research report

- 2. Learning technical and fundamental analysis
- 3. Giving advice to the clients
- 4. Managing the 10 portfolio per month (Acquisition on self references, Funding , Trade Initiation)
- 5. Creating investment awareness
- 6. Work from home

<u>Note:</u>

All the training will be provided via webinar only for this work from home Finance And Marketing Internship. The fixed payment will be made only if the work is successfully completed by the candidate.

Kindly acknowledge the mail.



Great Place

То

Certifi

Thanks & Regards,

Radhika Thokal

Referral Associate Manager +91 8291509102

IIFL Securities Ltd.

201, 2nd floor, Parasmani Tower, Near Dadar Railway Station,

Dadar (E), Mumbai, Maharashtra 400014







Date: 20-Jun-20

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Jestin Rajan has successfully completed his Project on Financial Management under the guidance of Mr. Ketan Bhatia. The period of his Project was from 20-Apr-20 to 20-Jun-20.

There are no outstanding dues to be received from him by the company.

We wish him all the best for his future endeavors.

For India Infoline Ltd.

Womister

Namisha Gupta Human Resource



CERTIFICATE OF COMPLETION

This is to certify that

Mr/Miss. Jinal Mewada

has successfully completed

the Equity Research Project on

Speciality Chemicals Sector

from 8th of May to 8th of July 2020.

THIS CERTIFICATE IS DIGITALLY GENERATED

NO SIGNATURE REQUIRED. UNIQUE CERTIFICATE CODE: ERPM32920078



HISLAL SIGNATURE

JANAK H. SHAH CO-FOUNDER









divya.parmar1 to me ~



Dear Miss Khandelwal,

This is to apprise that the Internship program with IIFL Securities Ltd is completed. The period of the Internship was from 20-Apr-20 to 20-Jun-20.





Thanks & Regards, Divya Parmar Referral Associate Leader +91 9833014515

.....

IIFL Securities Ltd.

201, 2nd floor,Parasmani Tower, Near Dadar Railway Station, Dadar (E), Mumbai, Maharashtra 400014



(in) www.indiainfoline.com



Jollison Gomes <jollisongomes@gmail.com>

VCE Internship Offer Letter

Neha Kumari <helpdesk@techvardhan.com> 13:23 Reply-To: Neha Kumari <hr@techvardhan.com> To: Jollison Gomes <jollisongomes@gmail.com> 24 April 2020 at



Ref: HR/OL/M1447

Internship Offer Letter

Dear Jollison Gomes St. Francis Institute of Management and

Research Dear Jollison Gomes,

We are very pleased to offer you the position of Finance / Management Intern in our organization. Please find the following confirmation of the specifics of your internship;

Internship Title : Finance / Management Intern Project : Project Finance – Modeling and Analysis Duration : 1st May 2020 to 30th June 2020 (8 weeks) Stipend : No Stipend will be provided Location : Work from home (14 hours a week)

Intern's Roles & Responsibilities;

- Analytical learning, simulation/designing/modeling with techno-commercial detailing of Project Finance – Modeling and Analysis.
- Actively participate in Corporate Skill Development and improve your overall skill set.
- Finish and submit smart tasks on time. Timely coordinate with your mentor. Follow the instructions sincerely with discipline.

You need to click on <u>Module-0</u> download it and finish the steps. **Certificate of Completion** and **Letter of Recommendation** for employment or further study will be given after successful finishing of this internship. Please send a reply mail, accepting this offer.

Should you have any queries on specifics of your internship, please contact me directly at

hr@techvardhan.com. Thanks and Regards

Neha Kumari

Manager-HR & Internship Coordinator

+91 979 111 2715 (WhatsApp)

VARDHAN CONSULTING ENGINEERS

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar E-Mail: hr@techvardhan.com, Website: https://techvardhan.com, Tel: +91 979 111 2715

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Jollison Gomes <jollisongomes@gmail.com>

29 April 2020 at 11:28 Draft To: placements@sfimar.org

Ref. No. : HR/REC01/TR7262/16072020

Date : 16th July 2020

CERTIFICATE

This is to certify that Mr./Ms. JORDAN KOLI student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed his project on "Comparitive Study of Different Scehemes of MID cap and Small Cap of Mutual Funds". The project period was from 02-05-2020 to 30-06-2020.

During this period he was found to be regular and hard working. We wish him all the Best in his future endeavors.

For and on behalf of, NJ Indialnvest Pvt. Ltd.

Vatsal Soni Deputy General Manager - Human Resource

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Date : 5th July 2020

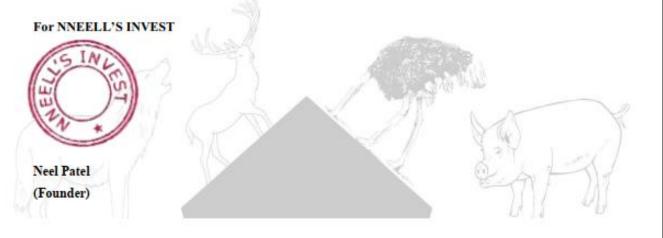
CERTIFICATE OF INTERNSHIP

This is to certify that Joseph Oreste Lipin Peo has done an internship at NNEELL'S INVEST from 1st May 2020 to 2nd July 2020 on Equity Research and Portfolio Management under the guidance of Neel Patel.

AMAT VICTORIA CURAM

We found him/her to be a self-starter who is motivated, duty bound, and hard working. He/She worked sincerely on his/her projects and assignments and his/her performance was par excellence.

We wish him/her best of luck for the future.



Batch- 2019-2021



To Whomsoever It May Concern

This letter is to certify that **Joy Fernandes** has successfully completed his internship program with Finnovate Financial Services Pvt Ltd. His internship tenure was from 04th May 2020 to 30th June 2020. He was working with Equity Research Team and was actively & diligently involved in the projects and tasks assigned to him.

During the span of training, we found him to be hardworking person. His feedback and evaluation proved that he learned keenly.

We wish him the very best in his future endeavours.

Sincerely,

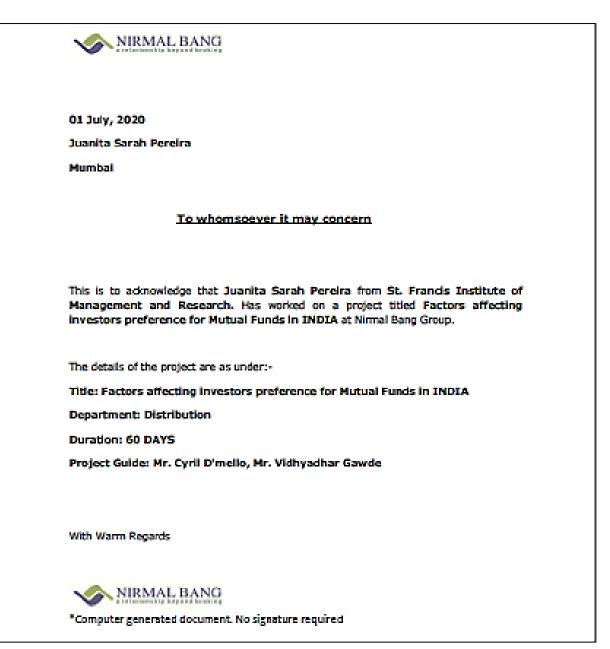
Finnovate Financial Services Pvt. Ltd.

CIAL S ۵ W MUMBA Minal Savla

VP – Special Projects

Date: 30th June 2020

39 Blue Rose Industrial Estate, W.E. Highway, Borivali (East), Mumbai 400 066, India | www.finnovate.in | O : 9820273605







Place: Mumbai

Date: 29/04/2020

To, KHUSHBU JAIN

Ref: Your expression of intent dated. 29/04/2020 to work as a Trainee

Dear: KHUSHBU JAIN

We are pleased to accept your request to work as a Trainee to Perform Fundamental & Technical Analysis on Equity Market.

You shall be allotted daily research work on Equity Markets according to the client's demand.

Your engagement as a Trainee is liable to be terminated at the option of the company without prior notice and without assigning any reason where upon you shall handover to the designated officer of the company your identity card and all other papers, stationery, and proprietary items of the company that may be in your possession or custody.

You are directed to meet Mr Neel Patel to complete the remaining formalities and to act under his instructions.

Yours faithfully,



Company Certificate.



To Whomsoever It May Concern

This letter is to certify that Kunal Kadam has successfully completed his internship program with Finnovate Financial Services Pvt Ltd. His internship tenure was from 04th May 2020 to 30th June 2020. He was working with Equity Research Team and was actively & diligently involved in the projects and tasks assigned to him.

During the span of training, we found him to be hardworking person. His feedback and evaluation proved that he learned keenly.

We wish him the very best in his future endeavours.

Sincerely,

Finnovate Financial Services Pvt. Ltd.

Davi Minal Savla



VP - Special Projects

Date: 30th June 2020

39 Blue Rose Industrial Estate, W.E. Highway, Borivali (East), Mumbai 400 066, India | www.finnovate.in | O : 9820273605

Company Certificate

Ref. No. : HR/REC01/TR7265/06072020/06197

Date : 6th July 2020

CERTIFICATE

This is to certify that Miss. LAKSHITA SHETTY student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed her project on "COMPARATIVE ANALYSIS OF MUTUAL FUNDS OF HDFC & ICICI". The project period was from 2nd May 2020 to 30th June 2020.

During this period she was found to be regular and hard working. We wish her all the Best in her future endeavors.

4.4.

Vatsal Soni ---(Deputy General Manager - Human Resource)

06/07/2020 02:36 PM





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TO WHOMSOEVER IT MAY CONCERN

This is to certify that MANI RAJESH TIWARI has successfully completed his Summer project on 'Financial Management' for a period of 02 months. i.e. from 07 April 2020 to 07 JUNE 2020.



Thanks & Regards, Divya Parmar

Referral Associate Leader



+91 9833014515

IIFL Securities Ltd.

201, 2nd floor,Parasmani Tower, Near Dadar Railway Station, Dadar (E), Mumbai, Maharashtra 400014



CERTIFICATE



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Nisha Merai has successfully completed her Summer project on A Study Financial Management for a period of 02 months. i.e. from 06th April 2020 to 06th June 2020.

Thanks & Regards,



Deepak Nachnani Referral Associate Leader 02241030247 || +91 8879013015

IIFL Securities Ltd. IIFL House, Sun Infotech Park, <u>Road No. 16V, Plot No. B -23</u>, MIDC, Thane Industrial Area, Wagle Estate, Thane (W) - 400604



Dear Omkar Ulhas Parab,

Greetings from ICICI Bank!

Congratulations on successfully completing your internship with Retail Banking Group at ICICI Bank from May 22, 2020 to July 06, 2020. This is to certify that during this period you worked under the guidance of YOGESH PATKI.

We hope you had a great learning experience and wish you luck for your future endeavors.

Kind regards,

Charu Shreya Manager-Human Resources ICICI Bank

Company Certificate

July 3, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to confirm that Mr. Pratik Rajkotia has satisfactorily completed his internship with Axis Capital Limited based in Mumbai.

Internship details are as follows:

- Period : May 5, 2020 to July 3, 2020
- : Institutional Equities Research Team Scope Of Work ٠

We found Pratik to be sincere and diligent. His performance during the internship period met our expectations.

We wish him good luck and success in his future career endeavors.

Yours sincerely, For Axis Capital Ltd.

Sharmila Achalkar Senior Vice President - Human Resources

ncha e of India Hd., Mumbai CIN No. US1900MH2005PTC157853

 Avis Capital Limited
 Corporate Office

 (Enstwhlie 'Wvis Socurities and Sales Limited')
 Axis Linuxe, C 2, Watia International Centre, SEBI Merchant Regn No./MB/INM000012029

 Member Of, BSE Ltd, & National Stock
 Tel No.0022+025 1399
 www.axiscapital.co.in Registered Office Axis House, 8º Floor, Wadia International Centre, Pandurang Budhkar Marg, Wurli, Murubai - 400.025



Company Certificate



Ref. No. HR/REC01/TR7270/16072020

Date: 16th July 2020

CERTIFICATE

This is to certify that **Mr./Ms. PRINCELY LUIS DCUNHA** student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed his project on "**A Study on performance of Mutual Funds in India.**". The project period was from 02-05-2020 to 30-06-2020.

During this period he was found to be regular and hard working. We wish him all the Best in his future endeavors.

For and on behalf of, NJ India Invest Pvt. Ltd.

Vatsal Soni Deputy General Manager - Human Resource

This letter is digitally generated and does not require signature.



Place: Mumbai

Date: 29/04/2020

To, Priya Jadhav

Ref: Your expression of intent dated. 29/04/2020 to work as a Trainee

Dear: Priya Jadhav

We are pleased to accept your request to work as a Trainee to Perform Fundamental & Technical Analysis on Equity Market. You shall be allotted daily research work on Equity Markets according to the client's demand.

Your engagement as a Trainee is liable to be terminated at the option of the company without prior notice and without assigning any reason where upon you shall handover to the designated officer of the company your identity card and all other papers, stationery, and proprietary items of the company that may be in your possession or custody.

You are directed to meet Mr Neel Patel to complete the remaining formalities and to act under his instructions.

Yours faithfully,



Ref. No. : HR/REC01/TR7272/06072020/06198

Date : 6th July 2020

CERTIFICATE

This is to certify that Miss. PRIYANKA SHRIDHAR SHETTY student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed her project on "PERFORMANCE EVALUATION OF EQUITY MUTUAL FUNDS SCHEMES". The project period was from 2nd May 2020 to 30th June 2020.

During this period she was found to be regular and hard working. We wish her all the Best in her future endeavors.

4.4. Vatsal Soni

(Deputy General Manager - Human Resource)

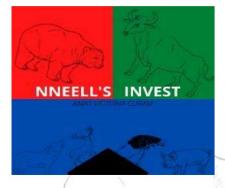
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Date : 5th July 2020

CERTIFICATE OF INTERNSHIP

This is to certify that **RAGINI GULHANE** has done an internship at NNEELL'S INVEST from 1st May 2020 to 2nd July 2020 on Equity Research and Portfolio Managementnder the guidance of Neel Patel. We found him/her to be a self starter who is motivated, duty bound, and hard working. He/She worked sincerely on his/her projects and assignments and his/her performance was par excellence.

AMAT VICTORIA CURAM

We wish him/her best of luck for the future.

For NNEELL'S INVEST



Neel Patel

Founder

5 | Page



Nilkamal Limited



Head Office : Nikanal House, 77/88, Road No.13/14, M.I.D.C., Andheri (East), Munibal - 400 068, INDIA. TeL : (91-22) 4235 8888 Naterial Handling Division : Fax : (91-22) 2836 1923 • E-mail : matxting@nikanal.com Furniture Division : Fax : (91-22) 2837 2767 • E-mail : connect@athome.co.in • Visit us at : www.athome.co.in @home Division : Fax : (91-22) 2837 2767 • E-mail : connect@athome.co.in • Visit us at : www.athome.co.in

TO WHOM SO EVER IT MAY CONCERN

This is to confirm that Miss Rajvi Ketan Mehta has undergone successfully summer internship project from 1st May 2020 to 30th June 2020.

Due to Convide 19 she was unable to attend the office in person but internship has been completed under work from Home system.

She has learned about Company's various business verticles & its operations, SWOT analysis, working capital assessment & its management.

We found her sincere & eager to learn & wishing her BEST in her future endeavor.

Best Regards,

For Nilkamal Limited

Mr. Paresh B. Mehta - Chief Financial Officer

Regd. Office & Works : Survey No. 354/2, Near Rekholi Bridge, Silvassa - Kharvel Road, Village - Vasora, Silvassa - 306230 (D & MH) ● Tel. : (0260) 2690212 / 13 / 14 / 15 / 082 / 063 ● Fax : (0260) 2699023 cm - 1262000M1985Fi Col01162

Company certificate

Ref. No. : HR/REC01/TR7274/16072020

Date : 16th July 2020

CERTIFICATE

This is to certify that **Mr./Ms. RESHMA JAYA MENDON** student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed the project on "**A study on investors buying behavior towards Mutual Funds**". The project period was from 02-05-2020 to 30-06-2020.

During this period he/she was found to be regular and hard working. We wish all the best in future endeavors.

For and on behalf of, NJ Indialnvest Pvt. Ltd.

Vatsal Soni Deputy General Manager - Human Resource

This letter is digitally generated and does not require signature.



FINANCIAL SERVICES | INFORMATION TECHNOLOGY | EDUCATION | REAL ESTATE | INTERIOR | WELLNESS | CHARITABLE TRUST

NJ India Invest Private Limited, Registered & Corporate Office: Block No. 901 & 902, 6th Floor, 8 Tower, Udhna Udyognagar Sangh Commercial Camplex, Central Road No. 10, Udhna, Surat - 394 210, Gujarat. Phone: 0261 4025901 F-mail: email@njgroup.in Website: www.njgroup.in GIN: U671200J2000PT0037674



Anvil Share & Stock Broking Pvt. Ltd.



Member : Bombay Stock Exchange Limited National Stock Exchange of India Limited

Registered Office : 802, Kaledonia, Sohar Rood, Off W. E. Higtway, Andheri (East), Mumbai 400069 Tel:(022) 6777 7878 / 3059 7878 Fax:(022) 6777 7879 Email: relation@anvil.co.in Website : www.anvil.co.in

7th July 2020

Certificate of Internship

This is to certify that Mr.Rohan Shah a student of St. Francis Institute of Management & Researchcollege has completed Internship atAnvil Share & Stock Broking Pvt.Ltd., Mumbal, from4thMay 2020 to 30thJune 2020.

The Title of the project was "Introduction to Oil & Gas sector"

During his tenure we found that he was hardworking and sincere.

We wish him all the best for all future endeavors.

For Anvil Share & Stock Broking Pvt Ltd

NileshManiar Director HR & Operations

> SEBI Registration No. : CIN : U67120MH1997PTC109640 BSE Cash Segment: INB011209650, BSE Derivatives Segment: INP011209950 NSE Cash Segment INB231046831, NSE Derivatives Segment: INP231046831 Compliance Officer: J P Bohra, E-mail address : jp@anv8.co.in Tel. No. : 022 6777 7979

OROAR

Ref. No. | HR/REC01/TR7275/01072020/06189

Date : 1st July 2020

CERTIFICATE

This is to certify that Miss. ROSHEL DSOUZA student of ST. FRANCIS INSTITUTE OF MANAGEMENT & RESEARCH (SFIMAR) has successfully completed her project on "A STUDY ON INVESTORS RISK PERCEPTION TOWARDS MUTUAL FUNDS IN MUMBAL". The project period was from 2nd May 2020 to 30th June 2020.

During this period she was found to be regular and hard working. We wish her all the Best in her future endeavors.

4.4.

Vatsal Soni

(Deputy General Manager - Human Resource)

01/07/2020 01:07 PM





FINANCIAL SERVICES | INFORMATION TECHNOLOGY | EDUCATION | REAL ESTATE | INTERIOR | WELLNESS | CHARITABLE TRUST

NJ India Invest Private Limited, Registered & Corporate Office: Block No. 901 & 902, 6th Floor, B Tower, Uchna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394 210, Gujarat, Phone: 0261 4025901 E-mail: email@nigroup.in Website: www.nigroup.in CIN: U671206J2000PT0037674



Date: 18/07/2020

CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Roshin Arbind Yadav, student of St. Francis Institute of Management and Research, has successfully completed her internship in our organization from 18th May, 2020 till 18th July, 2020. She has completed the project on "A Study on Impact of Working Capital Management on Firms"

We wish her all the very best in future endeavors



(Signature of the Authorized Company Official)

Name : Megesh.M

Designation: Business

Head Date : 18-07-2020

Regd Office: No 960/1, DM Complex, 5th 'B' Cross, HRBR Layout, 1st Block, Kalyan Nagar Post, Bengaluru - 560043CIN No.: U74999KA2018PTC116216E-mail: support-blr@jmarathonadvisory.inPh: 080 - 41116565



Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Sania Dmello from St. Francis Institute of Management And Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Sania Dmello's internship project title was "Financial Modeling and Analysis of PPP based Airport Development Project in Ranchi, Jharkhand IN".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

Armari

Neha Kumari Sr. Manager HR & Internship Coordinator

Consule Proprietor's SEAL

Company Certificate

Internship Letter Inbox



deepak.nachnani 11:35 AM

to me 🗸

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Santosh Nukala has successfully completed his Summer project on Financial Management for a period of 02 months i.e. from 06th April 2020 to 06th June 2020.

Thanks & Regards,



Great Place To Work. Certified Deepak Nachnani Referral Associate Leader 02241030247 || +91 8879013015

IIFL Securities Ltd.

IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B -23,

17

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MIDC, Thane Industrial Area, Wagle Estate, Thane (W) -400604



www.indiainfoline.com



Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Sayali Harishchandra Dhuri from St. Francis Institute of Management and Research, Borivali, for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Sayali Harishchandra Dhuri's internship project title was "Analysis of Non-Recourse Debt Financial Modeling of Infrastructure Projects.".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

anan Consultio

Proprietor's SEAL

Sincerely

Armari

Neha Kumari Sr. Manager HR & Internship Coordinator



Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Sayali Shirke from St.Francis Institute of Management and Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Sayali Shirke 's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

amari



Neha Kumari Sr. Manager HR & Internship Coordinator





Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Senora Butelho from St. Francis Institute of Management And Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Senora Butelho's internship project title was "Financial Modeling and Analysis of PPP based Airport Development Project in Ranchi, Jharkhand IN".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

Armori

Shan Consulting ŝ. Proprietor's SEAL

Neha Kumari Sr. Manager HR & Internship Coordinator



Date: 25th June 2020

Certificate of Completion

This certificate is awarded to Miss Shivani Anil Pote from St Francis Institute of Management & Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Management Intern during 1st May 2020 to 25th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Shivani Anil Pote's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During her tenure as Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

Anmari

Cotta Proprietor's SEAL

Neha Kumari Sr. Manager HR & Internship Coordinator

COMPANY PROFILE



Vardhan Consulting Engineers ("VCE") is a pioneer organization to fulfill the current generation needs of students and companies. It is founded by group of Engineers with strong economic background who has management experience working with many companies all over the world. They offer engineering and management consultancy services for infrastructure projects.

VCE provides solutions to complex problems of clients. VCE have different business and different sources of revenue such as Engineering and Management Consulting, Importing and Branding Pearl Jewelry, Stock Market and Cross-Currency Trading and Insurance and Investment Advisory. VCE believes in Society Pay Back hence provide scholarship, internship and training for free to students. This is not their CSR activity there are other reasons which makes them do this for the betterment of the society and students. Our mentor and CEO Ashish S Kumar and HR Consultant Neha Kumari has helped me to complete the corporate project. VCE provides Corporate Skill Development (CSD) program to improve the skill of students. This helps to survive, sustain and grow in the organization.

DECLARATION

I Shraddha Santosh pandit, student of St Francis Institute of Management and Research, hereby declare that this report is my original and authentic work and to the best of my knowledge and understanding, there is no plagiarism or dishonest means involved. Any reference made from secondary data and other resources have been duly acknowledged. I also declare that if found otherwise, my report will render itself null and void.

Signature of the Student

Name	: Shraddha pandit
Couse & Specialization	: MMS Finance
Roll Number	: 100



Date: 31st May 2020

Certificate of Completion

This certificate is awarded to Miss Shreya Srinivas Poojary from St. Francis Institute of Management & Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Finance Management Intern during 11th April 2020 to 31st May 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Shreya Srinivas Poojary's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During her tenure as Finance Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Consulti

roprietor's SF

Sincerely

Armari

Neha Kumari Sr. Manager HR & Internship Coordinator

+91 979 111 2715 hr@techvardhan.com

Certificate URL : https://certificates.techvardhan.com/COC5761



Vardhan Consulting Engineers

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar Contact Info: helpdesk@techvardhan.com, https://techvardhan.com, +91 979 111 2715



Date: 5th June 2020

Certificate of Completion

This certificate is awarded to Miss STEFFIE ALVARES from ST. FRANCIS INSTITUTE OF MANAGEMENT AND RESEARCH, for successfully completing her internship at M/s Vardhan Consulting Engineers as Finance Management Intern during 11th April 2020 to 5th June 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

STEFFIE ALVARES's internship project title was "Financial Modeling and Analysis of PPP based Airport Development Project in Ranchi, Jharkhand IN".

During her tenure as Finance Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Consult

roprietor's SEAI

Sincerely

Aumari

Neha Kumari Sr. Manager HR & Internship Coordinator

+91 979 111 2715 hr@techvardhan.com

Certificate URL : https://certificates.techvardhan.com/COC5794



Vardhan Consulting Engineers

Reg. Office: VARDHAN House, Anand Bazar, Danapur Cantt, Patna 801503, Bihar Contact Info: helpdesk@techvardhan.com, https://techvardhan.com, +91 979 111 2715



Dear Venisha Pinto,

Greetings from ICICI Bank!

Congratulations on successfully completing your internship with Retail Banking Group at ICICI Bank from May 22, 2020 to July 06, 2020. This is to certify that during this period you worked under the guidance of YOGESH PATKI.

We hope you had a great learning experience and wish you luck for your future endeavors.

Kind regards,

Charu Shreya Manager-Human Resources ICICI Bank

COLLEGE CERTIFICATE

SUMMER-PROJECT-2020

CERTIFICATE

This is to certify that the Project Report titled <u>"A Study on Impact of Working Capital</u> <u>Management on Firms</u>" completed at <u>J Marathon Advisory Services Pvt. Ltd.</u> is submitted by <u>Roshni Arbind Yadav</u> to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for the award of POSTGRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge is her original work. I, therefore, approve the same and wish her all the best for her future endeavors.

Best Regards,

Akhilesh Yadav

(Faculty SFIMAR)



CERTIFICATE OF COMPLETION

This is to certify that

Mr/Miss. Jinal Mewada

has successfully completed

the Equity Research Project on

Speciality Chemicals Sector

from 8th of May to 8th of July 2020.

THIS CERTIFICATE IS DIGITALLY GENERATED

NO SIGNATURE REQUIRED. UNIQUE CERTIFICATE CODE: ERPM32920078



HISLAL SIGNATURE

JANAK H. SHAH CO-FOUNDER







Date: 31st May 2020

Certificate of Completion

This certificate is awarded to Miss Shraddha santosh pandit from St.Franics Institute of Management and Research, for successfully completing her internship at M/s Vardhan Consulting Engineers as Finance Management Intern during 11th April 2020 to 31st May 2020.

We appreciate her focus towards learning and analyzing about Project Finance – Modelling and Analysis and completing her internship project along with the report submission.

Shraddha santosh pandit's internship project title was "Financial Modeling and Analysis of 50 Flats Housing Project in Gurgaon, Haryana IN".

During her tenure as Finance Management Intern, we found her efforts sincere, meticulous and result oriented.

We wish all the best in her future endeavors.

Sincerely

Controley. Proprietor's SEAL

Neha Kumari Sr. Manager HR & Internship Coordinator

+91 979 111 2715 hr@techvardhan.com

Annari

Note: (The below mentioned format of **Company Certificate** is provided in case company asks for the format of the certificate/company doesn't have its own certificate format else company can issue the certificate in their own format)

Company Certificate



Date: 27/06/2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **KALAIYARASI SUNDARAMOORTHY** has successfully completed her Summer project on "**A Study of Debt mutual funds in India**" for a period of **2** months. i.e. from **01/05/2020** to **30/06/2020**.

During this period, we found her sincere, honest & hardworking.

We wish him/her all the best for further assignments.

For SFIMAR

Signing Authority Name Designation Department

CERTIFICATE

This is to certify that the Project Report titled,

"Wipro Lighting: Study of Financial Statement Using Ratio Analysis" is submitted by Monica Vetkar to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of Masters of Management Studies.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

SFIMAR



St Francis Institute of Management and Research, Mt. Poinsur, S.V.P Road, Borivali (W) Mumbai. Batch- 2019-2021

CERTIFICATE

This is to certify that the Project Report titled "STUDY ON RISK- RETURN ANALYSIS OF HDFC AND ICICI BANK (WITH REFERENCE TO IIFL SECURITIES)" at

India Infoline Finance Limited is submitted by Mr. Narshi Makani to

St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of POST GRADUATE DIPLOMA IN

MANAGEMENT.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

DECLARATION

This is to certify that project report **"Fundamental Analysis of Pharmaceutical Sector in India"** has been successfully completed by **Mr. Nikhil Anton Salve** in partial fulfilment of the requirement for the award of the degree in Master in Management Studies at St. Francis Institute of Management and Research under Mumbai University.

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

Prof. Kiran Rodrigues

Guide's Name & Signature

Nikhil Anton Salve

Student's Name & Signature

Certificate of Completion <u>SUMMER-PROJECT-2020</u>

CERTIFICATE

Date: 24/07/2020

This is to certify that the Project Report titled **"Exports made from India and Role of EXIM Bank"** at **St. Francis Institute of Management & Research** is submitted by **Ninad Ajay Mayekar** to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his original work; I therefore approve the same and wish him all the best for his future endeavors.

Project Guide: Name & Sign: PROF KIRAN RODRIGUES

DECLARATION

I, NISHANT BHOIR student of St Francis Institute of Management and Research, hereby declare that this report is my original and authentic work and to the best of my knowledge and understanding, there is no plagiarism or dishonest means involved. Any reference made from secondary data and other resources have been duly acknowledged. I also declare that if found otherwise, my report will render itself null and void.

Signature of the Student

Name	: NISHANT BHOIR
Couse & Specialization	: MMS - FINANCE
Roll Number	: 72

CERTIFICATE

This is to certify that the Project Report titled "<u>A Detailed Study of The Relationship</u> <u>Between Working Capital Management And Profitability</u>" completed at <u>SFIMAR</u> is submitted by <u>Royce D'Souza Flaron</u> to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for the award of the degree of Master of Management Studies (MMS).

To the best of my knowledge is his original work; I, therefore, approve the same and wish him all the best for his future endeavors.

CERTIFICATE

This is to certify that the Project Report titled <u>"Study on Performance Evaluation of Mutual</u> <u>Funds in India</u>" completed at <u>IIFL Securities Ltd, Mumbai</u> is submitted by <u>Sagar</u> <u>Sanghvi</u> to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for the award of POST GRADUATE DIPLOMA IN MANAGEMENT. To the best of my knowledge is his original work; I, therefore, approve the same and wish him all the best for his future endeavors.



St. Francis Institute of Management and Research

Approved by AICTE and affiliated to Mumbai University (An ISO 9001-2015 Certified and NAAC 'A' Grade Accredited Institute) Mt. Poinsur, S.V.P. Road, Borivali (West), Mumbai - 400 103 Tel.: 2891 7089 / 2892 9156 (MMS) / 2891 7096 (PGDM) / 2895 8403 (MMM/MFM) Fax: 2890 6567 E-mail : info@sfimar.org Website : www.sfimar.org

SUMMER PROJECT – 2020

CERTIFICATE

Date: August 26, 2020

This is to certify that the Project Report titled <u>"A STUDY ON NON-PERFORMING ASSETS AND IT'S IMPACT ON BANKS IN INDIA"</u> is submitted by <u>Sydonia Coutinho</u> to St. Francis Institute of Management & Research for the partial fulfilment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavours.

Prof. Fr. Raja Reddy Project guide

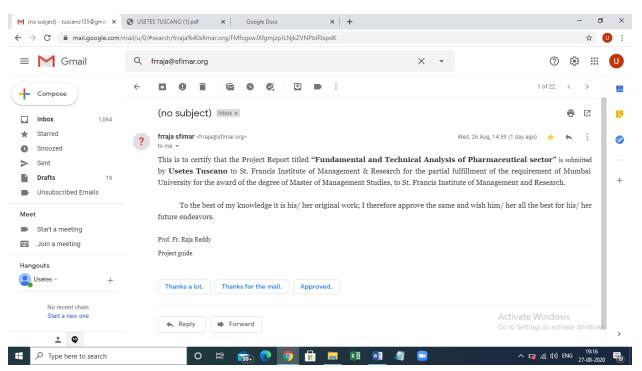
COMPLETION CERTIFICATE

This is to certify that the Project Report titled "MERGER AND ACQUISITIONS IN INDIAN BANKING SECTOR" At ICICI Bank is submitted by TANMAY KISHOR **PATIL** to St. Francis of Institute Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/her original work; I therefore approve the same and wish him/her all the best for his/her future endeavors.

Prof. Fr. Raja Reddy Project guide

College Certificate



CERTIFICATE

This is to certify that the Project Report titled **"ANALYSIS OF INDIAN INSURANCE INDUSTRY"** is submitted by **Vishnu V** to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Prof. Fr. Raja Reddy

CERTIFICATE

This is to certify that the Project Report titled "Microfinance in India with specific reference to Mumbai City" submitted by Vivance Serrao to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Prof. Fr. Raja Reddy

SUMMER PROJECT 2020 CERTIFICATE

This is to certify that the Project Report titled "AN ANALYSIS ON INVESTMENT OPTIONS AND INVESTMENT DECISION" is submitted by Vrushali Vasant Rahate to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Prof. Fr. Raja Reddy

COMPLETION CERTIFICATE

This is to certify that the Project Report titled "A FUNDAMENTAL STUDY ON **PERFORMANCE OF SELECTED NBFC COMPANIES**" is submitted by **Yogendra Singh** to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavours.

Prof. Fr. Raja Reddy

CERTIFICATE

This is to certify that the Project Report titled "Financial Statements Analysis of Automobile Companies" at St. Francis Institute of Management and Research is submitted by Mr. Chirag Rajpal to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of MASTER OF MANAGEMENT STUDIES degree.

To the best of my knowledge it is his original work; I therefore approve the same and wish him all the best for his future endeavors.

Shilpa G. Peswani

Project Guide - SFIMAR

CERTIFICATE

This is to certify that the Project Report titled "Impact of COVID 19 on the global tourism industry" at St. Francis Institute of Management and Research is submitted by Mr. Clarence Mendonsa to St. Francis Institute of Management and Research for partial fulfillment of the requirement for the award of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge it is his original work; I therefore approve the same and wish him all the best for his future endeavors.

Shilpa G. Peswani

Project Guide - SFIMAR

CMA Shilpa Peswani Core Faculty - Finance MMS Program - Academic Coordinator

St. Francis Institute of Management & Research

"A" Grade by NAAC & ISO 9001-2015 Certified Institute

Mt. Poinsur, S,V. P. Road, Borivali (W), Mumbai 400 103 Tel No : 022 28917089 extn 134 Mobile : +91- 7208744515

SFIMAR-'Enlightening Minds, Defining Leaders'

CERTIFICATE

This is to certify that the Project Report titled "A Study of non-performing assets and its impact on private banks" at St. Francis Institute of Management and Research is submitted by Mr. Devdatta Yadwadkar to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for the award of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge it is his original work; I therefore approve the same and wish him all the best for his future endeavors.

Shilpa G. Peswani Project Guide - SFIMAR

COLLEGE CERTIFICATE

This is to certify that the Project Report titled "A Study of Awareness and Perception about Mutual Funds among people in India" at St. Francis Institute of Management and Research is submitted by Ms. Isha Gandhi to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of MASTER OF MANAGEMENT STUDIES degree.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

Shilpa G. Peswani

Project Guide - SFIMAR

CERTIFICATE

This is to certify that the Project Report titled <u>"AN ANALYSIS OF TOP 3 PRIVATE</u> <u>BANKS i.e. HDFC BANK, ICICI BANK AND AXIS BANK"</u> at <u>INDIA INFOLINE</u> <u>SECURITIES LTD</u> submitted by <u>MS. KIMBERLEY ANN VIVIAN REBELLO</u> to St. Francis Institute of Management and Research for the partial fulfillment of the requirement forward of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

COLLEGE CERTIFICATE

Date: 26/07/2020

This is to certify that the Project Report titled "**Insurance Sector of India and Role of LI**" at St. Francis Institute of Management and Research (SFIMAR) is submitted by Mr. Sumeet Dabreo to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of Masters in Management Studies (MMS).

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Thanks and best regards, Vaibhav Shah

	Corporate Galaxy Human Capital	Сснс
C	Certificate of Internship	R
This certificate is presented to Institute St. Francis Institute	Aadítya Bhandarí of Managementand Research, Mumbai Co	urse PGDM 1st year
for successfully completing the under the mentorship of		
from1st May 2020	to 30th June 2020	
DATE	Marketing Management DOMAIN	SIGNATURE
	www.CorporateGalaxy.com	



CERTIFICATE OF TRAINING

This is to certify that Mr. Abhishek Sunil Shastri, Student of St. Francis Institute of Management & Research, undertook a summer internship project with the Sales Department from May 1, 2020 to June 30, 2020.

The project was in part fulfilment of educational course/curriculum requirements.

Gajanan Shirke Founder and Managing Director, Hotel Seventh Sense

CERTIFICATE

Ce	ertificate of Internship	
This certificate is presented to $_$	Abuzar Khan	
Institute St. Francis Institute of	Management and Research, Mumbai Course	PGDM 1st year
for successfully completing the in	nternship at Corporate Galaxy Human Capital	
	Mr. Anuj Nath Galgotia, CEO	
from28th April 2020	to28th June 2020	-
11 July 2020	Marketing Management	LiNeth
DATE	DOMAIN	SIGNATURE
	www.CorporateGalaxy.com	
	and the second s	



TO WHOMSOEVER IT MAY CONCERN

Ref No. : WBX/003/2021

20th July, 2020

This is to certify that Ms. Alankruta Sirdeshpande, a student of St. Francis Institute of Management and Research, Mumbai, India has successfully completed internship programme at this Firm from 14th May, 2020 to 30th June, 2020. During the period of this internship programme with us the candidate was found punctual, hardworking and inquisitive.

We wish the candidate every success in life.

For Webboxstudios



Partner - Ian Pereira



Experience Letter

Internship Work Experience Letter

Date: 20th July 2020

JoyfulEncounters Technology Solutions Inc. (d/b/a "Jetsdigital") 30 Elm Drive East, Mississauga, ON, Canada, L5A 4C3

To Whomsoever it may Concern

This is to certify that Mr. Allison Pereira worked at Jetsdigital as an Intern in the role of Social Media Analyst during the period of 18th May 2020 to 17th July 2020.

Listed below are his key roles and responsibilities:

- Plan and Execute Social Media Marketing strategy for a new Digital Marketing agency and to be launched Online Career Portal
- Build Social Media agency templates and client documentation
- Grow and expand company social media presence on platforms including Facebook, LinkedIn, Twitter, and Instagram
- Research and monitor activities of company competitors using company provided tools and techniques
- Create and distribute engaging written or graphic content in the form of e-newsletters, video and blog content and social media messages

Allison has shown initiative that's necessary for successful implementation of the projects and tasks he was assigned to. He has excellent skills in content research and presentation. He is willing to learn new tools, is proactive and has excellent work ethics.

If you have any further questions concerning his internship work experience, please reach out to me via e-mail at swithin@jetsdigital.com

Sincerely, Swithin Pais

Company Representative	(Sign)	Swithin Pais	
Company Representative	(Print)	Swithin Pais	
Date:	07/21/2		





[OutLive] [At Virar, Mumbai, MH, 401301] [8698773206] [outlivecg@gmail.c om] [GSTIN: 27CJEPP3319N1ZS

Date - 3rd July 2020

[Certificate of Internship]

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Alvies Tuscano has successfully completed his Summer project on "<u>Customer satisfaction study of Local Grocer vis-a-vis its competitors</u>" for a period of 3 months. i.e. from 1st April 2020 to 30th June 2020.

During this period, Alvies was a part of Local Grocer's Feedback Analysis team to understand the customer suggestions and complaints. He demonstrated good Analytical skills and was able to pitch in a value to the strategies the ongoing operations.

We wish him all the luck for his future endeavors.

Kind regards Elton Pereira (Co-Founder)

COMPANY CERTIFICATE

	Corporate Galaxy Human Capital	CGHC
(Certificate of Internship	R
This certificate is presented to	Aniket Waje	
Institute St. Francis Institute	of Management and Research, Mumbai Co	ourse PGDM 1st year
for successfully completing th	e internship at Corporate Galaxy Human C	apital
under the mentorship of	Mr. Anuj Nath Galgotia, CEO	
from 28th April 2020	to28th June 2020	
11 July 2020	Marketing Management	LiNda
	DOMAIN	SIGNATURE

 $_{\rm Page} 2$

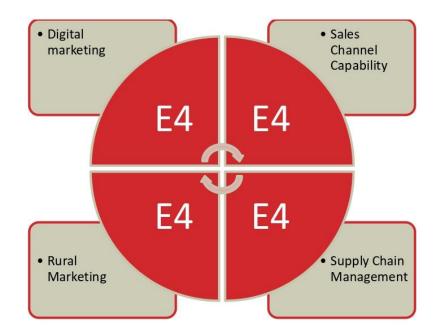
E4 Development & Coaching Ltd, 67/AB, Ground Floor, Bhawani Shankar Road, Dadar (W), Mumbai 400048.





Dear Educator / Sales & Marketing Colleague / Corporate Talent Recruiter

This is to certify that Mr/ Ms **Apurva Patil** representing **St. Francis Institute of Management and Research** college located at **Mumbai** has successfully completed the E4 Summer Intern Program from 1st May 2020 to 30th June 2020 and has been inducted on the following areas of work through an online facilitation program at E4.



We wish the student all the very best and a successful career ahead.

For E4 Development & Coaching Ltd

Bhushan Lawande

Founder & MD

<u>www.e4india.com</u> This is a computer-generated mail and does not require a signature.

One_{Solutions}

CERTIFICATE OF INTERNSHIP

This is to certify that Mr <u>Benson Gracias</u> has worked as a Marketing Intern from the month of <u>27.04.2020</u> to <u>30.06.2020</u>. He showed vehement efforts and contributed and taken part in various marketing campaigns provided by Onex Solutions. We found him to be diligent and disciplined and wish him all the best for his future endeavour.



Director

DIPAK H AGARWAL FOUNDER & CEO, Onex Solutions

COMPANY CERTIFICATE

	Corporate Galaxy Human Capital	CGHC
	Certificate of Internship	
This certificate is presented	to Cherry Edison	
Institute St. Francis Institu	ute of Management and Research, Mumbai Cour	'se_ MMS1st year
for successfully completing	the internship atCorporate Galaxy Human Capi	tal
under the mentorship of	Mr. Anuj Nath Galgotia, CEO	
from 28th April 2020	to 28th June 2020	
from28th April 2020	to 28th June 2020 Marketing Management	LiNeth



July 13, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Christeena Vincent Aloor has completed her internship training in Enterprise Sales Division of Canon India Private Limited from May 01, 2020 to June 30, 2020.

During this internship tenure, Christeena studied and presented a report on 'A study on user preference of MFD & identity prospects for Canon BIS in current market scenario'. She is a keen learner and willing to grow in her career which she displayed by taking additional responsibilities and working independently with her ideas.

Her reporting manager was Prasad Lawoo Yeram- Area Business Manager-Enterprise Sales, Business Imaging Solutions Center.

With Best Wishes.

Yours faithfully, For Canon India Pvt. Ltd

inn

Shikha Rai Vice President HR Operations Division

CANON INDIA PVT LTD Corporate Office : 7th Floor, Tower B, Building # 5, DLF Epitome, DLF Phase III, Gurgaon - 122002, Haryana, India. Tel : 0124-4160000 Fax : 0124-4160011 in.canon Registered Office: Unit No. 214 to 218, 2nd Floor, Narain Manzil , Barakhamba Road, Connaught Place, New Delhi-110001, India. Tel : 011-47192613 Fax : 011-47192611 CIN : U74899DL1996PTC083770

OneSolutions

CERTIFICATE OF INTERNSHIP

This is to certify that Mr <u>Cleon Rebello</u> has worked as a Marketing Intern from the month of <u>27.04.2020</u> to <u>30.06.2020</u>. He showed vehement efforts and contributed and taken part in various marketing campaigns provided by Onex Solutions. We found him to be diligent and disciplined and wish him all the best for his future endeavour.



Onex Solutions Pvt. Ltd. 2.2912

DIPAK H AGARWAL FOUNDER & CEO, Onex Solutions



CERTIFICATE OF INTERNSHIP

This is awarded to

DAVID SHETTY

MMS

St.Francis Institute Of Management and Research for completing an internship with Textile Value Chain from 16th May,2020 to 15th July,2020

During the course of the internship , he has shown great amount of responsibility , sincerity, a genuine willingness to learn and a zeal to take on a new assignments and challenges.

We appreciate his hard work and wish him all the very best for his future.

Oigna JIGNA SHAH Founder of TVC

Sr. No- 192348



To Whomsoever it may Concern

This is to certify that Mr. Harren Noronha has done his internship in Digital Marketing at Salesdude Mobile Solutions Pvt. Ltd from 1st May to 30th June 2020.

He has worked on project titled "**Online Demand Generation**". The Project was aimed to implement **Inbound Marketing** campaign, As a part of the project, He worked closely to Content strategist, created Inbound marketing content by understanding the buyer persona.

During the internship he demonstrated writing skills with a self-motivated attitude to learn new things. His performance exceeded expectations and was able to complete the project successfully on time.

We wish him all the best for his future endeavor.

Suvasish Sarkar Project Manger

> #677, 1st floor,13th Cross Rd, 1st Sector, HSR Layout, Bengaluru, Karnataka 560102

info@salesdude.in www.salesdude.in

COMPANY CERTIFICATE



Date:30/06/2020

EXPERIENCE CERTIFICATE

It is certified that Mr. Harshil Dhabalia has worked with M/s Mumbai Space Realty LLP as an intern for two months from 01/05/2020 to 30/06/2020. During his job tenure he performed very well and always achieved assigned targets and tasks with devotion and passion. We found him committed, honest and efficient professional with positive attitude in the sales department.

Thanks & Regards,

For, M/s Mumbai Space Realty LLP

Authorised Signatory

Office No.103, Jai Sai Govind Bhuvan, Mathuradas Road, Kandivali West Station, Mumbai: 400 067 Email:info@mspacerealty.com Website:www.mspacerealty.com

COMPANY CERTIFICATE

Certificate of Appreciation



This is to certify that

Isha Keniya

from **St.Francis Institute of Management and Research** and Intern ID: **26031936**, has succesfully completed Her **Marketing Executive** Internship from **4/23/2020** to **6/24/2020**. During the internship she demonstrated good management and technical skills with a self motivated attitude to learn new things.Her performance exceeded expectations and was able to complete core parts of the project on time. We take this opportunity to thank and wish her all the best for Her future endeavours.



SHIVAM TIWARI FOUNDER & CEO

VISHWA BADIANI Human Resource Manager



THIS CERTIFICATE IS PROUDLY PRESENTED TO:

Mr. Jeffer Mich Reshance Jerome

has completed GreyChalk work from home summer Internship at GreyChalk from 25th April 2020 to 30th June 2020.

We found him sincere, hardworking, dedicated, team player, and result-oriented. he worked well as **Content Developer** at GreyChalk during his tenure. We take this opportunity to thank him and wish him all the best for his future

SayanHalber

SAYAN HALDER (C.T.O GreyChalk)

GREYCHALK

info@amensolutions.in



To whomever it may concern

This is to certify that **Mr. Chithemparamvilayil Jenny Thankappan** from St. Francis Institute of Management And Research, Borivli has completed his Summer Internship at Amen Solutions from 1st May, 2020 to 30th June, 2020

During internship he was exposed to various activities in Social media marketing. We found him extremely inquisitive and hardworking. He was very much interested to learn the functions of our core division and also willing to put his best efforts and get into the depth of the subject to understand it better.

His association with us was very fruitful and we wish him all the best in his future endeavors.

Thanking you,

Jerin Thankappan Co-Founder Amen Solutions.

SOLUTIONS Let it be done

amensolutions

www.amensolutions.in

One Solutions

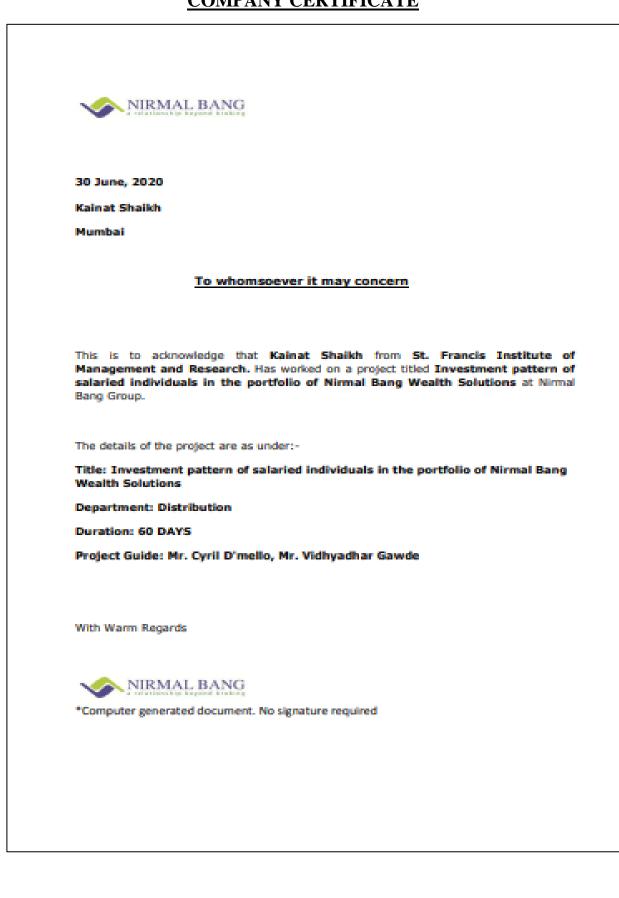
CERTIFICATE OF INTERNSHIP

This is to certify that Miss <u>Jesuita Alvares</u> has worked as a Marketing Intern from the month of <u>27.04.2020</u> to <u>30.06.2020</u>. She showed vehement efforts and contributed and taken part in various marketing campaigns provided by Onex Solutions. We found her to be diligent and disciplined and wish her all the best for her future endeavour.



Onex Solutions Pvt. Ltd.

DIPAK H AGARWAL FOUNDER & CEO, Onex Solutions



One Solutions

CERTIFICATE OF INTERNSHIP

This is to certify that Miss <u>Karen Fernandes</u> has worked as a Marketing Intern from the month of <u>27.04.2020</u> to <u>30.06.2020</u>. She showed vehement efforts and contributed and taken part in various marketing campaigns provided by Onex Solutions. We found her to be diligent and disciplined and wish her all the best for her future endeavour.



DIPAK H AGARWAL FOUNDER & CEO, Onex Solutions

ImpactGuru

TO WHOMSOEVER IT MAY CONCERN

Date: 29th June, 2020

This is to certify that **Lords Luis Dias** has successfully completed his tenure as a Business Development Consultant from 25th April 2020 to 25th June 2020 at Impact Guru Technology Ventures Pvt. Ltd. His performance during the tenure was found to be satisfactory.

We wish him all the very best for his future endeavors.

Regards,

71.

Sandeep Kumar Tripathy (Senior VP Business Development) Impact Guru Technology Ventures Pvt. Ltd

> Impact Guru Technology Ventures Private Limited 101, Jai Singh Business Center, 119, Sahar Rd, Andheri East, Mumbai, Maharashtra 400099

	2	Corp	orate Galaxy uman Capital	ССН	
	Ce	ertificat	e of Internship		
	ficate is presented to		hia Rodrigues		
	St, Francis Institute of	Management a	od Research, Mumbai	ourse_MMS1styear	
Institute for succes	sfully completing the in	nternship at	Corporate Galaxy Human (Capital	
for succes	sfully completing the in mentorship of	12	Corporate Galaxy Human (Nath Galgotia, CEO		
for succes	20	12			
for succes under the	mentorship of 28th April 2020	Mr. Anuj to	Nath Galgotia, CEO		-





June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Manish Patil has completed his internship training in Enterprise Sales Division of Canon India Private Limited from May 01, 2020 to June 30, 2020.

During this internship tenure, Manish prepared a study on 'Change in Business Dynamics in Current Market Scenario'. He was found to be very innovative and sincere with his work.

His reporting manager was Prasad Lawoo Yeram- Area Business Manager-Enterprise Sales, Business Imaging Solutions Center.

With Best Wishes.

Yours faithfully, For Canon India Pvt. Ltd

Linn

Shikha Rai Vice President HR Operations Division

		Corporate Ga Human Cap	laxy ital	СС	
	2	Certificate of Inte	rnship		
This certi Institute	ficate is presented to St. Francis Institut	Nandini Gi	20 00 000 000	e PGDM 1st year	
Institute _	5.	of Management and Research, Mu	20 00 000 000		
Institute _ for succes	St. Francis Institut	of Management and Research, Mu	mbai Cour s Ilaxy Human Capita		
Institute _ for succes	St. Francis Institut	of Management and Research, Mu	mbai Cours Ilaxy Human Capita Intia, CEO		
Institute for succes under the	St. Francis Institut sfully completing th mentorship of 28th April 2020	of Management and Research, Mu e internship atCorporate Ga Mr. Anuj Nath Galgo	mbai Cours Ilaxy Human Capita Otia, CEO		



June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Nachiket Bane has completed his internship training in Enterprise Sales Division of Canon India Private Limited from May 01, 2020 to June 30, 2020.

During this internship tenure, Nachiket prepared a study on 'Lead Generation Using Social Media'. He was found to be sincere with excellent communication and presentation skills.

His reporting manager was Nilesh Subhash Narvekar- Area Business Manager-Enterprise Sales, Business Imaging Solutions Center.

With Best Wishes.

Yours faithfully, For Canon India Pvt. Ltd

ikno

Shikha Rai Vice President HR Operations Division

CANON INDIA PVT LTD Corporate Office : 7th Floor, Tower B, Building # 5, DLF Epitome, DLF Phase III, Gurgaon - 122002, Haryana, India. Tel : 0124-4160000 Fax : 0124-4160011 in.canon Registered Office: Unit No. 214 to 218, 2nd Floor, Narain Manzil , Barakhamba Road, Connaught Place, New Delhi-110001, India. Tel : 011-47192613 Fax : 011-47192611 CIN : U74899DL1996PTC083770



THIS CERTIFICATE IS PROUDLY PRESENTED TO:

Nikita Angane

has completed GreyChalk work from home summer Internship at GreyChalk from 25th April 2020 to 30th June 2020.

We found her sincere, hardworking, dedicated, team player, and result-oriented. she worked well as **Content Developer**at GreyChalk during her tenure. We take this opportunity to thank her and wish her all the best for her future

Sayan Halber.

SAYAN HALDER (C.T.O GreyChalk)



+ImpactGuru

TO WHOMSOEVER IT MAY CONCERN

Date: 29th June, 2020

This is to certify that **Parth Patel** has successfully completed his tenure as a Business Development Consultant from 25th April 2020 to 25th June 2020 at Impact Guru Technology Ventures Pvt. Ltd. His performance during the tenure was found to be satisfactory.

We wish him all the very best for his future endeavors.

Regards,

Sandeep Kumar Tripathy (Senior VP Business Development) Impact Guru Technology Ventures Pvt. Ltd

> Impact Guru Technology Ventures Private Limited 101, Jai Singh Business Center, 119, Sahar Rd, Andheri East, Mumbai, Maharashtra 400099

<section-header>



CERTIFICATE OF INTERNSHIP

This is awarded to

REHANA SHAIKH

MMS - Marketing

St Francis Institute of Management & Research for completing an internship with Textile Value Chain from 7th May,2020 to 6th July,2020

During the course of the internship, she has shown great amount of responsibility, sincerity, a genuine willingness to learn and a zeal to take on a new assignments and challanges.

We appreciate her hardwork and wish her all the very best for her future

Digna JIGNA SHAH Founder of TVC



▶ is hereby granted to:

Mr. Rommel S. Gonsalves

to certify that he has completed to satisfaction

"Internship in marketing management systems services to packaging clients

Period: - May to June 2020 Certificate issue : June 2020 Certificate number: INV/H/08

Arnold Colaco

Authorized signatory

nvestè

Investè Consulting, 103, Tirupati Trade Centre, Navghar, Vasai (E) Dist Palghar, MS 401210



To Whomsoever It May Concern

This letter is to certify that **Roshni Naik** has successfully completed her internship program with Finnovate Financial Services Pvt Ltd. Her internship tenure was from 04th May 2020 to 30th June 2020. She was working with Marketing Team and was actively & diligently involved in the projects and tasks assigned to her.

During the span of training, we found her to be hardworking person.

We wish her the very best in her future endeavours.

Sincerely,

Finnovate Financial Services Pvt. Ltd.

Minal Savla

CIAL SA MUMBAI

VP – Special Projects

Date: 30th June 2020

39 Blue Rose Industrial Estate, W.E. Highway, Borivali (East), Mumbai 400 066, India www.finnovate.in | O : 9820273605



1st July, 2020

Internship Certificate

This is to certify that Sagar Shetty was associated with Avanti Learning Centres as a Business Development Associate Intern from 26th April, 2020 to 25th June, 2020.

We wish him the very best in all future endeavours.

Regards,

Kniha D

Krishna Ramkumar Co-founder and CEO, Avanti Phone: +91 98192 07397 Email: krishna@avanti.in

501, Rajghor Empire, J.V. Road, Ghatkopar West, Mumbai – 400086 Registered Office: 16 Pashchimi Marg, Vasant Vihar, New Delhi - 110057 Ph: 82 680 49991 | Email: info@avanti.in CIN No - U80904DL2012PTC244516

Avanti

1st July, 2020

Internship Certificate

This is to certify that Sandesh Dubey was associated with Avanti Learning Centres as a Business Development Associate Intern from 26th April, 2020 to 25th June, 2020.

We wish him/her the very best in all future endeavours.

Regards,

Kilhaj

Krishna Ramkumar Co-founder and CEO, Avanti Phone: +91 98192 07397 Email: krishna@avanti.in

501, Haighor Empire, J.V. Roed, Ghatkopar West, Mumbal – 400086 Ph. 82 680 49991 | Email: Info@ayanil.in

Registered Office: 16 Pashchimi Marg, Vasant Vihar, New Delhi - 110057 CIN No - U608010L2012PTC21/ 516 From: Charu Shreya /HRMG/IBANK/ANDH charu.shreya@icicibank.com
To: Shivamdgite1@gmail.com
Date: Jul 27, 2020, 2:27 PM
View security details

Dear Shivam Gite,

Greetings from ICICI Bank!

Congratulations on successfully completing your internship with Retail Banking Group at ICICI Bank from May 22, 2020 to July 06, 2020. This is to certify that during this period you worked under the guidance of ASHISH NAIK.

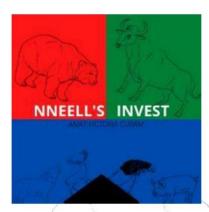
We hope you had a great learning experience and wish you luck for your future endeavors.

Kind regards,

Charu Shreya

Manager-Human Resources

Company Certificate



Date :12th JULY 2020

CERTIFICATE OF INTERNSHIP

This is to certify that **SONAL YADAV** has done an internship at NNEELL'S INVEST from 1st MAY 2020 to 2nd JULY 2020 on DIGITAL MARKETING under the guidance of Neel Patel.

We found him/her to be a self-starter who is motivated, duty bound, and hard working. He/She worked sincerely on his/her projects and assignments and his/her performance was par excellence.

We wish him/her best of luck for the future.



(owner)



June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Swarup Shetty** has completed his internship training in Enterprise Sales Division of Canon India Private Limited from **May 01, 2020 to June 30, 2020**.

During this internship tenure, Swarup prepared a study on 'Lead Generation using social media". He is a quick learner and is very focused towards his work.

His reporting manager was **Prasad Lawoo Yeram- Area Business Manager-Enterprise Sales**, **Business Imaging Solutions Center**.

With Best Wishes.

Yours faithfully, For Canon India Pvt. Ltd

hh

Shikha Rai Vice President HR Operations Division

CANON INDIA PVT LTD

Corporate Office : 7th Floor, Tower B, Building # 5, DLF Epitome, DLF Phase III, Gurgaon - 122002, Haryana, India. Tel : 0124-4160000 Fax : 0124-4160011 in.canon Registered Office: Unit No. 214 to 218, 2nd Floor, Narain Manzil , Barakhamba Road, Connaught Place, New Delhi-110001, India. Tel : 011-47192613 Fax : 011-47192611 CIN : U74899DL1996PTC083770

Company Certificate

KindBeings

B-1026, Shastri Nagar, Delhi -110052, India.

Date: 30th June, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Vishal Lakaram Ramina has successfully completed his Summer project on "A comparative study of CSR activities and spending of 1000 companies as per NSE market index for KindBeings" for a period of two months i.e. from 20th April, 2020 to 30th June, 2020.

During the period, he supported various strategy consulting projects. During the course of internship, he has shown great amount of responsibility, sincerity and a genuine willingness to learn and zeal to take on new assignments & challenges. In particular, his coordination skills and communication skills are par excellence and his attention to details is impressive.

We wish him all the best for further assignments.

With regards,

Himanshu Gupta Principal Consultant KB Services (KindBeings)

SUMMER-PROJECT-2020 CERTIFICATE 06/08/2020

This is to certify that the Project Report titled "<u>A study on</u> <u>Telecommunication Service providers during covid 19 in Mumbai city</u>" with special Reference to Mumbai City" at St. Francis Institute Management and Research_is submitted by Sandeep Shajan (Roll no 88) to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of the degree of Master of Management Studies.

To the best of my knowledge in reference with the candidate's own declaration, it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Dr. Simeon Simon Associate Professor

CERTIFICATE

This is to certify that the Project Report titled "ONLINE RETAILING- CONSUMER PERCEPTION IN INDIA" at St. Francis Institute of Management and Research is submitted by ASHWINI YADAV to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of MASTER OF MANAGEMENT STUDIES.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Mon, Aug 31, 10:52 PM (11 hours ago) 🧃

Simeon Simon to me +

SUMMER-PROJECT-2020 CERTIFICATE

06/08/2020

This is to certify that the Project Report titled "THE STUDY ON CONSUMER'S RETAIL SHOPPING EXPERIENCE with special Reference to Mumbai City" at St. Francis Institute Management and Research is submitted by SaurabhKadam (Roll no 90) to St. Francis Institute of Management and Research for the partial fulfillment of the requirement of Mumbai University for award of the degree of Master of Management Studies.

To the best of my knowledge in reference with the candidate's own declaration, it is his/ her original work; I therefore approve the same and wish him/

her all the best for his/ her future endeavors.

Dr. Simeon Simon Associate Professor

SUMMER-PROJECT-2020 CERTIFICATE

This is to certify that the Project Report titled "<u>Influence of Advertisement on</u> <u>Consumer Brand Preference with reference to Mumbai City</u>" at <u>St. Francis Institute</u> <u>of Management and Research</u> is submitted by <u>Selvakumar Shivakumar</u> <u>Karuneegar</u> to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge in reference with candidate declaration, it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Dr Simeon S Simon

Associate Professor

18/07/2020

7/27/2020

Gmall - SUMMER-PROJECT-2020



Shalkey Fernandes <shalkeyfernandes17@gmail.com>

SUMMER-PROJECT-2020

1 message

Simeon Simon <simeonsimon2009@gmail.com> To: Shalkey Fernandes <shalkeyfernandes17@gmail.com> Mon, Jul 20, 2020 at 12:28 PM

SUMMER-PROJECT-2020

CERTIFICATE

-

Date: 20/07/202

This is to certify that the Project Report titled "A STUDY ON CONSUMER BEHAVIOUR TOWARDS ONLINE RETAILING IN EMERGING SCENARIO IN MUMBAI" at St Francis Institute of Management and Research is submitted by Shalkey Fernandes to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge in reference with candidate declaration, it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Thanks & Regards

Dr Simeon S Simon Associate Professor SFIMAR 7/31/2020

Gmail - Summer project Certificate 2020

M Gmail

Shivani Mohite <shivanimohite07@gmail.com>

Summer project Certificate 2020

1 message

Simeon Simon <simeonsimon2009@gmail.com> To: Shivani Mohite <shivanimohite07@gmail.com> 20 July 2020 at 12:07

Summer project Certificate 2020

This is to certify that the Project Report titled **"A study on Recent Trends and Practices in Educational** Institutions during Covid-19 in Mumbai" at St Francis Institute of Management and Research is submitted by Shivani Mohite to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge in reference with candidate declaration, it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Thanks & Regards Dr Simeon S Simon Associate Professor

20/07/2020

This is to certify that the Project Report titled **"A Study on Media Reach effectiveness of Impact Guru"** At **Impact Guru Technology Pvt. Ltd**. is submitted by **Sushant Balu Govind** to St. Francis Institute of Management & amp; Research for the partial fulfilment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavours.

Dr. Vaishali Kulkarni

Project Guide

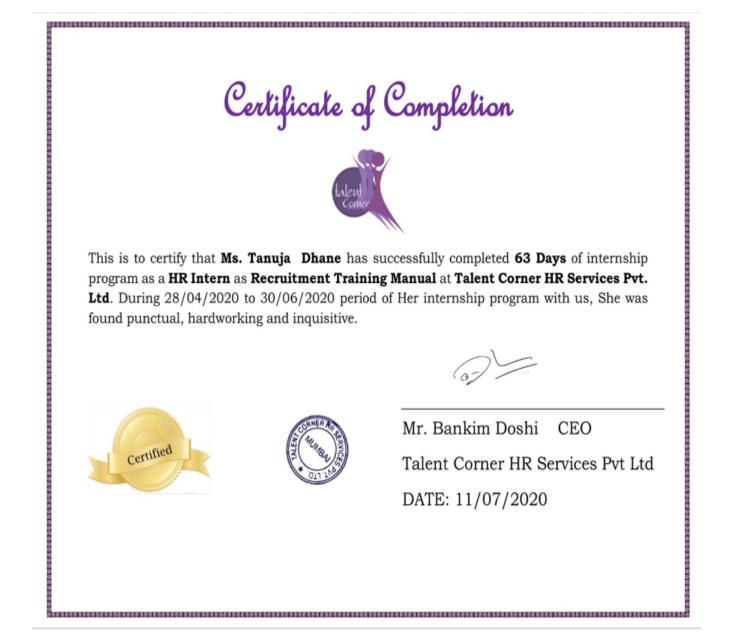
SUMMER-PROJECT-2020 CERTIFICATE

This is to certify that the Project Report titled "To study potential impact of COVID -19 impact on FMCG sector"

at St. Francis Institute Of Management And Research is submitted by Sushant Suryanarayan Mishra for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Dr. Vaishali Kulkarni Project Guide





Plot No 279, Khalsa Nivas, Near Trivani Nagar, Kurar, Malad (E), Mumbai - 400097

info@conscript.net

www.conscript.net

9137070803

9th July, 2020

TO WHOM IT MAY CONCERN

This is to certify that SWIDEL DCOSTA has satisfactorily completed her internship from 7th May 2020 to 7th July, 2020 with Conscript HR Advisors Pvt Ltd.in the field of Human Resources.

During the course of her internship we found her able and a highly motivated employee.

We wish her best of luck for future endeavours

Sincerely,

Harjeet Singh CEO Conscript HR Advisors Pvt Ltd

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interview blitz	Experience Letter
Internship Work Exp	perience Letter
Date: 20 th July 2020	
JoyfulEncounters Technology Solutions Inc.	
(d/b/a "InterviewBiltz")	
30 Elm Drive East Mississauga, ON,	
Canada, L5A 4C3	
To Whomsoever it m	nay Concern
This is to certify that Mr. Aditya D'Costa worked at in	nterviewBlitz as an intern in the role of
Human Resource Specialist during the period of 18*	May 2020 to 17 th July 2020.
Listed below were his key roles and responsibilities:	
 Research and Create content for InterviewBil topics 	tz webpages on Human Resources related
Create Interview Panel Onboarding forms an	
 Post HR related content relevant to Interview 	
 Identify and reach out to Expert Interview Pai Research and publish a report on Interview a Covid-19 job market in Canada 	
Aditya has shown initiative that's necessary for succ	essful implementation of the projects and
tasks he was assigned to. He has excellent skills in (content research and presentation. He is
willing to learn new tools, is proactive and has excell	ient work ethics.
If you have any further questions concerning his inte me via email at <u>swithin@jetsdigital.com</u>	rnship work experience, please reach out to
Sincerely,	
Swithin Pals	
Company Representative (Sign)&within Pain	L.
Company Representative (Print) Swithin Pais	
Date: 07/21/2020	

		Corporate Galaxy Human Capital	ССНС
	Ce	rtificate of Internship	
This certifi		Annal Ponraj Nadar	
1 ms cortin	cate is presented to	e derede z erer eg e redeter	
	•		urse PGDM 1st year
Institute	•	Aanagement and Research, Mumbai Co	
Institute for success	St. Francis Institute of N	Aanagement and Research, Mumbai Co	
Institute for success under the 1	St. Francis Institute of M	Aanagement and Research, Mumbai Co ternship at Corporate Galaxy Human Ca	
Institute for success under the 1 from	St. Francis Institute of M fully completing the in mentorship of 7th May 2020	Annagement and Research, Mumbai Co ternship at Corporate Galaxy Human Ca Mr. Anuj Nath Galgotia, CEO to 7th July 2020	
Institute for success under the 1	St. Francis Institute of M fully completing the in mentorship of 7th May 2020	Nanagement and Research, Mumbai Co ternship at Corporate Galaxy Human Ca Mr. Anuj Nath Galgotia, CEO	
Institute for success under the 1 from 11 July 2	St. Francis Institute of M fully completing the in mentorship of 7th May 2020	Aanagement and Research, Mumbai Co ternship at Corporate Galaxy Human Ca Mr. Anuj Nath Galgotia, CEO to 7th July 2020 Human Resources	
Institute for success under the 1 from 11 July 2	St. Francis Institute of M fully completing the in mentorship of 7th May 2020	Aanagement and Research, Mumbai Co ternship at Corporate Galaxy Human Ca Mr. Anuj Nath Galgotia, CEO to 7th July 2020 Human Resources DOMAIN	



Flat 5 Gulistan E Hind Chsl, JVPD Scheme, Juhu Circle, Mumbai 400049 8849252454, 9987398314 unionjobhub@gmail.com

Website: unionjobhub.com

Dear Priya Upadhyay,

This is to certify that Priya Upadhyay has Successfully completed Summer Internship with Union Job Hub and Services with the project title The study of recruitment and selection process of union job hub for 2 months I.e., 4th May 2020 to 1st July 2020 studying in PGDM – Human Resources Enrollment no: SFPGDM19210040 under the guidance of industrial guide Ms. Zehra Unawala Founder and Corporate Trainer Union Job Hub and Services and Juned Sindhi Confounder Union Job Hub and Services.

She has done a great work with ambitious and aspiration of learning new things and developing skills in the Internship.

We hereby also would like her to join in future and will let you know for her pre placement offer for her.

Sincerely, Zehra Unawala

Founder and Corporate Trainer



Xahaannawala

UNION JOB HUB AND SERVICES



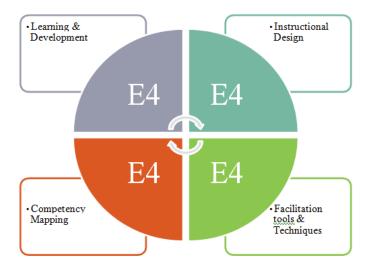




E4 Development & Coaching Ltd, 67/AB, Ground Floor, Bhawani Shankar Road, Dadar (W), Mumbai 400048.

Dear Educator / Human Resource Colleague / Corporate Talent Recruiter

This is to certify that Ms **Karen Silveira** representing **St. Francis Institute of Management and Research** College located at **Mumbai** has successfully completed the E4 Summer Intern Program from 1st May 2020 to 30th June 2020 and has been inducted on the following areas of work.



We wish the student all the very best and a successful career ahead.

For E4 Development & Coaching Ltd

Bhushan Lawande

Founder & MD

www.e4india.com This is a computer-generated mail and does not require a signature. Note: (The below mentioned format of **Company Certificate** is provided in case company asks for the format of the certificate/company doesn't have its own certificate format else company can issue the certificate in their own format)



Date: June 30,2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Khushbu Diwan has successfully completed her Summer project on "To study the Performance Management System" with Pioneer Property Zone Services Pvt Ltd. for a period of Two months. i.e. from May 02,2020 to June 30,2020.

During this period, we found her sincere, honest & hardworking.

We wish her all the best for further assignments.

For Pioneer Property Zone Services Pvt Ltd.

From Department: Human Resources

This is a computer-generated letter and NO signature is required



Date: June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Nihit Joseph Cyrill has successfully completed his Summer project on "A study on training and development" with Pioneer Property Zone Services Pvt Ltd. for a period of Two months. i.e. from May 02,2020 to June 30,2020.

During this period, we found him sincere, honest & hardworking.

We wish him all the best for further assignments.

For Pioneer Property Zone Services Pvt Ltd.

From Department: Human Resources

This is a computer-generated letter and NO signature is required.



Pioneer Property Zone Services Pvt. Ltd. 401, Business Square, Solitaire Corporate Park, Chakala, Andheri (East), Mumbai - 400093. T: +91 22 40664600 W: www.ppz.co.in MUMBAI | DELHI | BANGALORE | HYDERABAD | DEHRADUN | LUCKNOW | CHENNAI | PUNE | AHMEDABAD

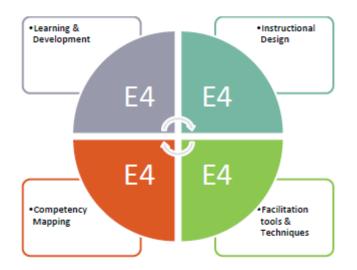
E4 Development & Coaching Ltd, 67/AB, Ground Floor, Bhawani Shankar Road, Dadar (W), Mumbai 400048.





Dear Educator / Human Resource Colleague / Corporate Talent Recruiter

This is to certify that Mr/ Ms Nikhil Jose representing St. Francis Institute of Management and Research college located at Mumbai has successfully completed the E4 Summer Intern Program from 1st May 2020 to 30th June 2020 and has been inducted on the following areas of work .



We wish the student all the very best and a successful career ahead.

For E4 Development & Coaching Ltd

Bhushan Lawande

Founder & MD

www.e4india.com This is a computer-generated mail and does not require a signature.



Priyanka Mestry <priyanka.mestry19@gmail.com>

Internship Completion email

Aakash Mahalkari <aakash.mahalkari@impactguru.com> To: priyanka.mestry19@gmail.com Tue, Jun 23, 2020 at 8:37 PM

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Prianka Mestry has successfully completed an internship as a Human resource Intern from 7th April 2020 to 10th June 2020 at Impact Guru Technology Ventures Pvt. Ltd.

We wish her all the very best for her future endeavors.

ImpactGurui Warm Regards, Aakash Mahalkari Assistant Manager -Human Resource Mob: +91 9167062469 Incubated at the Harvard Innovation Lab, USA and PACT at Impact Hub, Singapore Follow Impact Guru on Facebook, Twitter; Watch Impact Guru being featured on CNBC Young Turks Website: www.impactguru.com

COMPANY CERTIFICATE

	Corporate Galaxy Human Capital	ССНС
(Certificate of Internship	
This certificate is presented to	Priyal Kotian	
Institute St. Francis Institute	of Management and Research, Mumbai ${\sf Co}$	ourse_PGDM 1st year
for successfully completing the	internship at Corporate Galaxy Human Ca	apital
under the mentorship of	Mr. Anuj Nath Galgotia, CEO	<u></u>
from 7th May 2020	to 7th July 2020	
1.1.2022	Human Resources	LiNeth
July 2020		

COMPANY CERTIFICATE



<u>Company Certificate</u>



Date: June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Relita Lewis** has successfully completed her Summer project on "A study on Employee Satisfaction towards Employee Lifecycle and Processes at Pioneer Property Zone Services Pvt Ltd" for a period of Two months. i.e. from May 02, 2020 to June 30, 2020.

During this period, we found her sincere, honest & hardworking.

We wish her all the best for further assignments.

For Pioneer Property Zone Services Pvt Ltd.

From Department: Human Resources

This is a computer-generated letter and NO signature is required.



Pioneer Property Zone Services Pvt. Ltd. 401, Business Square, Solitaire Corporate Park, Chakala, Andheri (East), Mumbai - 400093. T: +91 22 40664600 W: www.ppz.co.in MUMBAI | DELHI | BANGALORE | HYDERABAD | DEHRADUN | LUCKNOW | CHENNAI | PUNE | AHMEDABAD

A study on challenges in engaging employees during work from home conditions.



Date: June 30,2020

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Rhea D'souza has successfully completed her Summer project on "A study on challenges in engaging employees during work from home conditions" with Pioneer Property Zone Services Pvt Ltd. for a period of Two months. i.e. from May 02,2020 to June 30,2020.

During this period, we found her sincere, honest & hardworking.

We wish her all the best for further assignments.

For Pioneer Property Zone Services Pvt Ltd.

From Department: Human Resources

This is a computer-generated letter and NO signature is required.



Pioneer Property Zone Services Pvt. Ltd. 401, Business Square, Solitaire Corporate Park, Chakala, Andheri (East), Mumbai - 400093. T: +91 22 40664600 W: www.ppz.co.in MUMBAI | DELHI | BANGALORE | HYDERABAD | DEHRADUN | LUCKNOW | CHENNAI | PUNE | AHMEDABAD

COMPANY CERTIFICATE





708 / 709, Baweshar Arcade NX, Opp Shreyash Cinema, LBS Marg, Ghatkopar (W) Mumbai – 400 086 Tel – 022 42975100

18th July 2020.

SUB. COMPLETION LETTER FOR INTERNSHIP

We are glad to inform you that Ms. Simone Coutinho has successfully completed Her online internship at Talent Corner HR Services Pvt. Ltd., Mumbai for 63 days commencing from 28/04/2020 to 30/06/2020.

During her internship, She was actively involved in various assignments on project Recruitment Training Manual and understanding on working at Talent Corner HR Services Pvt Ltd.

We found her extremely inquisitive and hard working. She was also inclined to learn the functioning of our business as well as her specialization in field of HR and was willing to put her best effort to understand the subject better.

Her association with us was very fruitful and we wish her all the best for future endeavors.

For Talent Corner HR Services Pvt Ltd.

Bankim Doshi Contact No.: 9821014796

Regd. Office : 702, Adnath Tower, Sucha Park, Shanti Sudha Path, Ghatkopar (W),Mumbai - 400 077. Email : bankim@talentoorner.in Website : www.talentoorner.in CIN : U74910MH2007PTC170340

	Corporate Galaxy Human Capital	CGHC
C	Certificate of Internship	
This certificate is presented to	Sophia Gabriel	
Institute St. Francis Institute	of Management and Research, Mumbai Cou	Irse_PGDM 1st year
for successfully completing the	internship at Corporate Galaxy Human Cap	ital
under the mentorship of	Mr. Anuj Nath Galgotia, CEO	
	to 7th July 2020	
from 7th May 2020		
from 7th May 2020	Human Resources	Lind

COLLEGE CERTIFICATE

This is to certify that the Project Report titled "Study on the impact of stress on employees caused during COVID-19" at St. Francis Institute of Management and Research is submitted by Eleasha D'souza to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

Project Guide: Name & Sign : Col. Venkat Raman

College Certificate

SUMMER-PROJECT-2020

CERTIFICATE

Date:20/07/2020

This is to certify that the Project Report titled "Study on gender diversity management in the workplace" at St. Francis Institute of Management and Research is submitted by Elma Barretto to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

Project Guide: Name & Sign : Paul Alukal

COLLEGE CERTIFICATE

SUMMER-PROJECT-2020

CERTIFICATE

Date:30/07/2020

This is to certify that the Project Report titled "A Study on how technology can make Recruitment more efficient – Comparative study of E-Recruitment & Traditional Recruitment" at St. Francis Institute of Management and Research is submitted by Joanna Chettiar to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.

Project Guide: Name & Sign : Paul Alukal

SUMMER-PROJECT-2020 COLLEGE CERTIFICATE

This is to certify that the Project Report titled "<u>THE STUDY OF PROCESS OF</u> <u>RECRUITMENT AND SELECTION CONDUCTED BY UNION JOB HUB FOR ITS</u> <u>CLIENT" at UNION JOB HUB</u> is submitted by <u>PRIYA UPADHYAY</u> to

St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

COLLEGE CERTIFICATE

This is to certify that the Project Report titled "A study on the Learning and Development function in Non- Governmental Organizations" at "St. Francis Institute of Management and Research", is submitted by Rochell Bhastekar to St. Francis Institute of Management and Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of MASTER OF MANAGEMENT STUDIES.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

Project Guide: Name & Sign: Col. Venkat Raman

SUMMER-PROJECT-2020

CERTIFICATE

Date: 16/07/20

This is to certify that the Project Report titled "<u>A study of how crisis management Affects HR in</u> organization with special emphasis on creating HR policies to cope up with them" at in-house project, is submitted by Rukhsar Emanur Khan to St. Francis Institute of Management and Research for the partial fulfillment of the requirement for award of POST GRADUATE DIPLOMA IN MANAGEMENT.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.



TO WHOMSOEVER IT MAY CONCERN

Date: 24th July 2020

This is to certify that Moses Mahendra has successfully completed his tenure as an Operations Consultant from 13th April 2020 to 13th June 2020 at Impact Guru Technology Ventures Pvt. Ltd.

We wish him all the very best for his future endeavours.

Regards,

CF-N

Ankita Kumari (Senior VP Operations) Impact Guru Technology Ventures Pvt. Ltd

> Impact Guru Technology Ventures Private Limited 101, Jai Singh Business Centre, 119, Sahar Rd, Andheri East, Mumbai, Maharashtra 400099



OutLive At Virar, Mumbai, MH, 401301 8698773206 outlivecg@gmail.com GSTIN: 27CJEPP3319N1ZS

Date - 3rd July 2020

Certificate of Internship

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Jacob Antony Puthiyamadom has successfully completed his Summer project on <u>"A Study of Order Management of essential services using mobile app for Local Grocery during</u> <u>COVID 19 Pandemic</u>" for a period of 2 months. i.e. from 1st April 2020 to 30st June 2020.

During this period, Jacob Antony was a part of Local Grocer's Operations team to understand the Supply Chain problem. He demonstrated good Analytical skills and was able to pitch in a value to the strategies the ongoing operations.

We wish him all the luck for his future endeavors.

Kind regards,



Alvies Tuscaco (Co-Founder)



TO WHOMSOEVER IT MAY CONCERN

Date: 29th June, 2020

This is to certify that **Rohit Digambar Pagar** has successfully completed his tenure as a Business Development Consultant from 12th April 2020 to 30th June 2020 at Impact Guru Technology Ventures Pvt. Ltd. His performance during the tenure was found to be very good.

We wish him all the very best for his future endeavors.

Regards,

Sandeep Kumar Tripathy (Senior VP Business Development) Impact Guru Technology Ventures Pvt. Ltd

> Impact Guru Technology Ventures Private Limited

101, Jai Singh Business Center, 119, Sahar Rd, Andheri East, Mumbai, Maharashtra 400099

St. Francis Institute of Management and Research (SFIMAR)

SUMMER-PROJECT-2020

CERTIFICATE

Date: 25th July 2020

This is to certify that the Project Report titled "A Study on Machine Learning Applications in Business" is submitted by Ms. Neha Ladha MMS – IT, Roll No 68 to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is his/ her original work; I therefore approve the same and wish him/ her all the best for his/ her future endeavors.

VRao

Project Guide: Name & Sign :

Prof. Vasudha Rao

College Seal

College Certificate

This is to certify that the Project Report titled **"Study on ICT practices in Education during COVID-19"** at **St. Francis Institute of Management And Research** is submitted by **Ms. Ria Lloyd Vaz** to St. Francis Institute of Management & Research for the partial fulfillment of the requirement of Mumbai University for the award of the degree of Master of Management Studies, to St. Francis Institute of Management and Research.

To the best of my knowledge it is her original work; I therefore approve the same and wish her all the best for her future endeavors.