

1.3 CURRICULAR ENRICHMENT

CRITERION 1 CURRICULAR ASPETS

1.3 CURRICULAR ENRICHMENT

1.3.2 Percentage of students undertaking projects work/field work/internships (data for the latest completed academic year)

List of Supporting Documents

Sr.No.	Content
1	Students Internship Program detail
2	Field Visit

Summer Internship Project Report

Academic Year 2022-23

MBA Batch 2021-23

List of Students & Guide

Sr no.	Student Name	Guide Name	Specialization	Title Of The Project	Company Name	Sector
1	PIYUSH MUNJEWAR	PROF. AJAY SINGH	FINANCE	A STUDY ON FINANCIAL ANALYSIS OF PUBLIC & PRIVATE BANK	PREDICTRAM	FINANCE
2	PRANOD GAVHANE	PROF. OM SHARMA	MARKETING	SOCIAL MEDIA MARKETING FOR MULTIFIT WEELNESS PVT LTD	MULTIFIT WEELNESS PVT LTD	SOCIAL MEDIA
3	ATHARVA AWACHAT	PROF. OM SHARMA	MARKETING	UNDERSTANDING BUYERS MOTIVE AT GOEL GANGA ASSJE	GOEL GANGA DEVELOPMENTS	REAL ESTATE
4	SIDDHESH MURKAR	PROF. AJAY SINGH	FINANCE	EQUITY ANALYSIS WITH REFERENCE TO AUTOMOBILE	AJITYA BIPLA SUN LIFE INSURANCE	FINANCE
5	BABURAO SHINDE	PROF.	MARKETING	BUYING BEHAVIORS OF FARMERS WHILE PURCHASING PANAMA INSECTICIDE	SWAL CORPORATION LTD	MANUFACTURING
6	POONAM GOSAVI	PROF.	OPERATIONS & SUPPLY CHAIN	A STUDY ON CONSUMER PERCEPTION TO THE BRAND OF VADILAL ICE-CREAM		CONSUMER BEHAVIOUR
7	PRAJVAL PATIL		MARKETING	COMPETITIVE ANALYSIS OF AGRI PROCUREMENT UNDER FPO	SAMUNNATI	AGRI
8	SURAJ NIMBALKAR	PROF. GANESH TANJU	MARKETING	TO ANALYZA THE GENERAL TRADE IN MAPRO FOOD PRODUCT	MAPRO	FOOD PROCESSING
9	SHUBHANGI NIKAS	PROF. GANESH TANJU	FINANCE	A COMPARATIVE STUDY ON HEALTH INSURANCE POLICIES	BAIAJ FINSERV LTD	FINANCE

10	SHREYAS HARGUDE	PROF. OM SHARMA	MARKETING	A STUDY ON SEARCH ENGINE OPTIMIZATION & WEB DEVELOPMENT	BRAND ESSENCE	IT
11	VIKRAM TILKAR	PROF. AJAY SINGH	FINANCE	TO STUDY THE LOAN ORIGINATION SYSTEM, LOAN MANAGEMENT SYSTEM WITH RESPECT	EBICASH FINANCIAL TECHNOLOGIES	FINANCE
12	TUSHAR BATHOD	PROF. OM SHARMA	MARKETING	A STUDY ON MARKET RESEARCH & ANALYSIS OF AUTOMATIVE AND TRANSPORTATION, CONSUMER GOODS AND LIFE SCIENCE CARE	HTF MARKET INTELLIGENCE CONSULTING PVT.LTD	CONSULTING
13	DAULAT THENGANE	PROF. AJAY SINGH	FINANCE	A STUDY OF CONSUMER BEHAVIOUR TOWARD LIFE INSURANCE POLICY	SHRIRAM LIFE INSURANCE	INSURANCE
14	SAURABH SAMARTH	PROF. AJAY SINGH	FINANCE	A STUDY OF PORTFOLIO MANAGEMENT SERVICES	IIFL SECURITIES LIMITED	SECURITIES
15	SWAGAT JANGALE	PROF.	MARKETING	CRITICAL STUDY OF CONSUMER PERCEPTION TOWARDS NIKE STORE	NIKE STORE	RETAIL
16	PRAJVAL BANSOD	PROF. ANKUSH YADAV		A STUDY ON FUNDAMENTAL ANALYSIS OF TELCOM SECTOR	PREDICTRAM DEFI	TELECOM
17	MANGESH PALKE	PROF. OM SHARMA	MARKETING	STUDY ON CUSTOMER SATIFACTION ON DIGITAL MAEKETING	BOTREE COMMUNICATIO N PVT.LTD	SERVICE
18	YOGESH ENGAVALE	PROF. AJAY SINGH	FINANCE	A STUDY ON PORTFOLIO MANAGEMENT AND INVESTMENT DECISION FOR IIFL SECURITIES	INDIA INFOLNE	SECURITIES

19	SHWETA JADHAV	PROF. GANESH TANNU	MARKETING	A STUDY ON CUSTOMER PREFERENCES IN CHOOSING BIG BAZAR	FUTURE RETAIL INDIA	RETAIL
20	SANGRAM AVDHAL	PROF. GANESH TANNU	OPERATIONS & SUPPLY CHAIN	A STUDY ON THE MARKET POTENTIAL OF HERBICIDES CALARISXTRA FOR SYNGENTA INDIA	SYNGENTA	
21	MAHENDRA RANDHE	PROF.	MARKETING	BUYING BEHAVIORS OF FARMERS WHILE PURCHASING BOKO FUNGICIDE	BIOSTADT INDIA LTD.	MARKETING
22	AMARSHING GAJARE	PROF. GANESH TANNU	MARKETING	STUDY ON CONSUMER BEHAVIOR TOWARDS COCA COLA	COCA COLA PVT. LTD	MANUFACTURING
23	NIRANJAN HENDRE	PROF. YADAV SIR.		QUALITY CONTROL IN HEALTHCARE UNIT	DNAMDAR MULTISPECIALITY HOSPITAL	SERVICE
24	SWAPNAJA SHINDE	PROF. YADAV SIR.		BUILD A DATABASE TO ANALYZE AND CREATE DASHBOARD FOR HOTEL DATASET	SYS INTELLIO	SERVICE
25	MAULI CHOPDE	PROF.	MARKETING	TO UNDERSTAND THE MARKET SCENARIO OF SEAWEED EXTRACT BASED PRODUCT	ADVENTZ CENTRE	MANUFACTURING
26	SAHIL GALATAGE	PROF.	MARKETING	MARKETING STRATEGY FOR SAMPLE LENDING SOLUTION ACROSS MAHARASHTRA FPOS	SAMUNNATI FINANCIAL INTERMEDIATION AND SERVICES PVT.LTD.	SERVICE
27	KARTIK GANAR	PROF. GANESH TANNU	BUSINESS ANALYTICS	TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCT	MAPRO FOOD PVT.LTD	FOOD PROCESSING
28	ABHISHEK FUTANE	PROF. JYOTI KANADE	HUMAN RESOURCE	A STUDY ON THE PROBLEM FACED BY THE RECRUITER	GLOBAL TALENT TRACK	EDUCATION

29	OMENI JADHAV	PROF. OM SHARMA	MARKETING	TO STUDY THE ROLES AND RESPONSIBILITIES OF AN ADVERTISING AGENCY IN DIGITAL MARKETING	BOFREE COMMUNICATION PVT.LTD	SERVICE
30	SAROU PRADHAN	PROF. AJAY SENGH	BUSINESS ANALYTICS	A STUDY ON WORKING CAPITAL MANAGEMENT	KOTAK MAHINDRA BANK LTD	FINANCE
31	RANJEET WAGHMUDE	PROF. GANESH TANNU		CRITICAL STUDY OF CONSUMER BEHAVIOUR OF PRODUCT OF PATANALI	PATANALI AYURVED LIMITED	SERVICE
32	PRAMOD THOKAL	PROF.	FINANCE	STUDY OF SATISFACTION LEVEL OF EXISTING CUSTOMER OF BANK OF MAHARASHTRA AND THEIR SUGGESTIONS	BANK OF MAHARASHTRA	FINANCE
33	SHREYA NAIR	PROF. JYOTI KANADE	HUMAN RESOURCE	A STUDY ON SELECTION PROCESS AND EMPLOYEE ENGAGEMENT PROGRAM	MONIN INTERVIEWS PVT.LTD	SERVICE
34	MILKUL BONDE	PROF. OM SHARMA	MARKETING	A STUDY ON DIGITAL MARKETING ON PAGE AND OFF PAGE SEO	VERIFIED MARKET RESEARCH	SERVICE
35	CHAITANYA NARKHEDE	PROF. AJAY SENGH	FINANCE	FUNDAMENTAL ANALYSIS OF AUTOMOBILE SECTOR COMPANIES	FUNDSROOM	AUTOMOBILE
36	ANUP HONALE	PROF. YADAV SIR	FINANCE AND OPERATION	THE STUDY OF COSTING IN SERVICE INDUSTRY	SANGHAVI TRANSPORT	TRANSPORT
37	SAYALI KILKARNI	PROF.	FINANCE	STUDY OF FINANCIAL SERVICES PROVIDED BY BANK OF MAHARASHTRA	BANK OF MAHARASHTRA	FINANCE
38	ASHWINI KOLEKAR		MARKETING	A STUDY ON DISTRIBUTION CHANNEL EFFECTIVENESS	GUJARAT CO-OPERATIVE MILK MARKETING FEDERATION LTD	BANKING

				OF ICE - CREAM MARKET OF ANUL		
39	SANGRAMSIN G DEHAVALI	PROF.GANES H TANNU	BUSINESS ANALYTICS	A STUDY ON MARKET SURVEY ON ORGANIC FERTILIZER AND PRODUCT IN BANGLI REGION	KMPC AGRO INDUSTRIES PVT.LTD	AGRI
40	PRAJAKTA POTDAR	PROF.GANES H TANNU	BUSINESS ANALYTICS	TO STUDY THE STRATEGIC ANALYSIS OF BUSINESS OPERATIONS CARRIED OUT BY SAMUNNATI	SAMUNNATI FINANCIAL INTERMEDIATIO N AND SERVICES PVT.LTD	SERVICE
41	DIPAK CHIKANE	PROF.GANES H TANNU	MARKETING	CRITICAL STUDY OF CONSUMER BEHAVIOUR OF PRODUCT OF PATANALI	PATANALI AYURVED LIMITED	AYURVEDIC
42	ADESH MODH	PROF.OM SHARMA	MARKETING	TO STUDY THE VARIOUS BUSINESS AGENCIES TO COMPREHEND AND MINIMIZE INHERENT RISK AND BOOST	MANOKAMANA AGENCY	SERVICE
43	DHIRAJ PATIL	PROF.GANES H TANNU	BUSINESS ANALYTICS	STUDY OF PROCESSING MANAGEMENT PRACTICES OF GREEN CHILLI SAUCE	WEIKFIELD FOODS PVT.LTD	FOOD PROCESSING
44	RUSHASH RAI	PROF.OM SHARMA	MARKETING	A STUDY ON CONSUMER BEHAVIOR TOWARDS ELECTRIC VEHICLES	PRUDOUR PVT.LTD	AUTOMOBILE
45	VISHAL PATIL	PROF. GANESH TANNU	BUSINESS ANALYTICS	ANALYZING CONSUMER BEHAVIOUR REGARDING TWO WHEELERS INDUSTRY WITH REFERENCE OF HERO MOTOCORP	HERO MOTOCORP LTD	AUTOMOBILE
46	SOURBH KOLI	PROF. GANESH TANNU	MARKETING	CRITICAL STUDY OF PROMOTION STRATEGIES THROUGH DIGITAL	NAYURAL FARMS AGRO PRODUCER COMPANY LTD	AGRI

				MARKETING WITH REFERENCE NATURAL FARMS AND AGRO PRODUCT AND PRODUCER CO.LTD.		
47	KAPIL PATIL	PROF. ANKUSH YADAV	OPERATIONS SUPPLY CHAIN	STUDY OF LOGISTICS AND DISTRIBUTION MANAGEMENT	24* 7 STORE PVT LTD.	LOGISTIC
48	SUMIT CHAVAN	PROF.GANESHTANNU	MARKETING	CRITICAL STUDY OF SALES-PROMOTION STRATEGY ADOPTED BY BRITANNIYA BISCUITS	BRITANNIYA BISCUITS LTD.	RETAIL
49	AMARDEEP JADHAV	PROF.GANESHTANNU	OPERATION & SUPPLY CHAIN	STUDY MARKET POTENTIAL CALAPIS NTRAIN SATNA REGION AND COMPETITOR.	SYNGENTA FOUNDATION	OPERATION
50	SAURABH KADAM	PROF.AJAY SINGH	FINANCE	COMPARATIVE STUDY ON TWO WHEELER LOAN	IIAU URBAN Co-OP SOCIETY	FINANCE
51	NIDHI NANDGAWALI	PROF.OM SHARMA	MARKETING	A STUDY OF CONSUMERS EXCEPTIONS AND PERCEPTIONS BUYING A HOUSE OR A PROPERTY	SQUARE YARDS REAL ESTATE AGENCE	REAL ESTATE
52	SAKSHI ANTE	PROF.OM SHARMA	MARKETING	TO STUDY BUSINESS PROCESS OF BIOMASS BRIQUETTE MANUFACTURER S OF MAHARASHTRA	BIOFUEL CIRCLE PVT.LTD.	MARKETING
53	ABHISHEK KUMAR	PROF.ANKUSH YADAV	OPERATION & SUPPLY CHAIN	TO ANALYZE CUSTOMERS PERCEPTION AND SUPPLY CHAIN & LOGISTICS	HONEYWELL AUTOMATION INDIA LTD.	LOGISTICS
54	MUKESH GADHAVE	PROF.AJAY SINGH	FINANCE	CONCEPTUAL STUDY OF PREPARING AND FILING ITR OF INDIVIDUAL	TANBLOCK INDIA PRIVATE LTD	FINANCE
55	RAJA SHENDE	PROF.OM SHARMA	MARKETING	A STUDY ON REPORT DESCRIPTION AND PRESS RELEASE	HTF MARKET INTELLIGENCE CONSULTING PVT.LTD.	MEDIA

				OF VARIOUS SECTORS		
56	NISHIKANT JADHAV	PROF.GANES H TANNU	BUSINESS ANALYTICS	A STUDY ON CUSTOMER SATISFACTION TOWARDS NANDINI MILK PRODUCT	KOLAR CHIKMABALLAPUR MILK UNION LTD	DAIRY
57	SHIVTEJ GAVALI	PROF ANKUS H YADAV	HUMAN RESOURCE	PROCESS ANALYSIS OF FUNCTION IN KV STAFFING SERVICES	KV STAFFING	SERVICE
58	DIYA NAIR	PROF OM SHARMA	MARKETING	TO STUDY THE IMPORTANCE OF EMAIL MARKETING AND CRM PRACTICES AT ZOCDOC	ZOCDOC ONLINE HEALTH MANAGEMENT INDIA PVT.LTD.	CRM
59	PRATIK DESHMUKH	PROF.GANES H TANNU	MARKETING	CRITICAL STUDY OF CUSTOMER SATISFACTION AND SALES PROMOTIONAL ACTIVITIES FOR RELIANCE TRENDS	RELIANCE RETAIL LTD.	RETAIL
60	ROHAN CHAVAN	PROF.GANES H TANNU	MARKETING	TO STUDY THE PROMOTION AND DISTRIBUTION OF AMUL ICE CREAM	GUJARAT CO-OPERATIVE MILK MARKETING FEDERATION LTD	DAIRY
61	SAGAR BADAJ	PROF.GANES H TANNU	BUSINESS ANALYTICS	TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCT	MAPRO FOOD PVT.LTD	FOOD PROCESSING
62	BHUBHAM WAGH	PROF.GANES H TANNU	BUSINESS ANALYTICS	A STUDY OF CONSUMER BEHAVIOUR WITH RESPECT TO DABUR HONEY	DABUR LTD.	FOOD PROCESSING
63	PIYUSH BANWAT	PROF.AJAY SINGH	FINANCE	A STUDY ON FINANCIAL STATEMENT ANALYSIS OF HDFC BANK	PREDICTRAM	FINANCE
64	SAHIL MOHITE	PROF.AJAY SINGH	FINANCE	ASSESSMENT OF SELECTED FPCS BY AMLA APPROACH IN KOTA BARAN OF DISTRICT RAJASTHAN	SUMMUSNATI FINANCIAL INTERMEDIATION SERVICE PVT.LTD	SERVICE

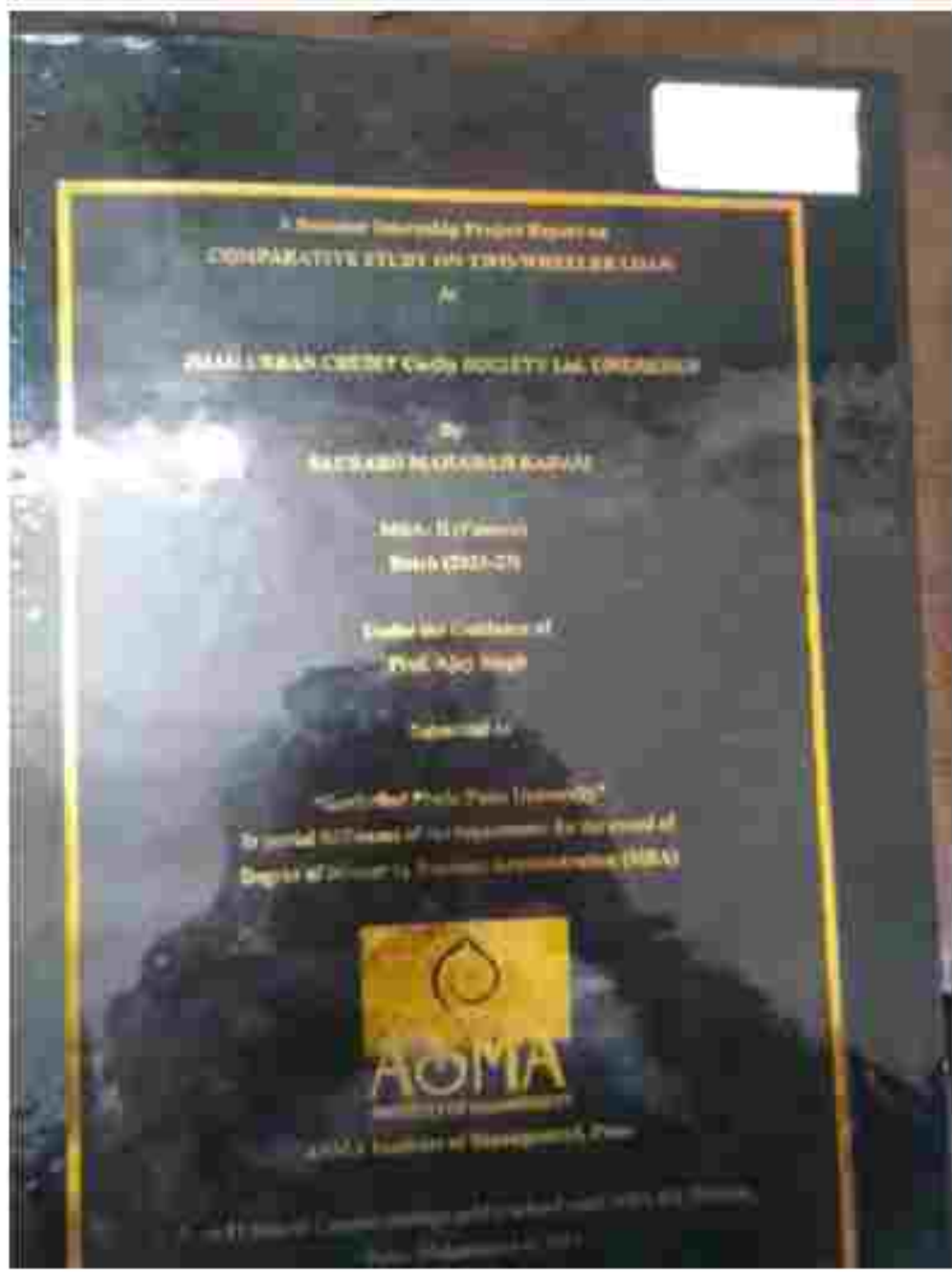
65	SAURABH MAHE	PROF GANESHTANNU	MARKETING	CRITICAL STUDY OF FARMERS OPINION TOWARDS FERTILIZER IN KOPARGAON REGION	SWAL CORPORATION LTD	DAIRY
66	INAYANESHVAR DUKARE	PROF GANESHTANNU	BUSINESS ANALYTICS	CRITICAL STUDY OF CONSUMERS OPINION TOWARDS GOKUL DAIRY	GOKUL MILK CO OP LTD.	RETAIL
67	KUMARPAL SANGHAVI	PROF ANKUSH YADAV	FINANCE AND OPERATION	FLEET MANAGEMENT AND COSTING IN SERVICE INDUSTRIES	SANGHAVI TRANSPORT	FINANCE
68	YOGESH BHUTNAR	PROF GANESHTANNU	BUSINESS ANALYTICS	CONSUMER PERCEPTION TOWARDS READY TO EAT PRODUCT FOR MCDONALDS	MCDONALDS INDIA LTD	FOOD PROCESSING
69	SHIVKUMAR MANGNALIKAR	PROF GANESHTANNU	MARKETING	THE CRITICAL STUDY OF COMPETITIVE ANALYSIS OF CLASSMATE NOTEBOOK WITH OTHER PRODUCTS WITH SPECIAL REFERENCES	ITC LIMITED	MANUFACTURING
70	KALAM GORAKH	PROF GANESHTANNU	BUSINESS ANALYTICS	A STUDY OF EFFECTIVENESS OF GROCERY BASKET BUSINESS AT BIG BASKET IN COMPARISON WITH SELECTED COMPETITORS	BIG BASKET PVT LTD.	RETAIL
71	YASH JANGAM	PROF AJAY SINGH	FINANCE	A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED LISTED CHEMICAL COMPANIES	PREDICTRAM	FINANCE
72	TABEEN SHAIKH	PROF OM SHARMA	MARKETING	A STUDY MARKET ANALYSIS OF REPORT ON FMCG INDUSTRY	PRUDOUR PVT LTD.	FMCG

73	KRISHNAN SATPUTE	PROF.OM SHARMA	MARKETING	A CONTENT DRIVEN DIGITAL MARKETING USING SEO FOR LEAD GENERATION	REPORT HUB PRIVATE LTD.	
74	JYOTI LALSARE	PROF.OM SHARMA	MARKETING	A STUDY ON PERFORMANCE ANALYSIS OF CONFECTIONERY BELOW SRS SKU	ITC LIMITED	FOOD PROCESSING
75	VAIBHAV ULGADE	PROF. AJAY SINGH	FINANCE	INVESTMENT PERCEPTION AND SELECTION BEHAVIOUR OF CUSTOMERS TOWARDS PRODUCTS OF SHRIRAM LIFE INSURANCE COMPANY	SHRIRAM LIFE INSURANCE	LIFE INSURANCE
76	RUSHIKESH NAIK	PROF.OM SHARMA	MARKETING	A STUDY OF B2B SALES FOR BUSINESS DEVELOPMENT	DIGI BOLT PVT.LTD	B2B SALES
77	KOMAL TOMAR	PROF. AJAY SINGH	FINANCE	A REPORT ON FUNDAMENTAL ANALYSIS OF STEEL INDUSTRY COMPANIES	PREDICTRAM	STEEL INDUSTRY
78	SHITAL PALAV	PROF.GANESHTANU	MARKETING	A STUDY ON MARKETING STRATEGY WITH RELEVANCE TO FLIPCART	FLIPCART INDIA PVT.LTD.	E COM
79	PRIYANKA GHADLE	PROF.JYOTI KANADE	HUMAN RESOURCE	STUDY HOW TO RECRUIT AND TRAIN CANDIDATE	INSPIRE CONSULTANCY PVT.LTD	CONSULTANCY
80	ROHIT HAKE	PROF.AJAY SINGH	FINANCE	A STUDY OF ECONOMIC EVENT	PREDICTRAM DEF	FINANCE
81	ATHARVA KUNTURKAR	PROF.AJAY SINGH	FINANCE	A REPORT OF FUNDAMENTAL ANALYSIS ON FMCG SECTOR	PREDICTRAM DEF	FMCG
82	RUSHABH NIKODE	PROF.AJAY SINGH	FINANCE	A STUDY ON INVESTORS PERCEPTION TOWARDS STOCK MARKET	VALUE SEARCH	REAL ESTATE
83	MANISH PATIL	PROF. OM SHARMA	MARKETING	INVESTIGATION THE RISK FACTOR OF PEER-	FAIRCENT.COM	FINANCE

				TO -PEER LENDING PLATFORM		
84	ANAGHA KUTGADE	PROF JYOTI KANADE	HUMAN RESOURCE	A STUDY ON E- RECRUITMENT	M&M X MEDIA	MEDIA
85	ROHAN SHEWALE	PROF OM SHARMA	MARKETING	TO STUDY THE DISTRIBUTION CHANNEL OF ORGANIC FERTILIZER AND IDENTIFICATION OF NEW DEALERS	HI-FIELD ORGANICS INC	AGRI
86	POORVA HIRDEY	PROF AJAY SINGH	FINANCE	A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED LISTED INFRASTRUCTUR E COMPANIES	PREDICTRAM DEFI	INFSTRUCURE
87	VERONICA TANWANI	PROF AJAY SINGH	FINANCE	A STUDY OF FINANCIAL PORTFOLIO SELECTION AND MANAGEMENT WITH RESPECT TO FUNDSROOM	FUNDSROOM	BANKING
88	HARJEET SINGH THAKUR	PROF AJAY SINGH	FINANCE	A STUDY OF FINANCIAL ANALYSIS ON BANKING SECTOR PROJECT	VALUE SEARCH	BANKING
89	AKANKSHA NIWALKAR	PROF AJAY SINGH	FINANCE	FINANCE REPORT OF 1MW SOLAR POWER PLANT IN GUJRAT	VARDHAN CONSULTING ENGINEERS	MANUFACTURIN G
90	VIJAY CHAVAN	PROF. GANESH TANNU	MARKETING	SOCIO- ECONOMIC OF AGRI ENTREPRENEURS ON FARMING COMMUNITIES	SYNGENTA FOUNDATION	AGRI
91	VANDANA TANPURE	PROF YADAV SIR	HUMAN RESOURCE	RECRUITMENT AND SELECTION PROCESS	M G ENTERPRISES	HR
92	NIRMAL JAIN	PROF ANKUS H YADAV	FINANCE	PERFORMANCE ANALYSIS AND IMPROVEMENT OF POSTGRESQL	ENTOSA TECHNOLOGIES PVT LTD	
93	RADHIKA ATAL	PROF OM SHARMA	MARKETING	A REPORT ON MARKETING AND BUSINESS DEVELOPMENT DOMAIN AT KRISHNA	KRISHNA PRINTERS AND STICKERS	PRINT

				PRINTERS AND STICKERS		
94	PRASHANT PATIL	PROF GANES HTANNU	BUSINESS ANALYTICS	EFFECT OF AGRI ENTREPRENEURS INTERVENTION ON FARMERS INCOME IN VAISHALI DISTRICT	SYNGENTA FOUNDATION	AGRI

Students Internship Project Report



**A Summer Internship Project Report on
COMPARATIVE STUDY ON TWO-WHEELER LOAN
At**

IIIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED

By

SAURABH MAHAJAJI KADAM

**MBA- II (Finance)
Batch (2021-23)**

**Under the Guidance of Prof.
Ajay Singh**

Submitted to

"Savitribai Phule Pune University"
**In partial fulfilment of the requirement for the award of
Degree of Master in Business Administration (MBA)**



ACKNOWLEDGEMENT

I consider it a privilege to express a few words of gratitude and respect to all who guide and inspired me in successful completion of this project.

Special thanks to Prof. Ajay Singh his valuable guidance in completing this project and helping me to understand this project better and supporting me with his expertise on the same to make my project worth for my own benefit and also for the overall benefit of the objective of the summer project. I would also like to thank Placement Team, the entire Teaching and Non-Teaching Staff Member and all other who helped me directly and indirectly in the successful completion of this project.

Finally, I wish to thank my parents for their support and encouragement throughout my study.

Name: Saurabh Kadam

Batch: 2021-23

DECLARATION

I Saurabh Kadam, student of MBA batch (2021-23) declare that the project entitled **COMPARATIVE STUDY ON TWO-WHEELER LOAN**, is my own work conducted under the supervision of Prof. Ajay Singh as a partial fulfillment of the Summer Internship Program for the course of MBA submitted to ASMA, Pune.

I further declare that to the best of my knowledge the project does not contain any part of any work which has been submitted for any other project either in this institute or in any other without proper citation.

Name of Student: Saurabh Kadam



CERTIFICATE

This is to certify that the Project Report entitled
"COMPARATIVE STUDY ON TWO WHEELER
LOAN"

Prepared by Mr./Ms. SAURABH MAHADKSI KADAM

Student of Second Year Master of Business Administration (M.B.A.) Semester-III,
Academic Year 2021-2023 at ASMA Institute of Management, Pune -411023.

To the best of our knowledge, this is an original Study done by the said student and
important resources used by the student have been duly acknowledged in this report.

The report is submitted in partial fulfilment of Masters of Business Administration
(M.B.A) syllabus as per the rules and prescribed guidelines of Savitribai Phule Pune
University, Pune.


Project Guide

Internal Use Only




External Examiner



जिजाऊ अर्बन क्रेडिट को-ऑप. सोसायटी लि. उमरखेड
र.नं.वाय.एम.एल./यु.के.बी. / आर.एस.आर./ (सी.आर.) ८४१
फोन नं. : ०२२३१-२३७१५३

• अध्यक्ष •

श्री प्रकाश पाटील देवसरकर
राजी अध्यक्ष

• सहायक •

डॉ. संतोष पद्माली जैत



03 JUL 2022

This is to certify that Saurabh Mahadaji Kadam of ASMA institute of management, Pune has successfully completed the Internship entitled "Jijau urban credit co.op.soci.umarkedh" for period of 2 months (i.e. from [04.05.2022-03.07.2022] he has worked satisfactorily towards completion of project assigned to him.

During the course of training we found him sincere, enthusiastic and punctual, well behaved and obedient in nature.

We wish all the best for his future.


मुख्य कार्यकारी अधिकारी (CEO)
जेजाऊ अर्बन क्रेडिट को-ऑप. सोसायटी
म. उमरखेड र.नं. ८४१ जि. वसहाळ.

(INITIAL INFORMATION REPORT (IIR))

Name of the Student: Saurabh Kadam

Name of the Organization: JIAU URBAN CREDIT Co-Op SOCIETY Ltd.
UMERKHED.

City: UMERKHED, YAVATMAL

Name & Designation of the Project Guide: Prakash Bicchewar

Reporting Date: 4 May 2022

Work timings at the Organization: 10:00AM to 6:00PM

Executive Summary

It is rightly said that finance is a backbone of every business so every business need funds for smooth running of its activities and bank is one of the sources from which the business gets funds. The project titled "Comparative study on Two- wheeler loan" was basically a research- based project.

The main motive behind doing this project is to

- To know two-wheeler loan segment of banking industry
- To compare the performance of bank with other market players
- To find out the perception of dealers about TW loan service.

My project was mainly based on primary data. The project started with studying the various two-wheeler loan products. This was done thoroughly in order to understand about

various parameters and processes related to two-wheeler loans.

My next step was to come out of the bank and do a comparative analysis of the bank with other leading market players and to find out dealer's perception about TW loan service. The comparative analysis between the banks helped me to understand their perceptions about the business they see. For the accomplishment of the objective, a descriptive nature of research required collection of primary data from dealers of two-wheeler loan through market survey, personal interview technique was used and interview was conducted through structured questionnaire the question was asked in pre-arranged manner.

Random sampling technique was used to select the dealers to be interviewed. A sample size of 40 dealers was taken to collect the information about the two-wheeler loan segment. The project was carried out for the period of 60 days. After collecting the detailed information from the market, analysis of the data was done.

The market research has revealed many facts and figures about the two-wheeler loan segment of banking industry.

TABLE OF CONTENTS

Sr. No.	Contents	Page No.
1	INTRODUCTION	9-17
2	SUMMER INTERNSHIP TASK DETAILS	18-24
3	PRIMARY DATA & ANALYSIS INTERPRETATION	25-34
4	SWOT ANALYSIS	35
5	CONCLUSION	36
6	RECOMMENDATIONS	38
7	ANNEXURES	39-41

CHAPTER 1

INTRODUCTION

Chapter 1

Introduction

1.1 Introduction to the Task

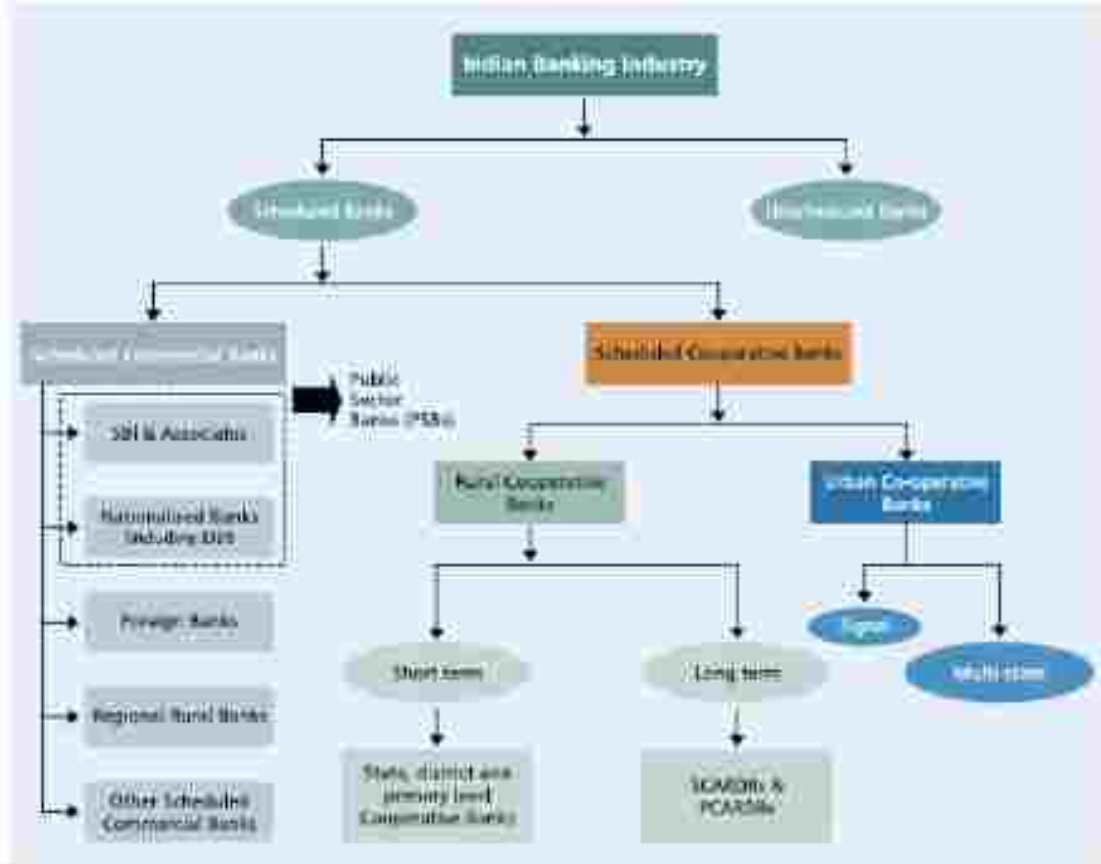
The banking industry is at a critical juncture where it needs to transform on a number of fronts – most importantly upgrading old and implementing new technology to enhance and simplify the customer experience.

A bank is a financial intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial system and influence on national economies, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, known as the Basel Accords.

According to the Reserve Bank of India (RBI), the banking sector in India is sound, adequately capitalized and well-regulated. Indian financial and economic conditions are much better than in many other countries of the world. Credit, market and liquidity risk studies show that Indian banks are generally resilient and have withstood the global downturn well.

With a sense of optimism slowly creeping in, the banking industry expects that 2015 will bring better growth prospects. This optimism stems from factors such as the Government working hard to revitalize the industrial growth in the country and the RBI initiating a number of measures that would go a long way in helping the banks to restructure. The recent announcements of RBI, it is felt, are a clear pointer to the future of the restructured domestic banking industry.

Exhibit 2.2: Structure of the Organised Banking Industry.



Source: RBI Industry Research Service.

1.2 Introduction to the Project

With the rapidly changing lifestyles of people in the present world, there is a drastic change in the needs and demands of people. We live in a world today where luxury is the new necessity of life. Owning your own vehicle has become that necessity. We no longer want to travel according to someone else schedule, we want our own vehicle so we can travel according to our time and need without being dependent on anybody else. Even though we see two wheelers as a necessity today, not everyone can afford it in on their own. Some of us need financial support to purchase it. Due to the increase in demand of two wheelers, loans for them are also increasingly becoming important so it becomes affordable to the masses. Having realized this necessity, many leading banks in the country are today offering Two-Wheeler Loans at low interest rates, JIAU BANK bank is popular among them.

We hear that the business is operating in globalize economy, things are moving at a nanosecond pace our market are characterized by hyper competition and disruptive technologies are challenging every business and so business must adopt to empower consumer. To become successful in such a competitive environment the business organizations have to be customer oriented. Customers need and want must be taken care of. "Built customer and not only products". Customer must be delighted.

This information about the market could be collected by the way of proper market survey. From the market survey we get the feed about the goods or services of the organization. For this purpose, the said project work is undertaken. The project was carried out to find out the rate of interest, percentage of funding, tenure of loan and other charges charged by banks/financial institution in comparison to bank. The aim of the study is to help bank to know where it lacks in loan and how far performance of the other banks-FIs is better so that bank figure out the common problems being faced by customers while dealing in loan department so that further it can improve their services & schemes offered by them to their customers & dealers.

The information about the market was gathered by visiting various dealers & customers.

in the showroom. Interview of dealers & customers was taken depending upon their accessibility. While doing the project, attempt was made to collect maximum

information about the market. To get actual and unbiased information, it was not told dealers that the survey is conducted by bank for the obvious reasons.

Number of dealers were visited to get the actual picture of the market. Again, the dealers of each grade were visited, to get each and every detail about the market. Most of the time was spent in travelling, many of the dealers were reluctant to give the information, as they do not want to disclose their business details. Visits to such dealers were loss of time, money and energy. After collecting the detailed information about the market, analysis was done. In the analysis, the observations recorded during the project were carefully analyzed and the results are prepared. The findings and result of the project work are given at the later stage in the report.

Overview of two-wheeler loan:

One of the leading private banks of the nation, is extremely popular amongst its customers for quick loan disbursement, swift service and credibility.

Two-Wheeler Loans:

Bank offers two-wheeler loan at affordable interest rates, with minimum documentation, making it a hassle-free and smooth process. One of the USPs of the bank is also its quick disbursement of loans. Owning a two-wheeler is a dream that every Indian cherishes. While some see it as the most ideal mode of daily transport, some want to enjoy the thrill of biking across the vast and varied geographical terrain of our nation. Bank two wheeler loans provide you with ideal financial assistance to buy a two wheeler of your choice.

Two-Wheeler Loan Interest Rates:

One of the key features of Two-Wheeler that has made it so popular in the Indian market is the competitive interest rate. **Interest rate of the loan which starts at 10.50% and goes up to 14.85%** (Average IRR of 12.25%) for superbike two- wheeler loan lets you save big. The minimum interest rate for a standard two-wheeler loan is 11.81% and maximum is 24.00%.

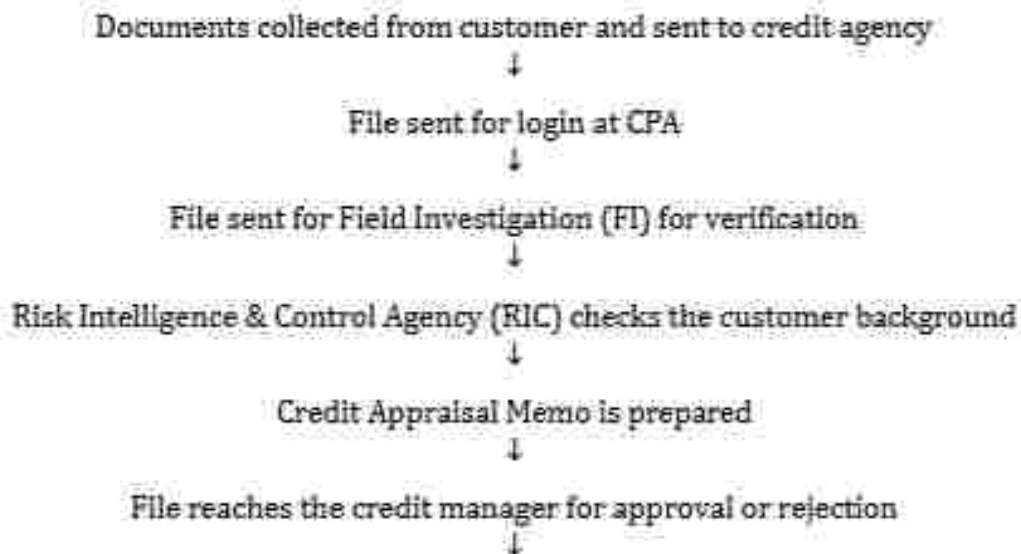
Interest Rate Average

Product	Min IRR	Max IRR	Avg IRR
Two-wheeler loan	11.81%	24.00%	22.28%
Super Bike Two-wheeler Loan	10.50%	14.85%	12.25%

EMI Late payment penalty: If you happen to be late on your EMI payment due to an unavoidable reason, you will be charged 2.5% Per Month on the Unpaid Installment.

The pre-payment charge that one will have to bear differs and depends on when you make the prepayment. There are slabs of periods to which a certain percentage will be assigned.

FILE MOVEMENT IN LOAN FOR VERIFICATION



File again reaches bank for disbursal



Money given to customer

STAGES OF TWO-WHEELER LOAN:

1. APPLICATION STAGE:

This is the stage where documents collected from the customer is sent to the credit agency. Here all the documents in the application are reviewed by the experienced staff present at the workstation. The JJAU BANK employee who reviews the file checks to see whether all documents are present and in their proper place, if the documents are duly filled, not fake, attested by authority and present in order. In case any document is missing the applicant is contacted electronically or by mail or by telephone and requested for the document to be submitted. This exercise is called FOLLOW UP.

2. FIELD INVESTIGATION:

At this stage the file is sent for login at CPA. Customer login is done through Biometrics Machine. This machine is linked to applicant's Aadhar card no, which pull out the customer's profile. It is also at this stage that the QUICK DATA ENTRY of the loan application is done to create a serial no. of the application. After that another page appears and more data is entered. It is know that a special and unique LOAN A/C NO. is created under which all the loan processes will be carried out. The number that has been generated is communicated to the applicant by means of a letter and/or electronic communication. The system of electronically recording the data helps to create ready reference, a proof, helps in quick and easy processing of the data. It also helps to very easily and quickly share data with other employees.

3. POST DOCUMENTATION:

Once this is done, Post Approved Documents are being collected from the customers which includes the documents mentioned below:

- Application form -1
- Application form-2 (If co-borrower exists)
- FI report
- Invoice bill
- Loan Agreement
- 3 pages

➤ Post-dated cheques

4. RIC:

The Risk & Intelligence Control Agency checks the customer background. The files are scrutinized and depending on the documents in it they are either approved or rejected.

Checklist includes:

- Age limit
- Job stability
- Residence stability
- CIBIL
- Income
- Field Investigation Report
- Bank statement

If the file gets approved CAM is prepared. Once the CAM is received, the loan agreement and Hygic documents are sent to auditor. He checks every single detail and if there is any query the file is sent back to the salesperson.

5. SCANNING:

In this stage the various important documents of the applicant are scanned. This helps to create their electronic document copy which acts as a ready reference, a proof and can also be shared and utilized by other employees of bank.

6. SANCTIONING:

Once the documents are scanned the file reaches the credit manager for approval or rejection. He reviews the remark of the auditor. If after it has given its approval stamp the ILPS system will automatically send a letter to the Applicant that his loan has been sanctioned. After this approval the applicant can go to whichever Service Centre to get his loan disbursed.

7. DISBURSEMENT:

The last and final stage in the process is that of disbursement. After the sanctioning has taken place the applicant becomes a registered customer of. He/She can now take the disbursement of the loan from any of the various service center. The loan shall be disbursed in one Lump sum or in suitable installments to be decided by with reference to the need and/or progress of construction. The borrower hereby acknowledges the receipt of the loan disbursed as indicated in the receipt. And then file finally reaches HO.

COMMON TERMS USED IN COMPARATIVE STATEMENT

1. RATE OF INTEREST:

Fixed rate of interest as the name suggests, is the rate that remains fixed through-out the tenure of the loan. The rate normally does not change till the full repayment of the loan. Floating rate is the rate which moves upward or downward depending upon the external forces.

2. PROCESSING FEES:

A processing fees are stamp charges. It is charged on loan amount when the loan is sanctioned. It starts from 0.5% and goes till 5%.

3. PENALTY:

Pre-payment is known as pre closure charges. If the repayment of loan is done before the tenure, then penalty charges are charged from the customer of the outstanding loan.

4. TENURE:

Tenure is the duration of time of loan is taken.

5. FUNDING:

Funding means maximum percentage of loan to fund to the customer. Generally a small amount of money is kept with the bank, rest is given to the customer.

CHAPTER 2

SUMMER INTERNSHIP TASK DETAILS

Chapter 2

Summer Internship Task Details

2.1 Objectives:

- To have first-hand information on loan procedure, sanctioning and disbursement in bank
- To compare the performance with other market players
- To find out the perception of dealers about TW loan service.

SCOPE OF THE STUDY:

To achieve the above objective, I have not restricted my study to just bank. In order to study about the TW loan banking business and to understand the scope that has in this business, I have extended my project to do a detailed comparative study between the peer banks.

2.2 Literature Review

For any research work, it is necessary to take the review of the literature pertaining to the research subject, because the review of the literature helps the researcher to determine the precise subject area and to arrange research work in proper way.

In our researcher has made an attempt to present review of literature obtained from various published sources like books journals magazines newspapers internet websites M.Phil. and Ph.D. thesis etc. The selected literature review follows as under:

Arum Fibroid (2008), in his article "Modern Upbeat Market" writes India has every chance of becoming the world's manufacturing hub, in his opinion, the 2-wheeler industry has come of age. It sold 7.6 million vehicle in 2005-06 and 8.4 million in 2006-07 recording a growth of 11%. The 2-wheeler population too has gone up to over 60 million. But this reflects a very low penetration level. There is a big potential to be tapped. India has 500 million 29 middle class populations waiting to buy 2-wheelers. The industry is in an advanced stage of double-digit growth which is expected to come down to 8- 9% by 2011-12. The market is vibrant, modern, and upbeat. New technology, materials, style features and colors are coming. The force is on ride-quality, maneuverability and comfort. It is been a status symbol and a fashion Statement. It has also been a common means vehicle. Due to the tough competition with the advent of international companies, the quality standards are becoming world-class. Currently, the motorcycle segment dominates the market with an 85% share. With the opening up of rural markets, improved road connectivity and higher disposable incomes, one can expect excellent prospects for 2-wheelers industry. He further points out that the electric vehicles also have made their entry in the Indian market. But the numbers are small. These were introduced in 2006-07 and sales were 22,000 electrical vehicles. However, there is a greater scope for these vehicles too. If the limitations of battery specifications, range and speed are taken care of, because oil prices are rising high and oil is becoming rare.

Aditya Puri (2005), in his article "A Booming Segment", quotes that leading institutions and banks have evolved their offerings to make the products more attractive for the customers and process from application to disbursement more streamlined. He expresses that this is the fastest growing segment in financial sector. The leading institutions are more shifted from unorganized to organized lending. The organized leading means greater transparency, better documentation, easier and speedier application and disbursement process, attractive offers and interest rates. This has led to an increased propensity to borrow. He further states that customer's mindsets have changed. Though the Indians traditionally hated debts until recently, now-adays, more and more people are willing to borrow loans to fulfill their heart's desires for 2-wheelers or 4-wheelers. This has caused a boom in this segment. The younger demographic customers between the age

group of 25 to 40 are exposed to a much better life style. The growth of middle-class population

as estimated around 150-250 million is leaping at the rate of 10-12% per annum, which has been turning towards enhancement of life style and in the result, has helped the boom of this segment. The author further discusses about the percentage of finance to vehicles. In the year 2004, 70% of the total cars sold in the country were through the channels of finance companies. According to him, the car finance market has increased at a CAGR of 20% over the last four years to over 25,000 crores in 2003-04. The percentage in respect of 2-wheelers was 40-45% in the year 2004 through finance companies. The 2-wheelers sales grew at a CAGR of over 30% in the last four years, in the year 2003-04, nearly 5 million 2-wheelers were sold.

Laldinliana (2012), in his article entitled "Consumer Behavior Towards Two wheelers, A Study on Rural and Urban," expressed that consumer behavior towards two wheelers and four wheelers is influenced by the factors like price appearance, promotion, word of mouth, after sales service and the durability. Similarly, the behavior is also influenced by their income level and financial services available from companies.

2.3 Methodology

Research Methodology is the process used to collect information and data for the purpose of making business decisions and to systematically solve the research problem. The main objective of the project was to do comparative analysis of two-wheeler loan service offered by bank and various competing banks & financial institutions. For this, right at the beginning the research plan was prepared. This includes all the detail of how to go about research work of TW loan.

Primary source of data:

- Questionnaire with open & close ended questions.
- Personal visit to Dealers

Secondary source of data:

- Website of Jijau Bank
- Pamphlets & Brochure
- Magazines
- Newspapers & Articles

Research Type

My research is based on the primary data. Primary data has been used to understand the scope of Two-wheeler loan product and then to make suggestions useful for the bank under study.

Sample Description

Sample Selection:

To collect primary data regarding the scope of retail banking business of, I selected a list of peer banks and compared it with the bank under study. The sampling technique chosen for the study was Random Sampling Technique. It is the most common method of selecting the sample. This is because the retailers are localized in different part of the marker. A group of retailers are chosen are random from large group. It gives all retailers in a group an equal chance of being selected for the purpose of the survey.

Sample Size:

A sample size of 40 dealers was taken. All the dealers were interviewed individually daily and asked to fill the questionnaire.

Data Collection Method:

A questionnaire was prepared in order to collect the data a sample of which is attached in the report. The descriptive nature of research necessitates collection of primary data from dealers through market survey, personal interview technique was used and interview was conducted through structured questionnaire the question was asked in prearranged manner. The market research was conducted over a period of 4 weeks. Data was tabulated, analyzed and suggestion and recommendation were given.

Tools Used for Data Analysis

As no study could be successfully completed without proper tools and techniques so for the better presentation and right explanation, I used tools of statistics and computer very frequently. And I am very thankful to all those tools for helping me a lot. Basic tools which I used for project from statistics are-

- **Bar Charts**
- **Tables**

Bar charts proved useful tools to show the result in a well clear, ease and simple way. Because I used bar charts in project for showing data in a systematic way, so it need not necessary for any observer to read all the theoretical detail, simple on seeing the charts anybody could know that what is being said.

LIMITATIONS:

1. The study is based on interview conducted of 40 dealers based, so it is applicable for those areas only.
2. Because of time constraint the sample size was restricted to 40 dealers only.
3. The comparison of TW loan product were compared only with ICICI, SBI, Capital First, L&T& TATA. Other players were not included in the survey.

CHAPTER 3

PRIMARY DATA & ANALYSIS/ INTERPRETATION

Chapter 3 Primary Data & Analysis/Interpretations

1. Bank or financial institutes you deal with

- a) JJAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED
- b) SBI
- c) ICICI
- d) L&T CAPITAL FIRST
- e) TATA
- f) OTHERS

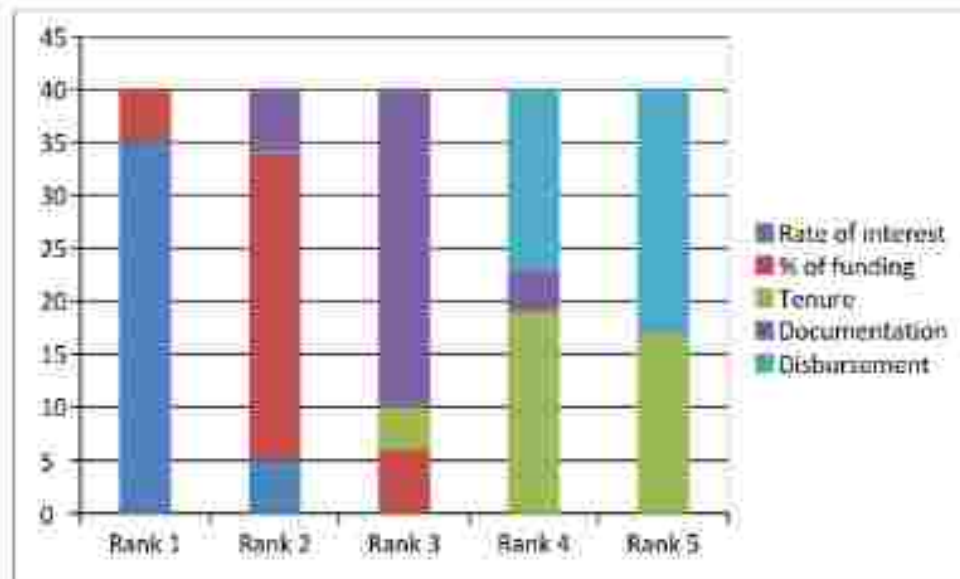


INTERPRETATION:

The above bar graph shows the number of dealers dealing with various banks & FI dealing with two-wheeler loan products. Here it can be seen that JJAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED & CAPITAL FIRST are leading players in the market with 36 & 32 dealers respectively. They are followed by L&T, ICICI, TATA and others with 30, 27, 25 & 23 respectively.

2. Rank the following parameters that the customers seek while applying for two-wheeler loan

	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Rate of interest	35	5	0	0	0
% of funding	5	29	6	0	0
Tenure	0	0	4	19	17
Documentation	0	6	30	4	0
Disbursement	0	0	0	17	23



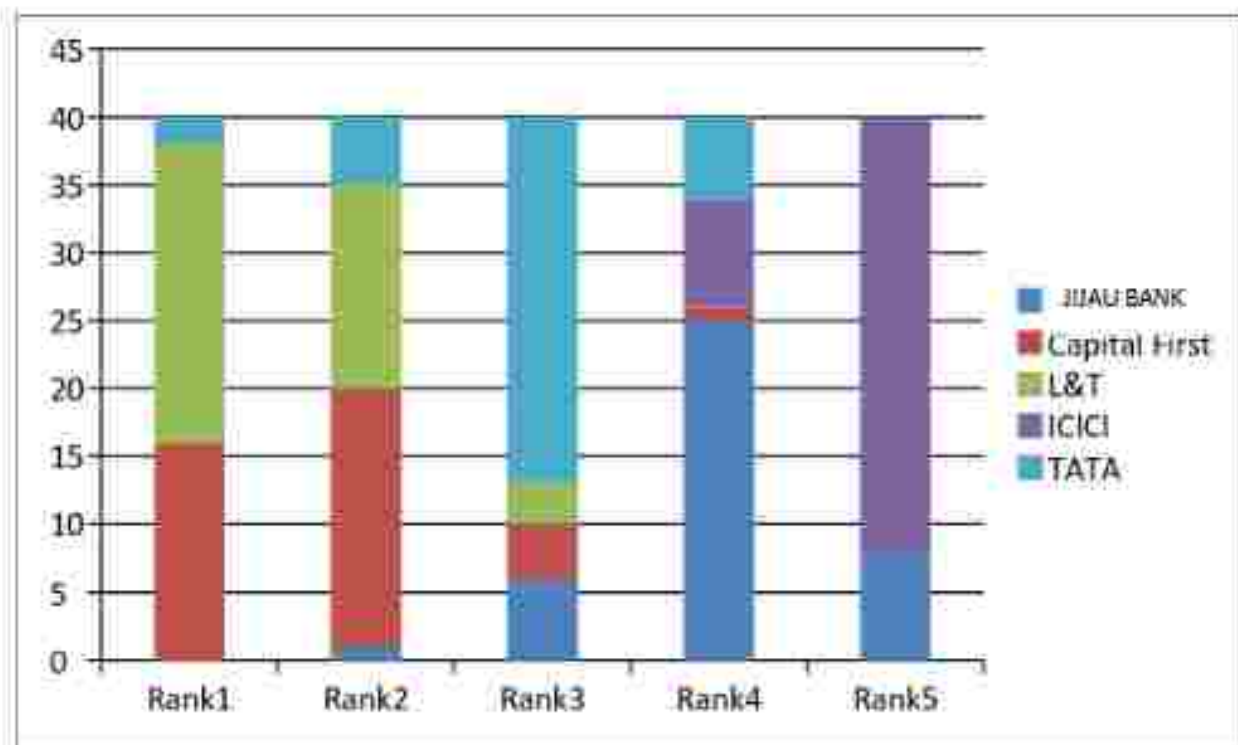
INTERPRETATION:

For analysis of rank-based question, dealers were asked for their preference and simultaneously ranks have been given to each category, such that rank 1 is given to the most favorable option, while rank 4 was allotted to the most unfavorable option. These ranks were collected and their average was taken to interpret which option is the most desirable and which is the least desirable. The least the rank is, the more favorable the option is and vice-versa.

From the above data it can be interpreted that according to the dealers, the most sought parameter for their customer while buying two-wheeler loan is its Rate of interest, followed by % of funding and tenure of the loan. During the survey it was found that Indian customer have economical mind and cost conscious because of which rate of interest is the most important factor in most of the cases. Secondly many of the customers have low savings but are in need of two wheelers, these customers are college students & employees of age group 22 to 26 who are new on jobs.

3. Rank the following banks/ FIs which requires less documentation

	Rank1	Rank2	Rank3	Rank4	Rank5
JIAU BANK	0	1	6	25	8
Capital First	16	19	4	1	0
L&T	22	15	3	0	0
ICICI	0	0	0	8	32
TATA	2	5	27	6	0

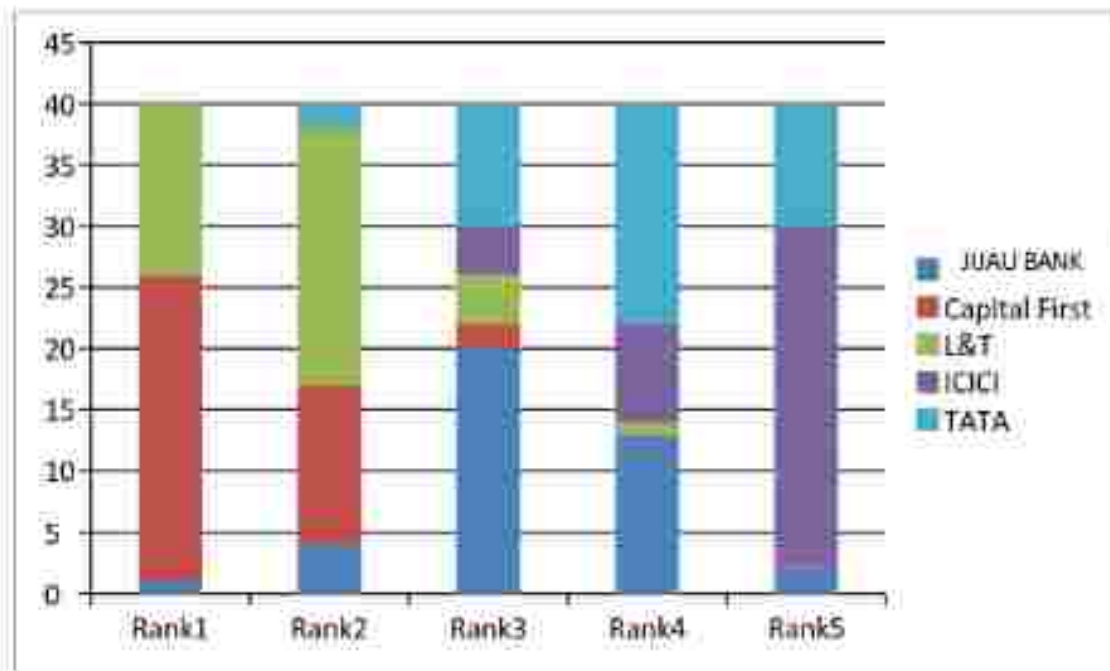


INTERPRETATION:

The above graph shows dealers perceptiveness towards various banks/FIs on documentation process. It was found that L&T leads the list with rank 1, closely chased by Capital First with Rank 2 followed by Tata, JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHEDE & ICICI with Rank 3, Rank 4 & Rank 5 respectively. During the survey it was found that many of the customer where I surveyed were not localities and were residing as tenants.

4. Rank the following banks/FIs according to disbursement period

	Rank1	Rank2	Rank3	Rank4	Rank5
JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHEDE	1	4	20	13	2
Capital First	25	13	2	0	0
L&T	14	21	4	1	0
ICICI	0	0	4	8	28
TATA	0	2	10	18	10



INTERPRETATION:

- The above graph shows dealers' perception towards banks/FIs on disbursement period. It can be interpreted that Capital First & L&T lead the list with Rank 1 & 2 respectively followed by JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHEDE, TATA CAPITAL & ICICI with Rank 3, 4 & 5 respectively. From the previous data it was clear that disbursement process is one of the important parameters customers seek while applying for loan therefore should work to make disbursement process easier in order to attract



PSD Shastri Educational Foundation's

ASMA INSTITUTE OF MANAGEMENT

Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)

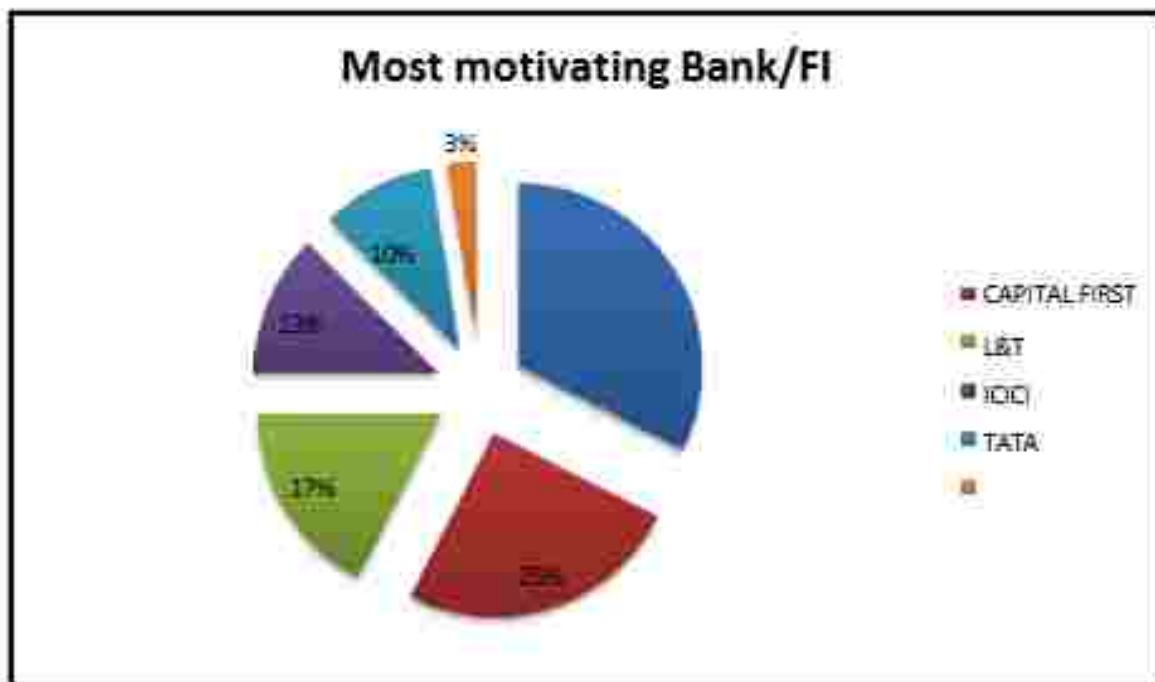
Shastri Campus, S. No. 55, NDA Road, Shivajinagar, Pune - 411 025.

Ph: (020) 25291471, 25295332, 9611036202 Fax: (020) 25291461

E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

customer

5. Which of the following bank/FI motivates you the most to promote their product through their offers and services
- JIAU BANK
 - SBI
 - ICICI
 - L&T
 - CAPITAL FIRST
 - TATA
 - OTHERS



INTERPRETATION

For analysis of above question, dealers were asked that which bank/FI is offering them more of offers in order to promote their two-wheeler loan product. Through this question it was found that JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHEDE & Capital First works well with their promotional activity with 30% & 28% dealers voting them as best motivators for their two-wheeler product through their promotional activity. L&T, ICICI, TATA and other with 20, 18, 3 and 1% respectively dealers on their side.

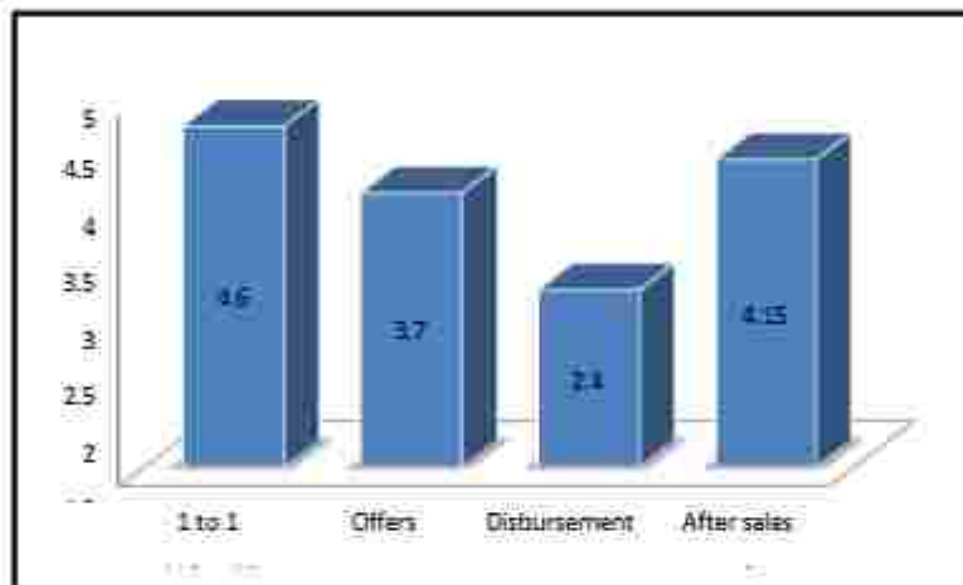
During the survey it was found that most of the banks come with festive schemes but JIAU BANK offer unique scheme on different two-wheeler models this gives them comparative advantage when

customer compares various loan product for two-wheeler loan.

6. Rate the following parameters of JIJAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED on the scale of 1-5

	1	2	3	4	5
1-1 relationship					
Offers					
Disbursement process					
After Sales Service					

Parameter/ Rating	1	2	3	4	5
1 to 1 relationship	0	0	2	12	26
Offers	0	0	20	12	8
Disbursement process	0	27	10	3	0
After sales service	0	0	6	22	12



INTERPRETATION:

From the above data it can be interpreted that JIJAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED have been rated good considering the 1 to 1 relationship they maintain with their



PSD Shastri Educational Foundation's

ASMA INSTITUTE OF MANAGEMENT

Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)

Shastri Campus, S. No. 55, NDA Road, Shivajinagar, Pune - 411 025.

Ph: (020) 25291471, 25295332, 9611036202 Fax: (020) 25291461

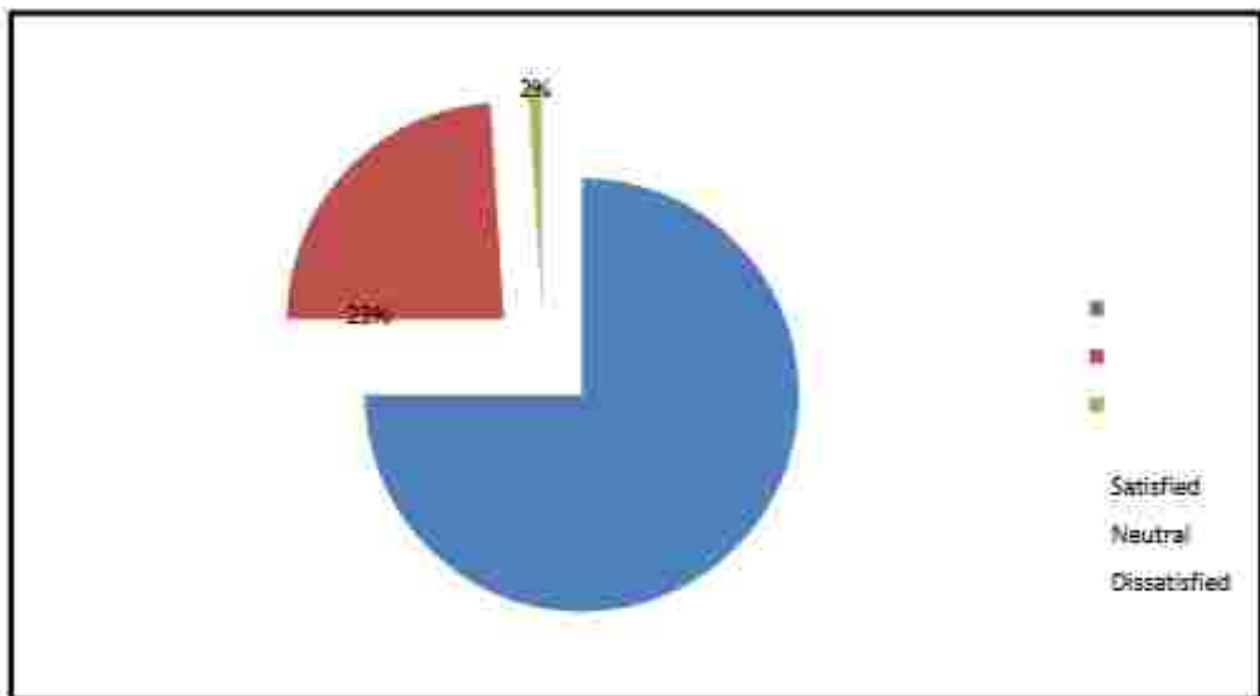
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

customers, whereas in case of offers offered by JIAU URBAN CREDIT Co-Op SOCIETY Ltd.

UMERKHEDE, it got an average of 3.7 therefore there were some customers which expected better offers from bank, about disbursement process, it is the weakest parameter, as they only scored 2.4 ratings from dealers, therefore disbursement process is a parameter need to work on in order to lure customers, bank stands strong on their after sales services rated with 4.15, this shows that dealers are really happy with the after sales services bank provide to their customers

7. How would you rate our overall level of satisfaction with us?

- a) Satisfied
- b) Neutral
- c) Dissatisfied

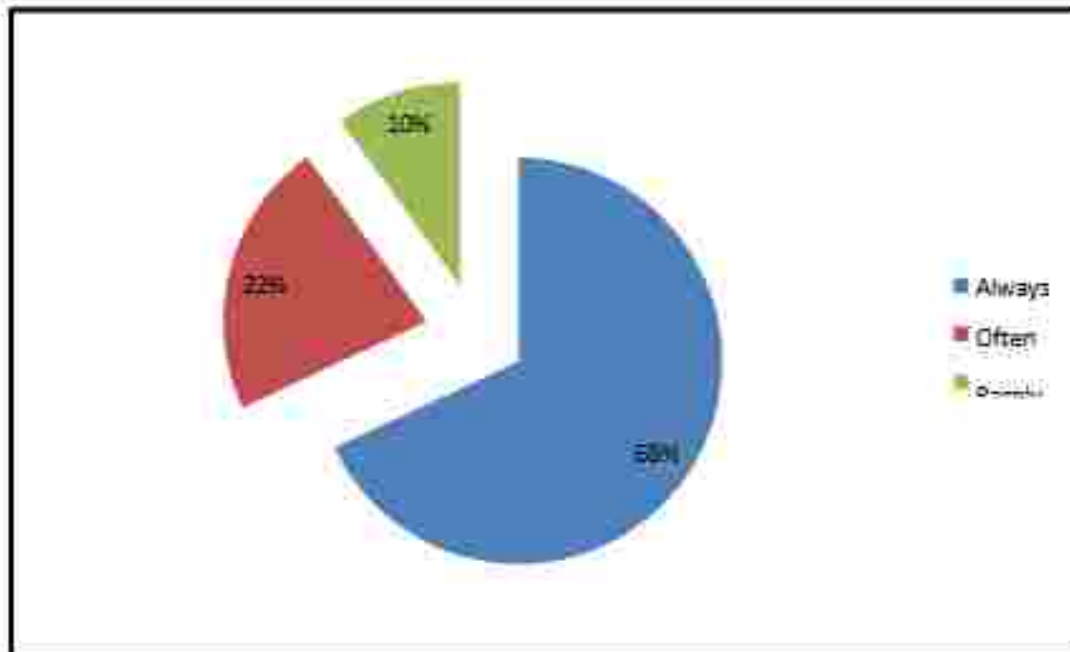


INTERPRETATION

In this chart, it is shown that majority of the dealers are satisfied with the TW products and services of Jijau Bank i.e. 75% of the dealers are fully satisfied having no issues in operation of products, while 23% of the dealers have neutral view for bank and around 2 % are dissatisfied with product & services.

8. How strongly do you recommend Bank to your customers?

- a) Always
- b) Often
- c) Rarely



INTERPRETATION

It can be interpreted that 68% of the dealers will always recommend JDAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED product to its customer therefore they have good word of mouth and are satisfied with bank. Whereas 22% will recommend it often, and 10% will rarely recommend it. During the survey it was found that particularly in the area of Andheri dealers are unsatisfied with the personal relation maintained by, this might be the reason for rare recommendation.

SWOT ANALYSIS

SWOT analysis is done to understand the external and internal environment of the organization. SWOT, is an acronym for strength, weakness, opportunity and threats. Though such an analysis, strength and weakness existing within an organization can be matched with the opportunity and threats operating in environment, so that an effective strategy can be formulated. An effective organizational strategy, therefore, is one that capitalizes on the opportunity through the use of strength and neutralizes the threats by minimizing the impact of weakness. Below is the SWOT-analysis of JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKhed in two-wheeler market segment.

Strength:

- Great brand loyalty among customers.
- Low interest rate as compared to competitors.
- More number of dealers than its competitors.

Weakness:

- Slow disbursement process as compared to competitors.
- It requires more documentation as compared to private players.

Threats:

- Private players are getting into two-wheeler loan market increasing the competition.
- Reduction in interest rate by private players increasing the intensity of the competition.
- Other banks/ FIs like Yes Bank, L&T, Capital First, Tata Capital provide greater margin to the dealers, which make dealers push them to the customers.

Opportunity:

- Increasing population is leading to increase in demand for two wheelers which in turn will create demand of loan by customers.
- Around 60% population is rural which have less capital therefore there stands a good potential market in Rural area.

CHAPTER 4

CONCLUSION AND RECOMMENDATIONS

Chapter 4 Conclusions

& Recommendations

4.1 Conclusions

Key Findings:

- Bank has potential market in Yavatmal region and thus has opportunities for growth.
- Rate of interest, % of funding and time taken for disbursement process are very much important parameters which the customers seek before applying for two-wheeler loan.
- The products of TW bank have good credibility in the sample area and is in par with its competitors.
- Bank is paying 2% less payout as compared to its competitors other than this they are offering quarterly incentives against the business target which is equivalently matches the market trend.
- According to the survey, interest rates of bank is comparatively lower as compared to other banks.
- Many dealers are still not properly aware about the recently launched applications like Quick Paisa, Zip Ride & Zip Plus.
- According to the survey, disbursement process of is little slow in comparison to other banks/FIs.
- The privilege given to the account holding customer like loan comes with a 2% lower rate, processing fees is 50% lower & 100% funding is liked and appreciated by the customers.
- It can be distilled from the research that bank has good market share as compared to its competitors considering the amount of resources deployed by them in the market.
- The modern days technology like internet banking, online apps for disbursement process used by bank for providing Two-wheeler loan services has sent positive signals in the mind of consumers as well as dealers.

4.2 Recommendations

- **JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED** should ask for quotation instead of Tax Invoice bill. Tax invoice can be asked after disbursement of loan.
- g) Disbursement process is one of the important parameter customers seek while applying for loan therefore **JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED** should work to make disbursement process easier in order to attract customers
- h) It is seen that most of the dealers are not aware of online apps offered by **JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED**. Therefore, should create awareness through meetings when any new application is launched.
- Paperwork should be quick with connecting points to dealers' showroom.
- **JIAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED** should come up with more document processing branches to make documentation process convenient for customers.
- Continuous interaction with the dealers is necessary in order to continue with relationship building activities for long term perspective.

ANNEXURES

SURVEY ON COMPARATIVE STUDY ON TWO WHEELER LOAN

1. NAME OF THE DEALER

2. Bank or financial institutes you deal with

- a) JJAU URBAN CREDIT Co-Op SOCIETY Ltd. UMERKHED
- b) SBI
- c) ICICI
- d) L&T
- e) CAPITAL FIRST
- f) TATA
- g) OTHERS

3. Rank the following parameters that the customers seek while applying for two-wheeler loan

IRR	% of funding	Temure	documentation	Disbursement

4. Rank the following banks/ FIs which requires less documentation

JJAU BANK	SBI	ICICI	L&T	CAPITAL FIRST	TATA

5. Rank the following banks/ FIs according to disbursement period

JJAU BANK	SBI	ICICI	L&T	CAPITAL FIRST	TATA

6. Rate the bank/ FIs according to their after sales services

JJAU BANK	SBI	ICICI	L&T	CAPITAL FIRST	TATA

7. Which of the following bank/FI motivates you the most to promote their product through their offers and services:

- JIAU BANK
- SBI
- ICICI
- L&T
- CAPITAL FIRST
- TATA
- OTHERS

8. Rate the following parameters of HDFC bank on the scale of 1-5

	1	2	3	4	5
1-1 relationship					
Offers					
Disbursement process					
After Sales Service					

9. How would you rate our overall level of satisfaction with us?

- Satisfied
 Neutral
 Dissatisfied

10. How strongly do you recommend JIAU BANK to your customers?

- Always
- Often
- Rarely

12. Do you have any suggestions for improvement

Bibliography

Books

1. Research Methodology: C.K. Kothari
2. Marketing Research: A. Parsuraman



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code- 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph : (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

Websites

1. www.ijabank.com
2. www.bankindia.com
3. www.wikipedia.org
4. www.moneycontrol.com
5. www.deal4loans.com
6. <https://www.ibef.org>
7. <http://www.articlenext.com>
8. <https://scholar.google.com>
9. <http://www.proquest.com>



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT

Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)

Shanti Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023

Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447

E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

**A SUMMER INTERNSHIP PROJECT REPORT
ON
"A STUDY ON FUNDAMENTAL ANALYSIS OF
SELECTED LISTED CHEMICAL COMPANIES"**

**FOR
"PREDICTRAM, DELHI"**

**BY
"YASH VIJAY JANGAM"
MBA-II (FINANCE)
BATCH (2021-23)**

**UNDER THE GUIDANCE OF
PROF. AJAY SINGH**

**SUBMITTED TO
SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF A DEGREE
OF
MASTER OF BUSINESS ADMINISTRATION (MBA)**



ASMA

**S. NO 85 SHASTRI CAMPUS, PRESTIGE PUBLIC
SCHOOL, ROAD, NDA RD, SHIVAJINAGAR, PUNE,
MAHARASHTRA 411023**



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

SUMMER INTERNSHIP PROJECT REPORT

On

"A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED LISTED CHEMICAL COMPANIES"

for

"Predictram, Delhi"

By

"Yash Vijay Jangam"

MBA-II (Finance) Batch

(2021-23)

Under the guidance of

Prof. Ajay Singh

Submitted to

"Savitribai Phule Pune University"

In partial fulfilment of the requirement for the award of Degree of
Master in Business Administration (MBA)





PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shastri Campus: S. No. 85, NDA Road, Shivane, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

ASMA - S. no 85 Shastri Campus prestige public school road, NDA Rd, Shivane, Pune, Maharashtra
411023



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

ACKNOWLEDGEMENT

I would like to express my gratitude towards Prof. Ajay Singh for guiding me throughout the project. I also feel thankful and express my kind gratitude towards our Chairman Mr. Suraj Sharma and Director Dr. Ajit Sane for allowing me to conduct the project.

The mentioned project was done under the supervision of Mr. Subir Singh.

I thank all my friends for their positive support and guidance. I feel thankful to the HOD and faculty members for giving me the opportunity. I ensure that this project was done by me and is original.

YASH VIJAY JANGAM



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

DECLARATION

I the undersigned solemnly declare that the project report is based on my own work carried out during the course of my study. I assert the statements made and conclusions drawn are an outcome of my research work.

I further declare that the work contained in the report is original and has been done by me.

The work has not been submitted to any other Institution or for any other university. I have followed the guidelines provided by the university in writing the report.

Whenever I have used materials (data, theoretical analysis, and text) from other sources, I have given due credit to them in the text of the report and giving their details in the references.

YASH VIJAY JANGAM



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

INSTITUTE CERTIFICATE



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code- 0164)
Shanti Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in, Website: www.asma.in



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi & Affiliated to University of Pune (Inst. Code- 0164)
Shanti Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471 & 25293332 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in, Website: www.asma.in

CERTIFICATE

This is to certify that the Project Report entitled

" A study on Fundamental Analysis of Selected listed Chemical Companies "

Prepared by Mr/Ms. Yash Vijay Jangam

Student of Second Year Master of Business Administration (M.B.A.) Semester-III,
Academic Year 2021-2023, at ASMA Institute of Management, Pune -411023.

To the best of our knowledge, this is an original Study done by the said student and important resources used by the student have been duly acknowledged in this report.

The report is submitted in partial fulfilment of **Masters of Business Administration (M.B.A)** syllabus as per the rules and prescribed guidelines of Savitribai Phule Pune University, Pune.

Project Guide

External Examiner

INTERNSHIP CERTIFICATE



PredictRAM

CERTIFICATE OF INTERNSHIP

Financial Analyst

This Certificate is proudly presented to

Yash Vijay Jangam

for successfully completing 2-months internship program under the title as Financial Analyst
From May 2022 - June 2022.



Rajat Singh
Project Director



Shweta Maurya
Asst. Professor



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shanti Campus, S. No. 85, NDA Road, Shivajinagar, Pune - 411 023
Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

EXECUTIVE SUMMARY

This project report is based on the internship carried out by Yash Jangam, student of MBA in Finance at ASMA Institute, Pune. It is a detailed report regarding the tasks performed at the internship under the summer internship program as Equity Research intern at PredictRAM.

In the Internship period as Financial Analyst intern, I was part of the analysis of Global Economic Events under the guidance of Mr. Subir Singh.

PredictRAM team consists of highly experienced professionals plus young enthusiastic professionals who are highly passionate about financial markets. This project work is based on my job work study of Individual Assessee for the Assessment- Year 2021-23. Aim of this project is to understand the basics of Financial Analysis.

Baseline for all the content in this report and offers its clients a solid methodological approach based on professionalism, expertise and reliability provided in this report are the result of studying all the possible analysis of options available for the Individual Assessee which I observed in my working period.

From training to working period my internship was of 2 months. Where I worked as Financial Analyst Intern. I have stated all the details in the report how we make report writing. What we learned in internship from theoretical to practical knowledge.

Table of Contents

Sr. No.	Contents	Pg. No.
1	Introduction	1
2	Organization Profile	3
3	Outline of the problem	8
4	Research Methodology & Data Analysis	9
5	Learning of the student through the project	40
6	Contribution to the host organization	43
7	References	45

List of Tables

Table No.	Title	Pg. No.
1	Tools of data analysis	9
2	India GDP Growth Rate	11
3	Average FD Interest Rates	12
4	Debt to Equity Ratio	22
5	Interest Coverage Ratio	24
6	Current Ratio	25
7	Quick Ratio	26
8	Stock Turnover Ratio	27
9	Debtors Turnover Ratio	28
10	Net Profit Margin Ratio	29
11	Earnings Per Share Ratio	30
12	Return on Capital Employed Ratio	31
13	Return on Equity Ratio	32
14	Price to Earnings Ratio	33

List of Figures / Graphs

Figures/Graphs	Title	Pg. No.
1	Chemical Industry Market Size	14
2	Chemical Sector Analysis	17
3	Imports and Exports of Chemicals	18
4	Chemical Production	19
5	Debt to Equity	23
6	Interest Coverage Ratio	24
7	Current Ratio	25
8	Quick Ratio	26
9	Stock Turnover Ratio	27
10	Debtors Turnover Ratio	28
11	Net Profit Margin Ratio	29
12	Earnings Per Share Ratio	30
13	Return on Capital Employed Ratio	31
14	Return on Equity Ratio	32
15	Price to Earnings Ratio	33
16	Current Shareholdings of Vinati Organics Ltd	34



PSD Shanti Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT

Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)

Shanti Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023

Ph: (020) 25291471, 25293332, 9011056202 Fax: (020) 25291447

E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

17	Current Shareholdings of Sudarshan Ltd	36
18	Current Shareholdings of Pidilite Ltd	38



PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 0164)
Shastri Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023.
Ph: (020) 25291471, 25293332, 9011096202 Fax: (020) 25291461
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

Chapter – 1 Introduction

1.1. What is the project?

The project is about the Fundamental analysis of the selected chemical companies. I have selected three listed companies from the chemical industry. After selecting the companies, I have performed economic analysis and industrial analysis followed by complete fundamental analysis of the three companies using Ratio analysis.

Selected three companies are-

- 1) VINATI ORGANICS LTD**
- 2) SUDARSHAN PVT LTD**
- 3) PIDILITE LTD**

1.2. Definition and Purpose of the project

Fundamental analysis (FA) measures a security's intrinsic value by examining related economic and financial factors. Intrinsic value is the value of an investment based on the issuing company's financial situation and current market and economic conditions. Fundamental analysts study anything that can affect the security's value, from macroeconomic factors such as the state of the economy and industry conditions to microeconomic factors like the effectiveness of the company's management. The end goal is to determine a number that an investor can compare with a security's current price to see whether the security is undervalued or overvalued by other investors.

Fundamental analysis allows you to see what the market value for a company should be. Many investors only look at the price a stock is currently trading at and what it has traded at instead of analysing what lies behind the stock. A stock is issued by a company, so its overall performance is related to the financial performance of the company. Fundamental analysis is a valuation tool used by stock analysts to determine whether a stock is over- or undervalued by the market. It considers the economic, market, industry, and sector conditions a company operates in and its financial performance.

1.3. Scope of the project

- This project is a reference guide or as a source of information. It gives the idea about the financial analysis of the selected chemical companies.
- The study aims to understand and analyse the financial position of the selected companies. Ratio analysis is used for analysing the financial position of the selected companies.
- It deals with analysis and interpretation of data collected through the sources of secondary data.

1.4. Salient Contributions of the project

- How Indian Economy is performing and various schemes which support Chemical Sector.
- How Government is supporting Chemical sector.
- Entry barriers to enter into Chemical sector.
- Suggestion to Retail Investor.
- Recommendation to company.

Chapter – 2 Organisation profile

COMPANY PROFILE

PredictRAM

Organization Website	predictram.com
Phone Number	9873387612
PredictRAM Industries	Outreach Services
Headquarters Location	<u>Barakhamba Lane, Delhi, 110001 IN</u>
PredictRAM Employees Size	10-50 employees
Specialties	Prediction market, collective intelligence, big data, artificial neural network, reinforced neural network, data analytics, financial market, stock analysis, stock results, real time analysis, blockchain, trading, stocks, markets, investing, investing strategy.
Founded	2020

PredictRAM Is Collective-Intelligence Platform for Predicting Economic & Financial Markets Events Using Predictive Analysis, Big Data, And Machine Learning Technologies to mitigate portfolio risk. PredictRAM is the Defi risk management network that helps in analysis and management of financial and economic events.

PredictRAM headquarters is in Barakhamba, Delhi.

ABOUT COMPANY

We are Providers and developers of open financial results & economic events collective intelligence predictive analysis platform where hedge fund, independent, and sell-side analysts, along with investors, industry experts and students contribute their opinions and forecast estimates for companies & events.

Many financial market aspirants, Students and financial analysts, data scientist contribute to PredictRAM, resulting in coverage on over 200 stocks fundamentals and 25 economic indicators each quarter. Currently we are inviting financial domain students, analysts, and data science students to join us as interns, and get trained by our financial experts, improve their skills so that they become more proficient and propel their career to the next level.

As a recognized FinTech Start up by DPIIT (Govt of India) and proud member of FICCI Start up programme we are providers and developers of Collective-Intelligence platform for predicting Economic & financial markets events using blockchain, predictive analysis, big data and machine learning technologies.

By sourcing estimates from a diverse community of individuals, we provide data that is not only more accurate, but is also more representative view of expectations when compared to sell-side-only data sets which suffer from demonstrable biases. Our goal at PredictRAM is to give the market a transparent data set of true expectations, while providing analysts with a platform to build a verifiable track record.

Our diverse network consists of financial analysts, equity analysts, financial domain students, analysts, and data science students, data analysts, CA, CFA, FRM students across the globe.

THREE SELECTED LISTED CHEMICAL COMPANIES

- **Vinati Organics Ltd**
- **Pidilite Ltd**
- **Sudarshan Ltd**

ABOUT SELECTED COMPANIES- VINATI

ORGANICS

World's largest manufacturer of IBB and ATBS, Vinati Organics Limited (VOL) blends innovation with chemistry to deliver value-added products to its varied clientele.

We are a leading manufacturer of specialty chemical and organic intermediaries with a sustained market presence spanning over 35 countries in the world. Since our inception in 1989, we have evolved from being a single product manufacturer to an integrated business, offering a wide range of products to some of the largest industrial and chemical companies across US, Europe and Asia.

VISION

To be the global leader in manufacturing niche speciality products adopting eco-friendly technologies.

MISSION

Our aim is to emerge as a globally competitive organization for all our products in terms of cost and quality.

PIDILITE LTD

Pidilite is a consumer centric company committed to quality and innovation. For decades, we have been pioneering products for small to large applications, at home and industry, which have forged strong bonds with people from all walks of life.

From adhesives, sealants, waterproofing solutions and construction chemicals to arts & crafts, industrial resins, polymers and more, our product portfolio is as diverse as it is ever-evolving. Today, our brands are trusted household and industrial names, and we are the market leader in adhesives.

A robust and growing network makes our products accessible across demographics and geographies. We also embrace our responsibility towards the community through social initiatives in rural development, education and healthcare.

VISION

To Be The Most Innovative Research and Technical Competence Centre for Sustaining "Innovation-Driven" Growths for Pidilite Group of Companies globally.

MISSION

- Invite, invest, and embrace talented people and scientists for great challenges ahead.
- Support, serve, and satisfy all valuable customers with our innovative products and excellent technical competency.
- Innovate with our customers to provide total product satisfactions and business growths.

SUDARSHAN LTD

Sudarshan Chemical Industries Limited is a global colour and effect pigment manufacturer with experience of over 70 years supplying pigments and solvent dyes for coatings, plastics, printing and digital print, cosmetics and special applications.

MISSION

To be a world class global solution provider with a vibrant and innovative culture.

OUR VALUES

- **Sewa**
- **Courage**
- **Commitment and Passion**
- **Respect**
- **Trust**

Chapter – 3 Outline of the problem

PROBLEM STATEMENT

- ❖ Due to Covid 19, initially Chemical Industry saw a decline in the performance.
- ❖ During Covid 19 there was short term volatility in stocks of Chemical Industry.
- ❖ After the relief of 1st lockdown there were multiple opportunities in hand.

OBJECTIVES –

- ❖ To study and understand the Indian economy and the Chemical industry.
- ❖ To study and analyse the financial statements of the selected companies.
- ❖ To analyse the *liquidity, solvency, efficiency, profitability and financial position* of the selected Companies by performing *Ratio analysis*.
- ❖ To provide appropriate solutions based on findings.

Chapter – 4 Research Methodology & Data Analysis

RESEARCH METHODOLOGY

Type of Research – Descriptive Research and Analytical

Type of Data – Secondary Data (NSE website, money control, screener, annual reports)

Sampling Method - Simple Random Sampling

Tools of Data Analysis Sr. No.	Ratio	Formula
1	Current Ratio	$\frac{\text{Current liabilities}}{\text{Current assets}}$
2	Debt to Equity	$\frac{\text{Total liabilities}}{\text{Total shareholders' equity}}$
3	Stock turnover ratio	$\frac{\text{COGS}}{\text{Average Value of Inventory}}$
4	Interest coverage Ratio	$\frac{\text{EBITDA}}{\text{Interest Expense}}$
5	ROCE (Return on capital employed)	$\frac{\text{EBIT}}{\text{Capital Employed}}$
6	EPS	$\frac{\text{Net income} - \text{Preferred dividend}}{\text{Weighted average shares outstanding}}$
7	NPM	$\frac{\text{Net Income}}{\text{Net Sale}}$
8	P/E	$\frac{\text{Market value per share}}{\text{Earning per share}}$

9	Shareholding Pattern	
---	----------------------	--

Table 1. Tools of Data Analysis

The study is done on the basis of information and news available about the chemical sector i.e., secondary data by various modes. Secondary data was collected from the internet, company's websites. However, the main source of information is Annual Report issued by the companies, especially ones from FY 2018 to FY 2022.

The methodology followed for doing the fundamental research is as follows:-

DATA ANALYSIS

- ❖ Economy Analysis
- ❖ Industry Sector Analysis
- ❖ Company Analysis
- ❖ Relative Valuation

4) A. ECONOMY ANALYSIS -

GDP

Gross domestic product (GDP) is the total monetary or market value of all the finished goods and services produced within a country's borders in a specific time period. As a broad measure of overall domestic production, it functions as a comprehensive scorecard of a given country's economic health.

$$GDP=C+G+I+NX$$

Where: C=Consumption G=Government spending I=Investment NX=Net exports

GDP GROWTH RATE

The GDP growth rate compares the year-over-year (or quarterly) change in a country's economic output to measure how fast an economy is growing. Usually expressed as a percentage rate, this measure is popular for economic policymakers because GDP growth is thought to be closely connected to key policy targets such as inflation and unemployment rates. If GDP growth rates accelerate, it may be a signal that the economy is overheating and the central bank may seek to raise interest rates. Conversely, central banks see a shrinking (or negative) GDP growth rate (i.e., a recession) as a signal that rates should be lowered and that stimulus may be necessary.

India GDP Growth Rate - Historical Data		
Year	GDP Growth (%)	Annual Change
2021	8.95%	15.54%
2020	-6.60%	-10.33%
2019	3.74%	-2.72%
2018	6.45%	-0.34%
2017	6.80%	-1.46%
2016	8.26%	0.26%
2015	8.00%	0.59%
2014	7.41%	1.02%
2013	6.39%	0.93%
2012	5.46%	0.22%
2011	5.24%	-3.26%
2010	8.50%	0.64%

Table 2. India GDP Growth Rate

Data interpretation and analysis

As we can see in the table the Annual change rate was increasing till 2016. Then the GDP growth rate started declining as we can see negative Annual change rate from the year 2016 mainly due to demonetisation and GST implementation. In 2020 the economy took a major hit due to Covid 19 lockdown the production was halted and only necessary goods were produced. After the lockdown as we can see the economy started growing rapidly from 2021 and is booming till date.

INTEREST RATE

Interest rate is the amount charged over and above the principal amount by the lender from the borrower. In terms of the receiver, a person who deposits money to any bank or financial institution also earns additional income considering the time value of money, termed as interest received by the depositor.

YEAR	Average FD Interest Rates
2016 – 2017	6.50 - 6.90
2017- 2018	6.25 - 6.70
2018 – 2019	6.25 - 7.25
2019 – 2020	5.70 - 6.40
2020 – 2021	5.25 - 5.35
2021 – 2022	5.05 - 5.35
2022 - 2023	6.75 - 7.00

Table 3. Average FD Interest Rates

RBI uses Interest rates as tool which is called monetary policy. Interest rates can be used to control the flow of money in the market, inflation and unemployment. If the Interest rate is too low it can lead to Inflation whereas High Interest rates leads to Deflation so the Monetary policy should be tight. We can see an increase in Interest rate from 2022-23 to control the inflation. To curb the ongoing Inflation India is increasing the Interest rates.

4.B. INDUSTRY ANALYSIS -

CHEMICAL INDUSTRY OF INDIA

Covering more than 80,000 commercial products, India's chemical industry is extremely diversified and can be broadly classified into bulk chemicals, specialty chemicals, agrochemicals, petrochemicals, polymers and fertilisers.

Globally, India is the fourth-largest producer of agrochemicals after the United States, Japan and China. India accounts for ~16% of the world production of dyestuffs and dye intermediates. Indian colorants industry has emerged as a key player with a global market share of ~15%. The country's chemicals industry is de-licensed, except for few hazardous chemicals. India holds a strong position in exports and imports of chemicals at a global level and ranks 14th in exports and 8th in imports at global level (excluding pharmaceuticals). The domestic chemicals sector's small and medium enterprises are expected to showcase 18-23% revenue growth in FY22, owing to an improvement in domestic demand and higher realisation due to high prices of chemicals.

India's proximity to the Middle East, the world's source of petrochemicals feedstock, enables it to benefit on economies of scale. Despite the current pandemic situation, the Indian chemical industry has numerous opportunities considering the supply chain disruption in China and trade conflict among the US, Europe and China. Anti-pollution measures in China will also create opportunities for the Indian chemical industry in specific segments.

Additional support, in terms of fiscal incentives, such as tax breaks and special incentives through PCPIRs or SEZs to encourage downstream units will enhance production and development of the industry. The dedicated integrated manufacturing hubs under Petroleum, Chemicals and Petrochemicals Investment Regions (PCPIR) policy to attract an investment of Rs. 20 lakh crore (US\$ 276.46 billion) by 2035.

To bring about structural changes in the working of domestic chemical industry, future investments should not only focus on transportation of fuels such as petrol and diesel, but also on crude-to-chemicals complexes or refineries set up to cater to the production of chemicals.

MARKET SIZE

The Indian chemicals industry stood at US\$ 178 billion in 2019 and is expected to reach US\$ 304 billion by 2025 registering a CAGR of 9.3%. The demand for chemicals is expected to expand by 9% per annum by 2025. The chemical industry is expected to contribute US\$ 300 billion to India's GDP by 2025.

An investment of Rs. 8 lakh crore (US\$ 107.38 billion) is estimated in the Indian chemicals and petrochemicals sector by 2025. The specialty chemicals constitute 22% of the total chemicals and petrochemicals market in India. The demand for specialty chemicals is expected to rise at a 12% CAGR in 2019-22.

Indian manufacturers have recorded a CAGR of 11% in revenue between FY15 and FY21, increasing India's share in the global specialty chemicals market to 4% from 3%, according to the Crisil report. A revival in domestic demand and robust exports will spur a 50% YoY increase in the CAPEX of specialty chemicals manufacturers in FY22 to Rs. 6,000-6,200 crore (US\$ 815-842 million). Revenue growth is likely to be 19-20% YoY in FY22, up from 9-10% in FY21, driven by recovery in domestic demand and higher realisations owing to rising crude oil prices and better exports.

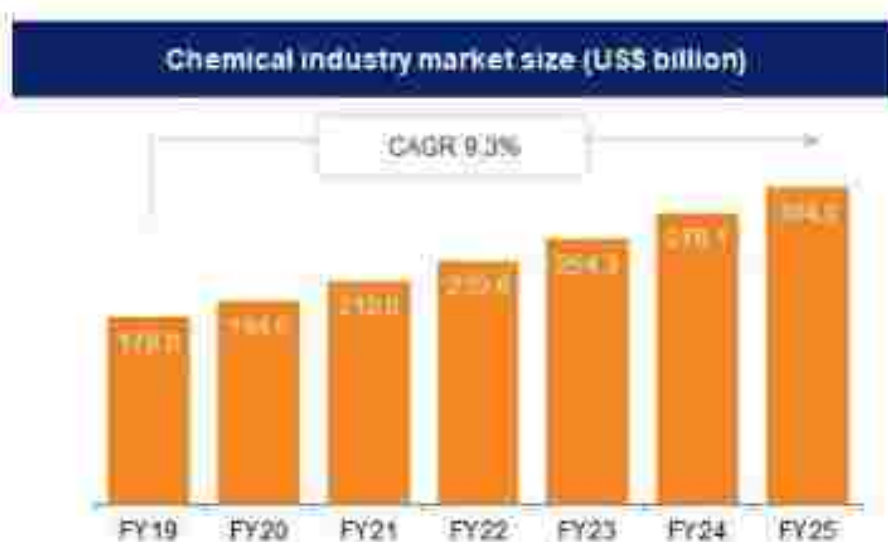


Figure 1. Chemical Industry Market Size

INVESTMENTS AND RECENT DEVELOPMENTS

- ❖ From April 2021-March 2022, exports of organic & inorganic chemicals increased 38.67% YoY to reach US\$ 24,313.88 million.
- ❖ Chemical production reached 907,639 MT in August 2022, while petrochemical production reached 1,727,019 MT. In August 2022, production levels of various chemicals were as follows: Soda Ash: 267,416 MT, Caustic Soda: 283,279 MT, Liquid Chlorine: 203,195 MT, Formaldehyde: 26,842 MT and Pesticides and Insecticides: 18,881 MT.
- ❖ In July 2022, NTPC Renewable Energy Limited (NTPC REL) and Gujarat Alkalis and Chemicals Limited (GACL) signed an MoU to establish India's first commercial-scale Green Ammonia and Green Methanol plants.
- ❖ In November 2021, Indian Oil Corporation (IOCL) announced plans to invest Rs. 3,681 crore (US\$ 495.22 million) to set up India's first mega-scale maleic anhydride unit for manufacturing high-value specialty chemicals at its Pampat Refinery in Haryana.
- ❖ In November 2021, Praj Industries Limited and Indian Oil Corporation inked a memorandum of understanding (MoU) to explore opportunities in the production of alcohol-to-jet (ATJ) fuels, 1G & 2G ethanol, compressed bio-gas (CBG) and related opportunities in the biofuels industry.
- ❖ In November 2021, Coromandel International announced plans to set up 1,650-metric-tonnes-per-day sulphuric acid plant at its fertiliser complex in Visakhapatnam with an investment of Rs. 400 crore (US\$ 53.69 million).
- ❖ On September 30, 2021, Prime Minister, Mr. Narendra Modi, inaugurated the CIPET: Institute of Petrochemicals Technology, Jaipur.
- ❖ In October 2021, Nayara Energy announced that it expects 15-20 new integrated petrochemical plants to become operational within the next decade in the country, to meet the rising demand for raw materials used in the plastics and clothing industries.
- ❖ In October 2021, Rosneft, Russia, launched a large-scale petrochemical production development programme in India with investments worth ~US\$ 750 million at the current implemented stage.
- ❖ In September 2021, Bharat Petroleum Corporation (BPCL), announced plans to invest US\$ 4.05 billion, to improve petrochemical capacity and refining efficiencies over the next five years.
- ❖ The government is planning to hold roadshows in eight overseas markets for the proposed investors' summit planned in January 2022, with focus on the petrochemicals sector, and is eager

to attract investors to its newly launched Petroleum, Chemicals and Petrochemicals Investment Region (PCPIR) near the upcoming crude oil refinery in Pachpadra village (in Barmer district, Rajasthan).

GOVERNMENT INITIATIVES

- ❖ Under the Union Budget 2022-23 the government allocated Rs. 209 crores (US\$ 27.43 million) to the Department of Chemicals and Petrochemicals.
- ❖ PLI schemes have been introduced to promote Bulk Drug Parks, with a budget of Rs. 1,629 crores (US\$ 213.81 million).
- ❖ The Government of India is considering launching a production linked incentive (PLI) scheme in the chemical sector to boost domestic manufacturing and exports.
- ❖ A 2034 vision for the chemicals and petrochemicals sector has been set up by the government to explore opportunities to improve domestic production, reduce imports and attract investments in the sector. The government plans to implement production-link incentive system with 10-20% output incentives for the agrochemical sector; to create an end-to-end manufacturing ecosystem through the growth of clusters.
- ❖ In October 2020, the government urged players in the agrochemicals industry to come out with new molecules of global standards for the farmers' benefit, while CropLife India, the industry body, pitched for stable policies and regulatory regimes to boost growth in the sector.
- ❖ 100% FDI is allowed under the automatic route in the chemicals sector with few exceptions that include hazardous chemicals. FDI inflows in the chemicals sector (other than fertilisers) reached US\$ 20.41 billion between April 2000-June 2022.
- ❖ The government has proposed several incentives for setting up a sourcing or manufacturing platform within an Indian SEZ:
- ❖ Effective April 1, 2020, 100% Income Tax exemption on export income for SEZ units for the first five years, 50% for the next five years thereafter and 50% of the ploughed back export profit for next five years.
- ❖ Single window clearance for central and state-level approvals.
- ❖ Duty free import/domestic procurement of goods for development, operation and maintenance of SEZ units.
- ❖ In December 2020, the PCPIR policy is being completely redesigned. Under the new PCPIR Policy 2020-35, a combined investment of Rs. 10 lakh crore (US\$ 142 billion) is targeted by 2025, Rs. 15 lakh crore (US\$ 213 billion) by 2030 and Rs. 20 lakh crore (US\$ 284 billion) by 2035 in all PCPIRs across the country. The four PCPIRs are expected to generate employment

for ~33.83 lakh people. ~3.50 lakh persons have been employed in direct and indirect activities related to PCPIRs by the end of 2020.

CHEMICAL SECTOR ANALYSIS



Figure 2. Chemical Sector Analysis

Bulk chemicals –

These are groups of chemicals, which are manufactured on a large scale and further divided into organic, inorganic and alkali chemicals.

Petrochemicals & Polymers -

These chemicals are derivative of several chemical compounds such as hydrocarbons, which are derived from crude oil or natural gas.

Fertilisers -

These provide nutrients for plant growth; are divided into organic/inorganic and natural/synthetic. Further, these can be broadly classified into phosphate, potassium and nitrogenous.

Specialty chemicals –

These are derivatives of basic chemicals that are manufactured for specific end-use solutions. The characteristics of these chemicals include high value, high R&D and low volume.

Agrochemicals -

These chemicals are used to protect crops against insects and pests and include fungicides, herbicides, and insecticides, among others. These chemicals can be applied in water irrigation, seeds, soils and crops.

EXPORT & IMPORT STATISTICS

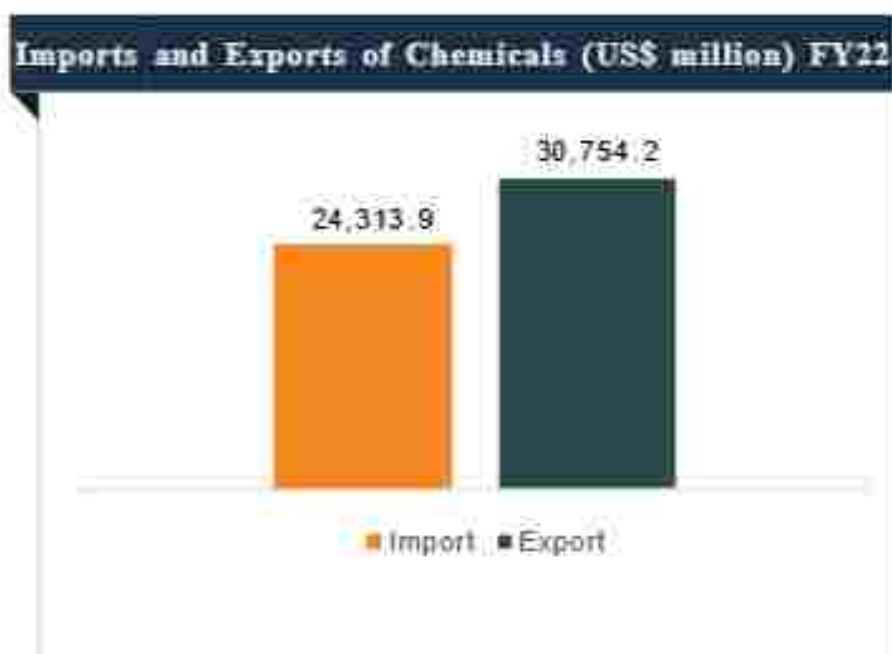


Figure 3. Imports and Exports of Chemicals

- ❖ From April 2021-March 2022, exports of organic & inorganic chemicals increased 38.67% YoY to reach US\$ 24,313.88 million.
- ❖ Imports of organic and inorganic chemicals totalled US\$ 24.92 billion from April 2021 to March 2022, up 59.90% YoY.
- ❖ From April 2021-February 2022, imports of petroleum, crude and products stood at US\$ 141,725.18 million.
- ❖ India holds a strong position in international trading of chemicals and ranks 9th in exports and 6th in imports at a global level (excluding pharmaceuticals).

CHEMICAL TRENDS IN INDIA



Figure 4. Chemical Production

- ❖ In FY22*, Alkali chemicals stood at 70.84% of the total chemical production.
- ❖ Government initiatives such as promotion of small and mid-sized 'Sodium Bicarbonate' and 'Ammonia' processing industries in proximity to soda ash manufacturing units is likely to boost demand for soda ash in the country.

SWOT ANALYSIS OF CHEMICAL INDUSTRY IN INDIA

STRENGTHS-

- Diversified manufacturing base.
- Vibrant downstream industries in different segments.
- Competitive core industries.
- Capability to produce world class end products.
- Large domestic market.
- Major raw material component sources within the country.
- Good R&D base and quality human resources.
- Strong presence in the export market.

WEAKNESSES-

- Cost of power.
- Cost of finance.
- Infrastructure.
- Scale of production.
- Cost disadvantages.
- Multiple taxes.
- Huge transportation costs.
- Less investment in R&D and technology.

OPPORTUNITIES-

- Markets in developed countries is opening up.
- Success in dyestuff has boosted other sectors.
- India is close to Middle East so it has close vicinity to petrochemicals.
- Large number of products going off patent.
- Competencies to utilise renewable resources.
- Climatic conditions in India.
- Competency to emerge as a global player in the area of speciality chemicals.

THREATS-

- Reduction in import tariffs.
- China's lower chemical cost.
- Threat of extinction if competency is not acquired.
- Bilateral and multilateral trade agreements.

4.C. COMPANY ANALYSIS -

KEY FINANCIAL RATIOS OF SELECTED CHEMICAL COMPANIES

SOLVENCY RATIOS: -

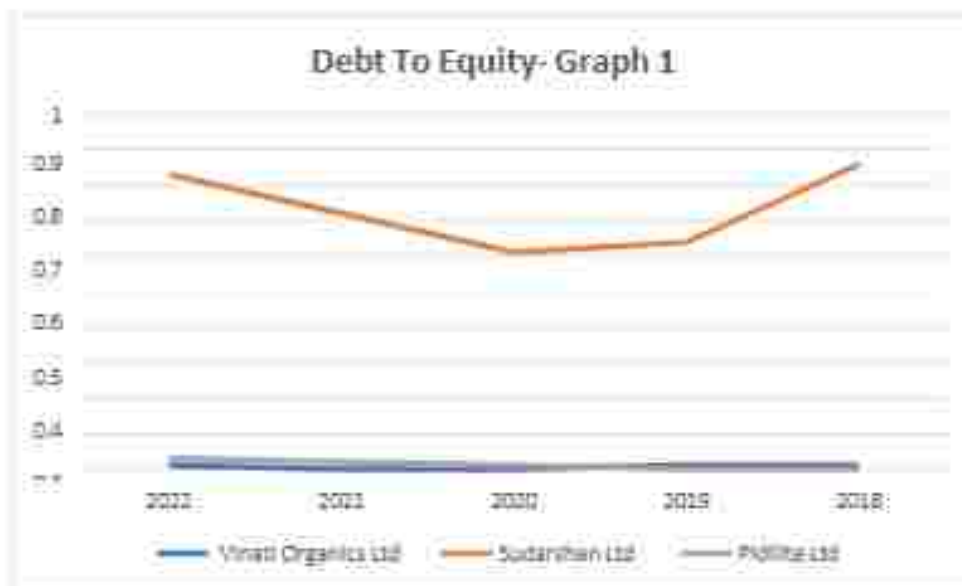
Also called financial leverage ratios, **solvency ratios** compare a company's debt levels with its assets, equity, and earnings, to evaluate the likelihood of a company staying afloat over the long haul, by paying off its long-term debt as well as the interest on its debt. Examples of solvency ratios include: debt-equity ratios, debt-assets ratios, and interest coverage ratios.

DEBT TO EQUITY RATIO

The debt-to-equity (D/E) ratio is used to evaluate a company's financial leverage and is calculated by dividing a company's total liabilities by its shareholder equity. The D/E ratio is an important metric used in corporate finance. It is a measure of the degree to which a company is financing its operations through debt versus wholly owned funds. More specifically, it reflects the ability of shareholder equity to cover all outstanding debts in the event of a business downturn. The debt-to-equity ratio is a particular type of gearing ratio.

DEBT TO EQUITY					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	0.01	0	0	0.01	0.01
SUDARSHAN LTD	0.83	0.72	0.61	0.64	0.86
PIDILITE LTD	0.03	0.02	0.01	0	0

Table 4. Debt to Equity Ratio



Interpretation

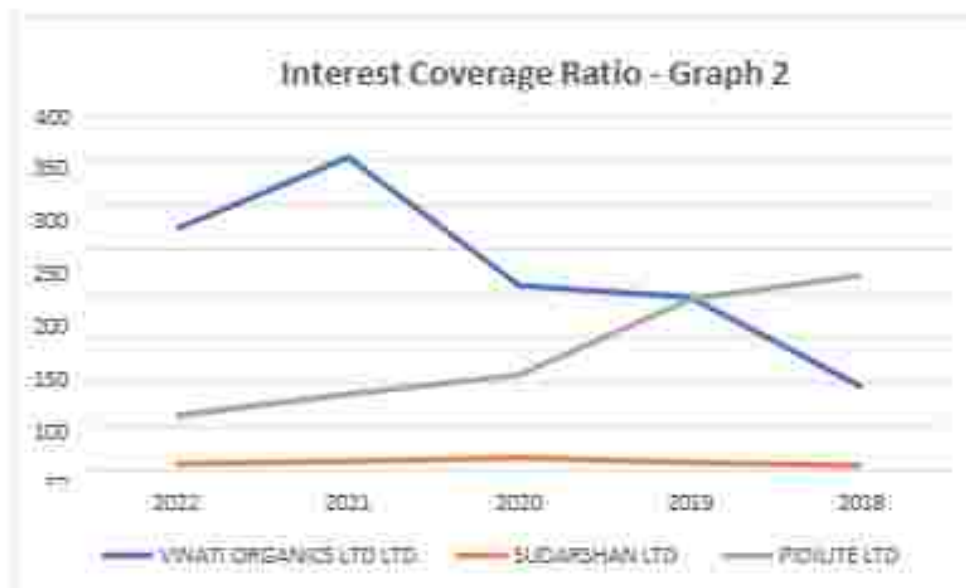
Standard debt to equity ratio is 2:1. A high debt-to-equity ratio indicates that a company is borrowing more capital from the market to fund its operations. Sudarshan Ltd debt to equity ratio is increasing through the year. Vinati Organics Ltd has low debt equity means the company is utilizing its assets and borrowing less money from the market. Pidilite Ltd has good debt to equity ratio.

INTEREST COVERAGE RATIO

The interest coverage ratio is a debt and profitability ratio used to determine how easily a company can pay interest on its outstanding debt. The interest coverage ratio is calculated by dividing a company's earnings before interest and taxes (EBIT) by its interest expense during a given period.

INTEREST COVERAGE RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	273.31	353.91	209.18	196.06	94.72
SUDARSHAN LTD	8.26	11.21	14.82	9.65	6.16
PIDILITE LTD	62.6	86.73	108.24	193.78	220.68

Table 5. Interest Coverage Ratio



Interpretation:

Vinati Organics Ltd has higher ratio, the better position a company has to repay its interest obligations, lower the ratio more the company is burdened by debt expenses, Sudarshan Ltd have the Lowest Interest

coverage ratio which is not good for the company. Pidilite Ltd have good interest coverage ratio.

LIQUIDITY RATIOS –

Liquidity ratios measure a company's ability to pay off its short-term debts as they become due, using the company's current or quick assets. Liquidity ratios include the current ratio, quick ratio.

CURRENT RATIO

The **current ratio** is a liquidity ratio that measures whether a firm has enough resources to meet its short-term obligations. It compares a firm's current assets to its current liabilities,

CURRENT RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	2.82	2.57	2.54	2.16	1.96
SUDARSHAN LTD	1.09	1.13	1.19	1.21	1.08
PIDILITE LTD	1.33	1.41	1.73	1.61	1.54

Table 6. Current Ratio



Interpretation

Standard Current ratio is 2:1. Higher the current ratio, higher will be the company ability to pay off its

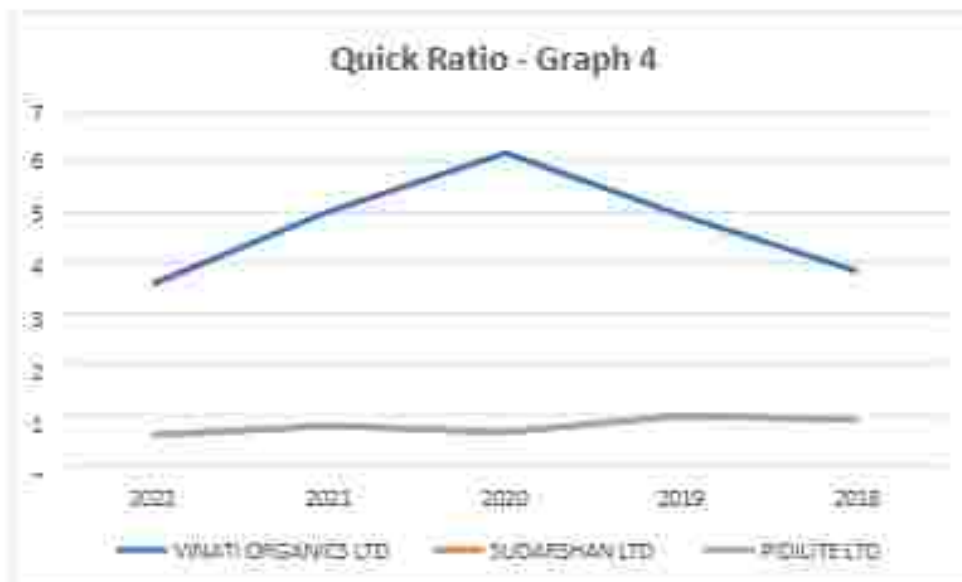
short obligation. From the above graph we can see that Vinati Organics Ltd have the Highest current ratio as compared to other company. Sudarshan Ltd, Pidilite Ltd Current ratio is less so companies have less ability to pay its short-term debt.

QUICK RATIO

In finance, the **quick ratio**, also known as the **acid-test ratio**, is a type of liquidity ratio, which measures the ability of a company to use its *near cash* or quick assets to extinguish or retire its current liabilities immediately.

QUICK RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	3.59	5.02	6.17	4.94	3.83
SUDARSHAN LTD	0.6	0.78	0.66	0.98	0.9
PIDILITE LTD	0.6	0.78	0.66	0.98	0.9

Table 7. Quick Ratio



Interpretation

Standard quick ratio is 1:1. Sudarshan Ltd and Pidilite Ltd has less than 1 quick ratio that is Company doesn't have enough quick assets to meet all its short-term obligations. Vinati Organics Ltd quick ratio is greater than 1 means company have enough quick asset to meet its short-term obligation.

EFFICIENCY RATIOS –

The efficiency ratio is typically used to analyse how well a company uses its assets and liabilities internally.

STOCK TURNOVER RATIO

Inventory turnover is a financial ratio showing how many times a company has sold and replaced inventory during a given period. A company can then divide the days in the period by the inventory turnover formula to calculate the days it takes to sell the inventory on hand. The speed at which a company can sell inventory is a critical measure of business performance.

STOCK TURNOVER RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	5.74	7.83	11.04	12.21	9.04
SUDARSHAN LTD	3.13	5.31	4.47	5.79	6.77
PIDILITE LTD	3.55	6.37	8.67	8.3	8.49

Table 8: Stock Turnover Ratio



Interpretation

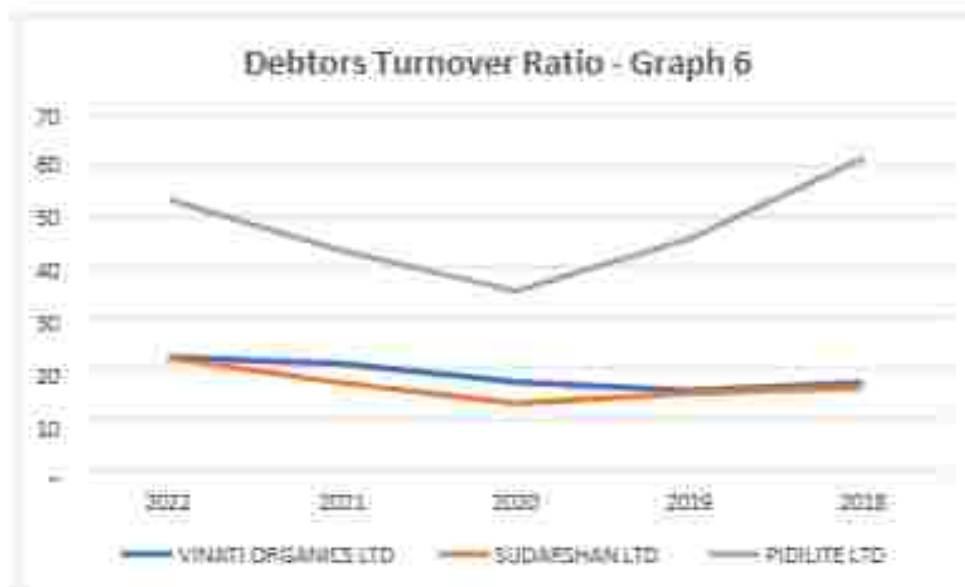
A higher Stock inventory ratio company is efficiently managing and selling its inventory. As we can see in graph Vinati Organics Ltd has Highest stock turnover as compared to Sudarshan Ltd and Pidilite Ltd.

DEBTORS TURNOVER RATIO

The debt to turnover ratio shows how fast a company's credit sales become cash. Businesses that offer credit sales to their customers invoice them after they've received a good or service.

DEBTORS TURNOVER RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	22.17	20.95	17.31	15.53	17.21
SUDARSHAN LTD	21.93	17.16	13.1	15.06	16.18
PIDILITE LTD	53.3	43.2	35.27	45.56	61.5

Table 9. Debtors Turnover Ratio:



Interpretation

The higher the ratio, the faster the business collects its accounts receivables and the more cash it has. Pidilite Ltd has highest Debtors turnover ratio and has more cash as compared to Vinati Organics Ltd

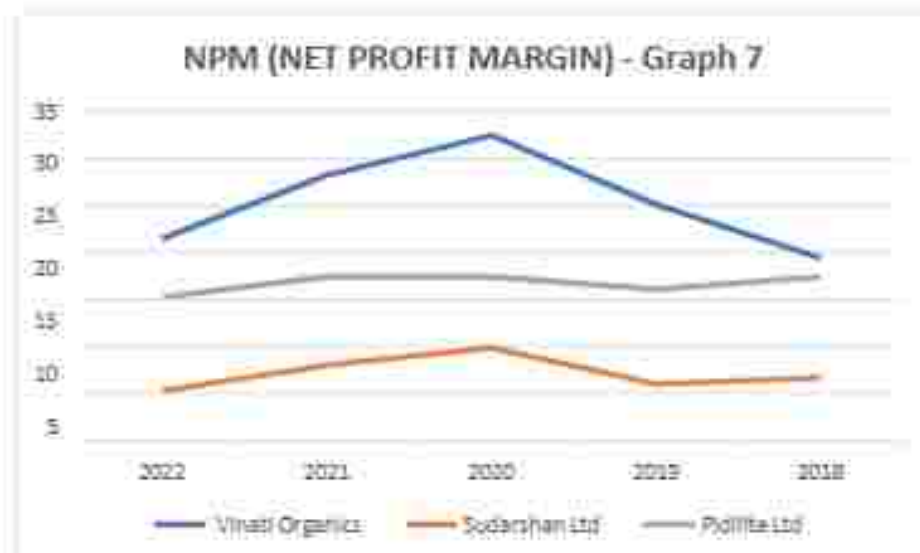
and Sudarshan Ltd.

PROFITABILITY RATIOS- NET PROFIT MARGIN

The net margin is perhaps the most important measure of a company's overall profitability. It is the ratio of net profits to revenues for a company or business segment. Expressed as a percentage, the net profit margin shows how much profit is generated from every \$1 in sales, after accounting for all business expenses involved in earning those revenues.

NPM (NET PROFIT MARGIN)					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	21.46	28.23	32.45	25.05	19.39
SUDARSHAN LTD	5.23	7.97	9.8	5.96	6.63
PIDILITE LTD	15.21	17.4	17.4	16.07	17.4

Table 10. Net Profit Margin Ratio



Interpretation:

Positive Net profit margin means company has sufficient profits after all payment. All three companies

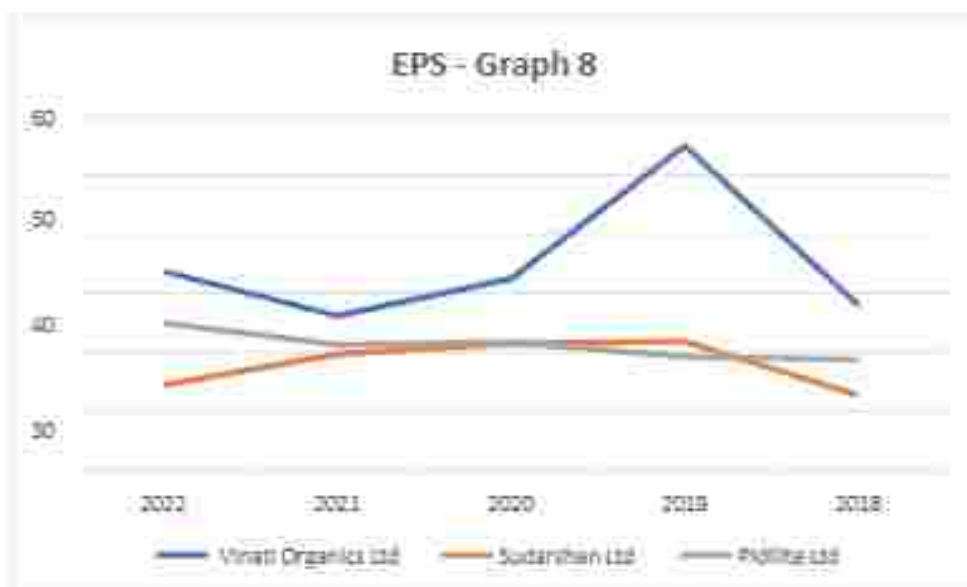
have Positive NPM which is good. Vinati Organics Ltd has the highest NPM while Pidilite LTD has second highest and Sudarshan Ltd has the Lowest NPM.

EARNINGS PER SHARE

Earnings per share (EPS) is calculated as a company's profit divided by the outstanding shares of its common stock. The resulting number serves as an indicator of a company's profitability. It is common for a company to report EPS that is adjusted for extraordinary items and potential share dilution.

EPS					
NAME OF THE COMPANY	2020	2021	2020	2019	2018
VINATI ORGANICS LTD	33.73	26.2	32.48	54.97	27.93
SUDARSHAN LTD	14.5	19.7	21.48	21.89	12.72
PIDILITE LTD	24.96	21.28	21.69	19.28	18.81

Table 11. Earnings Per Share Ratio



Interpretation

All three companies have positive EPS which is good. Vinati Organics has the highest compared to other

two companies. While Sudarshan Ltd has the lowest EPS among three companies.

RETURN ON CAPITAL EMPLOYED

Return on capital employed (ROCE) is a financial ratio that can be used to assess a company's profitability and capital efficiency. In other words, this ratio can help to understand how well a company is generating profits from its capital as it is put to use.

Return on Capital Employed (%)					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	26.52%	23.73%	36.40%	26.52%	23.73%
SUDARSHAN LTD	10.42%	16.16%	18.84%	5.96%	6.63%
PIDILITE LTD	26.62%	28.53%	32.76%	35.01%	37.87%

Table 12. Return on Capital Employed Ratio



Interpretation

It helps to understand how well a company is generating profits from its capital as it is put to use. As in the year 2018 Pidilite Ltd has higher return on capital employed but from next years the ratio is decreasing. Sudarshan Ltd has lower capital employed ratio as compared to other two companies. Vinati Organics Ltd ratio was good in the year 2020, from 2018 it been rising and again it dropped in 2021 and

from 2021 it's been rising

RETURN ON EQUITY

Return On Equity, or ROE, is a measurement of financial performance arrived at by dividing net income by shareholder equity. Because shareholder equity is equal to a business's assets minus its debts, ROE can also be considered the return on net assets. ROE, therefore, is sometimes used to estimate how efficiently a company's management is able to generate profit with the assets they have available.

RETURN ON EQUITY					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	18.96	17.45	26.09	26.87	18.06
SUDARSHAN LTD	12.06	17.68	23.51	25.31	19.45
PIDILITE LTD	19.76	19.44	24.67	23.39	26.8

Table 13: Return on Equity Ratio



Interpretation

It tells how well a company is managing the capital that shareholders have invested in it. All three companies Vinati Organics Ltd, Sudarshan Ltd and Pidilite Ltd have Positive Return on equity means

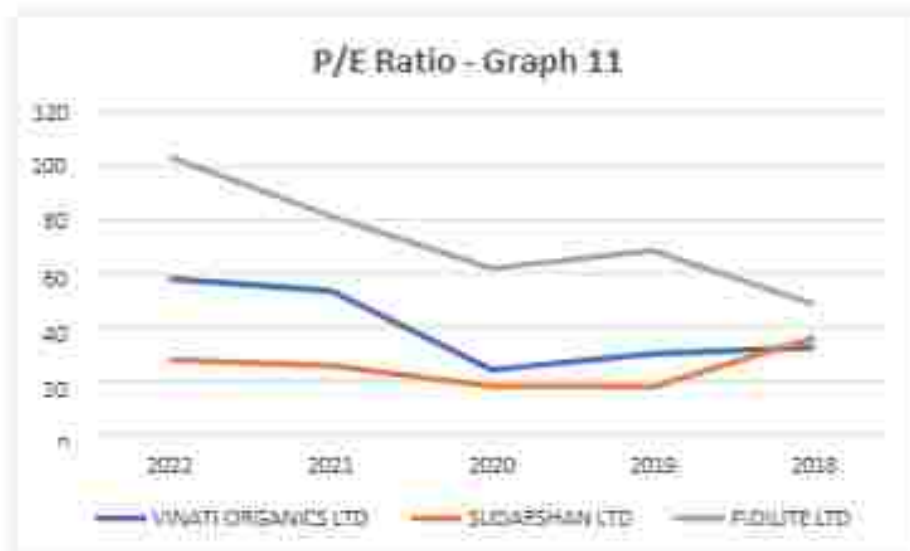
all the companies can manage and utilize equity fund properly. ROE of Sudarshan Ltd is declining year on year which is an issue of concern.

4.D. RELATIVE VALUATION- PRICE TO EARNING RATIO

The price-to-earnings ratio (P/E ratio) is the ratio for valuing a company that measures its current share price relative to its earnings per share (EPS). The price-to-earnings ratio is also sometimes known as the price multiple or the earnings multiple. The price-to-earnings ratio (P/E) is one of the most widely used tools by which investors and analysts determine a stock's relative valuation. The P/E ratio helps one determine whether a stock is overvalued or undervalued.

PRICE TO EARNING RATIO					
NAME OF THE COMPANY	2022	2021	2020	2019	2018
VINATI ORGANICS LTD	57.92	53.43	23.85	29.91	32.24
SUDARSHAN LTD	27.71	25.42	17.83	17.62	35.95
PIDILITE LTD	103.3	81.28	61.74	68.44	48.43

Table 14. Price to Earnings Ratio



Interpretation-

As we can see P/E ratio of Sudarshan Ltd decreased from 35.95 to 27.71 it is good time to invest considering other financial factors. P/E Ratio of Vinati Organics Ltd shows increasing trend from 32.24

to 57.92 in last 5 years it is slightly overvalued. P/E ratio of Pidilite Ltd shows increasing trend from 48.43 to 103.3 which is highly overvalued.

SHAREHOLDING PATTERN OF THE SELECTED COMPANIES –

Promoter's stake in total shareholding is a critical indicator of a company's confidence and reliability. While higher stakes indicate positivity, lower promoter stakes indicate reduced confidence.

VINATI ORGANICS LTD

Summary

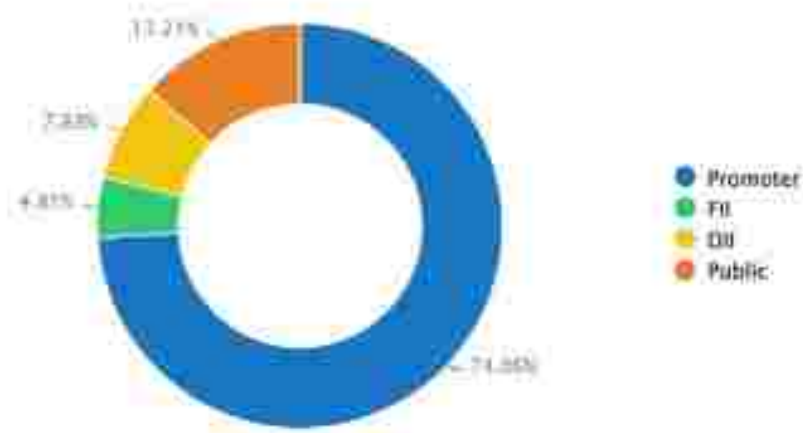
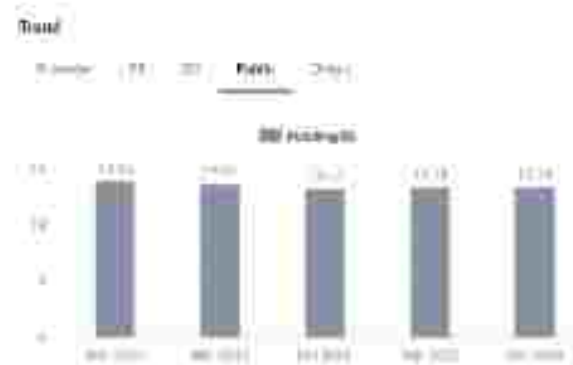
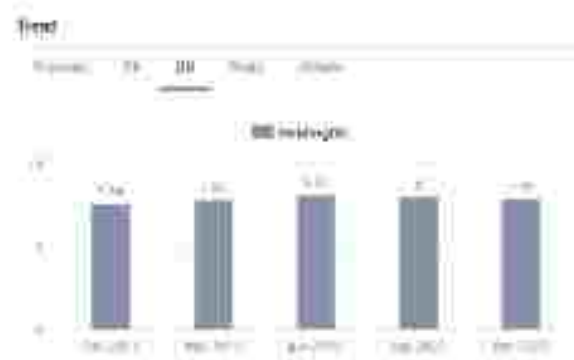
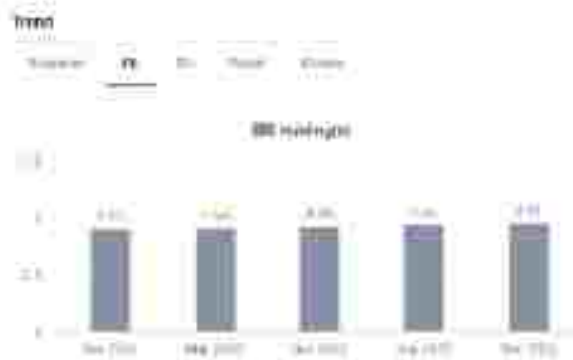


Figure 5. Current Shareholdings of Vinati Organics Ltd

Trend





Interpretation-

- Promoters pledge remained unchanged at 0.66% of holdings in Dec 2022 qtr.
- Promoters holding remains unchanged at 74.06% in Dec 2022 qtr
- FII/FPI have increased holdings from 4.76% to 4.81% in Dec 2022 qtr.
- Number of FII/FPI investors increased from 132 to 136 in Dec 2022 qtr.
- Mutual Funds have increased holdings from 7.61% to 7.71% in Dec 2022 qtr.
- Number of MF schemes remains unchanged at 22 in Dec 2022 qtr
- Institutional Investors have decreased holdings from 12.76% to 12.70% in Dec 2022 qt

SUDARSHAN LTD

Summary

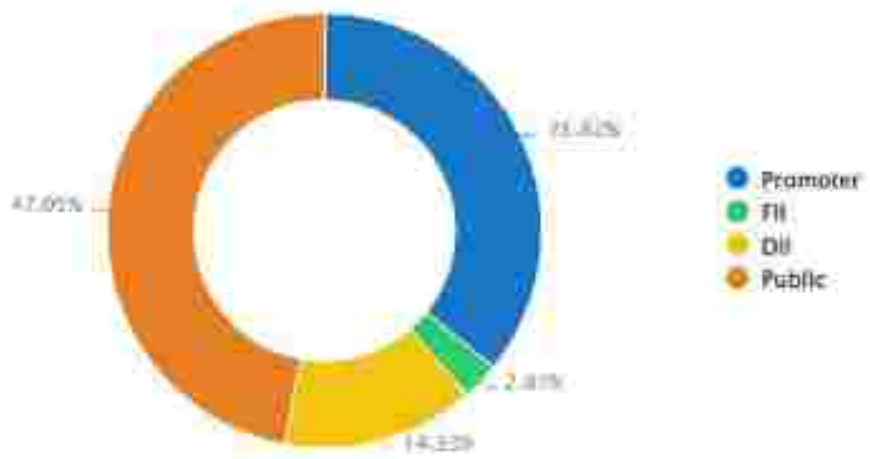
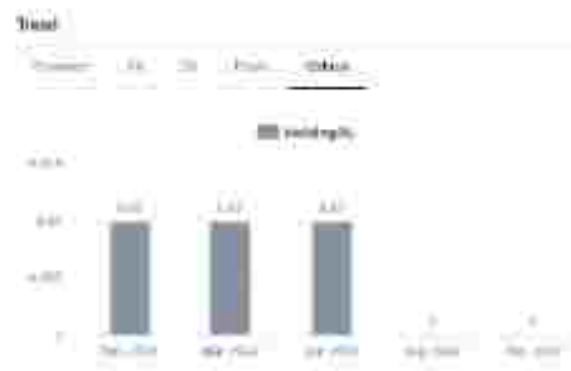
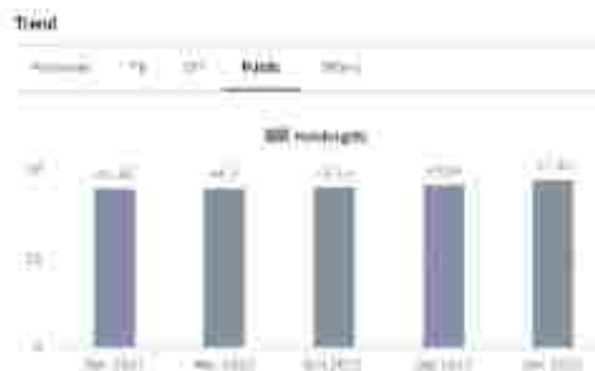
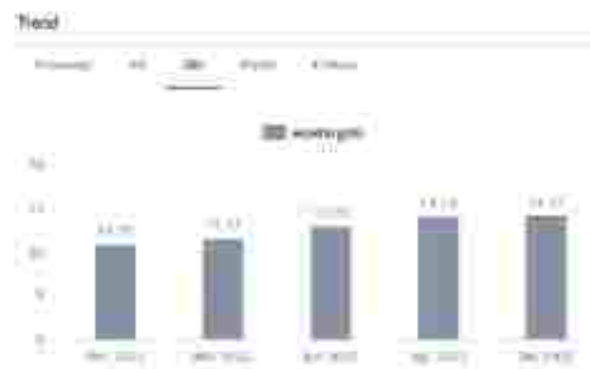
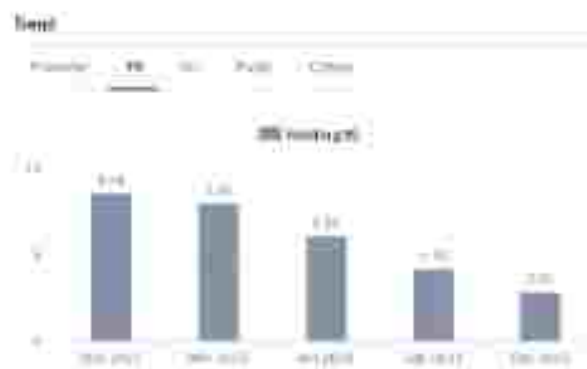


Figure 6. Current Shareholdings of Sudarshan Ltd.

Trend





Interpretation:

- Promoters holding remains unchanged at 35.82% in Dec 2022 qtr
- FII/FPI have decreased holdings from 4.16% to 2.81% in Dec 2022 qtr
- Number of FII/FPI investors decreased from 63 to 61 in Dec 2022 qtr
- Mutual Funds have increased holdings from 12.04% to 12.40% in Dec 2022 qtr.
- Number of MF schemes remains unchanged at 9 in Dec 2022 qtr
- Institutional Investors have decreased holdings from 18.34% to 17.14% in Dec 2022 qtr.

PIDILITE LTD

Summary

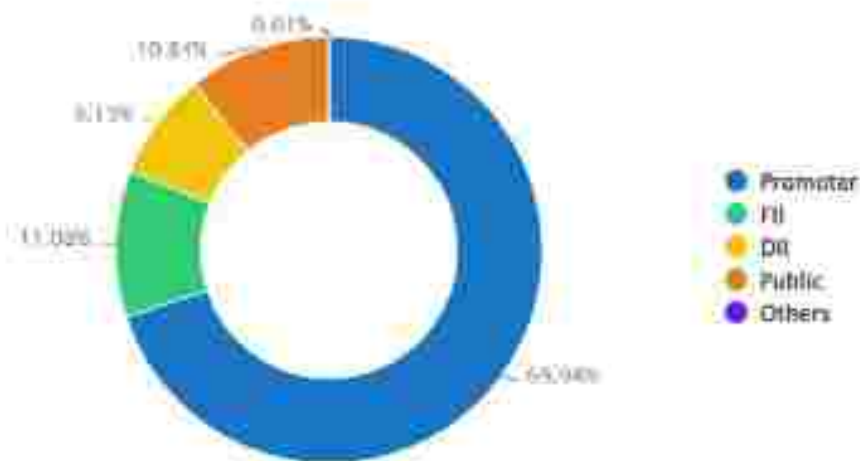
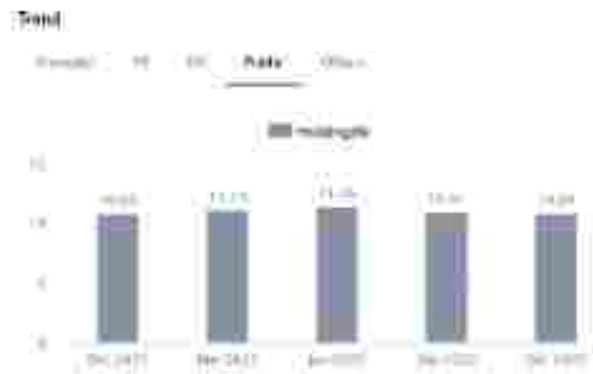
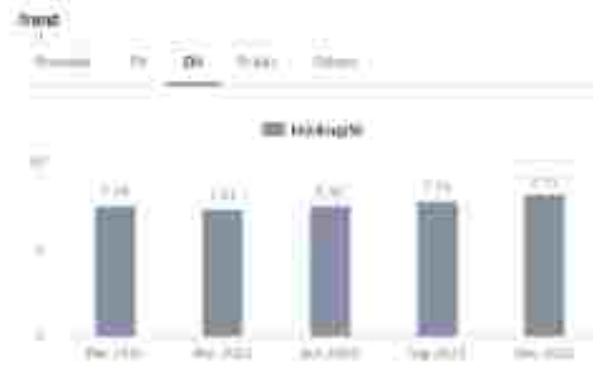
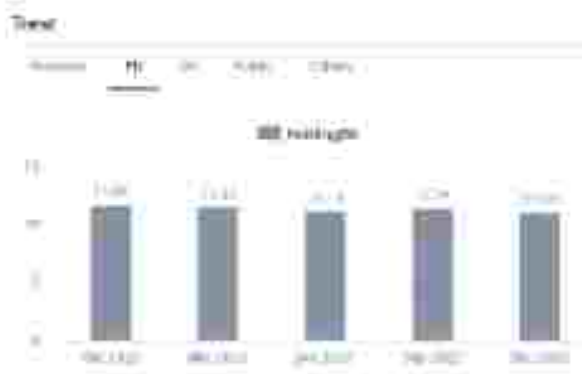


Figure 7. Current Shareholdings of Pidilite Ltd

Trend





Interpretation

- Promoters holding remains unchanged at 69.94% in Dec 2022 qtr.
- FII/FPI have decreased holdings from 11.34% to 11.08% in Dec 2022 qtr.
- Number of FII/FPI investors increased from 678 to 691 in Dec 2022 qtr.
- Mutual Funds have increased holdings from 4.04% to 4.08% in Dec 2022 qtr.
- Number of MF schemes remains unchanged at 29 in Dec 2022 qtr.
- Institutional Investors have increased holdings from 19.08% to 19.21% in Dec 2022 qtr.

Chapter – 5 Learning of the student through the project

FINDINGS AND OBSERVATIONS FROM THE PROJECT

- ❖ Learnt about the condition of Indian economy and GDP during Covid and Post Covid. Indian economy is growing at very good pace. Covid lockdown affected whole Indian economy badly and post covid the economy recovered quickly and now its booming.
- ❖ Interest rates are currently increasing to curb the Inflation which may have an adverse effect on Chemical Industry.
- ❖ Government allocated 209cr to the department of Chemicals and Petrochemicals in the union budget 2022-23 for growth and development of Chemical Industry.
- ❖ Government introduced PLI schemes to promote Bulk Drug Parks, with a budget of Rs. 1,629 crores (US\$ 213.81 million). The Government of India is considering launching a production linked incentive (PLI) scheme in the chemical sector to boost domestic manufacturing and exports.
- ❖ Government initiatives such as promotion of small and mid-sized 'Sodium Bicarbonate' and 'Ammonia' processing industries in proximity to soda ash manufacturing units is likely to boost demand for soda ash in the country.
- ❖ During covid 19 the economy suffered adversely. The GDP declined and was negative. Now the economy is growing with good pace and overall economy is doing great.
- ❖ India holds a strong position in international trading of chemicals and ranks 9th in exports and 6th in imports at a global level (excluding pharmaceuticals). From April 2021-March 2022, exports of organic & inorganic chemicals increased 38.67% YoY to reach US\$ 24,313.88-million.
- ❖ Imports of organic and inorganic chemicals totaled US\$ 24.92 billion from April 2021 to March 2022, up 59.90% YoY. From April 2021-February 2022, imports of petroleum, crude and products stood at US\$ 141,725.18 million.

- ❖ **SWOT Analysis-**
 - **Strength** - Diversified manufacturing base, vibrant downstream industries in different segments, competitive core industries, capability to produce world class end products, large domestic market, major raw material component sources within the country, good R&D base and quality human resources, strong presence in the export market.
 - **Weakness** - Cost of power, cost of finance, infrastructure, scale of production, cost

disadvantages, multiple taxes, huge transportation costs, less investment in R&D and technology.

- **Opportunities** - Markets in developed countries is opening up, large number of products going off patent, competencies to utilise renewable resources, climatic conditions in India, success in dyestuff has boosted other sectors, India is close to Middle East so it has close vicinity to petrochemicals, competencies to utilise renewable resources, competency to emerge as a global player in the area of speciality chemicals.
 - **Threat** - Reduction in import tariffs, China's lower chemical cost, threat of extinction if competency is not acquired, bilateral and multilateral trade agreements.
-
- ❖ **Debt to Equity ratio** – All the three companies have good debt to equity ratio while Vinati Organics Ltd and Pidilite Ltd has the lowest debt to equity ratios and Sudarshan Ltd debt to equity ratio is increasing year on year.
 - ❖ **Current ratio** – All the three companies have good Current ratio while Vinati Organics have the highest current ratio among the three companies.
 - ❖ **Stock Turnover ratio** – All the three companies have good stock turnover ratio while Vinati Organics have the highest stock turnover ratio.
 - ❖ **Return on Capital Employed ratio** – Pidilite Ltd and Vinati Organics Ltd are generating great profits on capital invested. While Sudarshan Ltd is generating lower profits in comparison with these two companies.
 - ❖ **Earning per Share ratio** – All the three companies have +ve EPS which is good thing. Vinati Organics Ltd and Pidilite Ltd have the high EPS ratio and Sudarshan Ltd have low EPS ratio.
 - ❖ **Net Profit Margin ratio** – All the three companies have +ve NPM which is a good thing. While Vinati Organics Ltd have the Highest NPM and Sudarshan Ltd have the Lowest NPM.
 - ❖ **Price to Earning ratio** – P/E ratio of Vinati Organics Ltd shows increasing trend from 32.24 to 57.92 in last 5 years it is slightly overvalued. P/E ratio of Pidilite Ltd shows increasing trend from 48.43 to 103.3 which is highly overvalued. P/E ratio of Sudarshan Ltd is good and Investors can consider Investing in Sudarshan Ltd if other financials are good.

◆ *Share Holding Pattern –*

- In Vinati Organics Ltd the Promoters holdings is good and it remain unchanged to 74.06 % in Dec 22 qtr. It shows that the Promoters have trust in their Company. FII/FPI have increased holdings from 4.76% to 4.81% in Dec 2022 qtr. Number of FII/FPI investors increased from 132 to 136 in Dec 2022 qtr.
- In Sudarshan Ltd the Promoters holding is less and remains unchanged at 35.82% in Dec 2022 qtr. It shows that the Promoters lack trust in their Company. FII/FPI have decreased holdings from 4.16% to 2.81% in Dec 2022 qtr. Number of FII/FPI investors decreased from 63 to 61 in Dec 2022 qtr.
- In Pidilite Ltd the Promoters holdings is good and remains unchanged at at 69.94% in Dec 2022 qtr. It shows that the Promoters have trust in their Company. FII/FPI have decreased holdings from 11.34% to 11.08% in Dec 2022 qtr. Number of FII/FPI investors increased from 678 to 691 in Dec 2022 qtr.

Chapter – 6 Contribution to the host Organisation

RECOMMENDATION

Vinati Organics Ltd –

- Vinati Organics Ltd needs to work on its P/E ratio as its overvalued.
- The Company needs improve its Return on Capital Employed.
- The Company also needs to work on its Profit growth and Revenue growth as its is performing poorly.

Sudarshan Ltd –

- Sudarshan Ltd needs to work on its debt to equity ratio as its increasing year on year which is not a good sign.
- The Company needs to improve its Interest Coverage ratio as it is the lowest and is an issue of concern.
- The Company needs to improve its Quick ratio as it is less than 1.
- The Company needs to work on its Stock Turnover ratio as it is Very Low.
- The Company needs to improve its NPM ratio as it is low.
- The Company needs to improve its Return on Equity and EPS.
- The Company also needs to work on its Profit growth and Revenue growth as it is performing very poorly.

Pidilite Ltd –

- Pidilite Ltd needs to work on its Interest Coverage ratio as its is declining year on year.
- The Company needs to work on its Quick ratio as it is less than 1.
- The Company needs to work on its Stock Turnover ratio as it is also Low.
- The Company needs to work on its P/E ratio as its overvalued.
- The Company also needs to work on its Profit growth and Revenue growth as its is performing poorly.

These were my recommendations for the companies while working with my organisation. I also prepared brief reports about various economic events across the globe and sectoral reports for my organisation.

CONCLUSION

Vinati Organics Ltd is performing very well in most of the ratios. Secondly Pidilite Ltd is doing better. Lastly Sudarshan Ltd is performing poorly in most of the ratios.

Ranking According to the Analysis:

1. VINATI ORGANICS LTD
2. PIDILITE LTD
3. SUDARSHAN LTD

Vinati Organics is performing very well according to the analysis and all the ratios are great except few. The Company is virtually Debt Free. But it needs to work upon its Profit and Revenue growth as the company is not growing much in terms of the same.

Pidilite Ltd is also performing good according to the analysis most of the ratios are good. The Company is virtually Debt Free. But it also needs to work upon its Profit and Revenue growth as the company is not growing in terms of the same.

Sudarshan Ltd is not performing well according to the analysis and most of the ratios are bad except few. The company needs to work upon various aspects as we have seen according to the analysis.

REFERENCES

WEBSITES

1. <https://www.wikipedia.org/>
2. <https://www.ibef.org/industry/chemical-industry-india>
3. <https://ticker.finology.in/company/VINATORGA>
4. <https://ticker.finology.in/company/PIDILITIND>
5. <https://ticker.finology.in/company/SUDARSCHEM>
6. <https://trendlyne.com/equity/share-holding/1485/VINATORGA/latest/vinati-organics-ltd/>
7. <https://trendlyne.com/equity/share-holding/1037/PIDILITIND/latest/pidilite-industries-ltd/>
8. <https://trendlyne.com/equity/share-holding/1304/SUDARSCHEM/latest/sudarshan-chemical-industries-ltd/>
9. <https://www.moneycontrol.com/financials/vinaiorganics/ratiosVI/VO01>
10. <https://www.moneycontrol.com/financials/pidiliteindustries/ratiosVI/PII1>
11. <https://www.moneycontrol.com/financials/sudarshanchemicalindustries/ratiosVI/sci08>

FM BOOKS

1. Financial Management, Shashi K. Gupta and R.K. Sharma (Kalyani Publication).
2. Basics of Financial Management, V.K. Saxena and C.D.Vashist (Sultan Chand & Sons).
3. Fundamentals of Financial Management, A.P. Rao (Everest Publishing House).
4. Advanced Financial management, N.M. Vechalekar.
5. Business Research Methods, C.R. Kothari.



PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 6164)
Shastri Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023.
Ph: (020) 25291471, 25295332, 9911036302 Fax: (020) 25291461
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in



PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 6164)
Shastri Campus: S. No. 25, NDA Road, Shivajinagar, Pune - 411 023.
Ph: (020) 25291471, 25295332, 9911036303 Fax: (020) 25291441
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

A SUMMER INTERNSHIP PROJECT REPORT ON

"A STUDY OF CONSUMER'S EXCEPTIONS & PERCEPTIONS BUYING
A HOUSE OR A PROPERTY"

AT

PREMIER YARDS REAL ESTATE AGENCY IN PUNE

By

NIDHI NANDAGAWALI

MBA-III (MARKETING SEM-III)

BATCH (2021-23)

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

UNDER THE GUIDANCE OF

PROF. DR. SILESHA

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

THROUGH

ASMA INSTITUTE OF MANAGEMENT SHASTRI CAMPUS
S.NO 25, NDA ROAD, SHIVAJINAGAR, PUNE-22.



PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 6164)
Shastri Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023.
Ph: (020) 25291471, 25295332, 9911036302 Fax: (020) 25291461
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in



CERTIFICATE

This is to certify that the Project Report entitled
- A Study of consumer's perceptions & prescriptions
Regarding Address on a property -

Prepared by Ms. Ms. Nishita Navitoginwale

Student of Second Year Master of Business Administration (M.B.A.) Semester-III,
Academic Year 2021-2023 at ASMA Institute of Management, Pune -411023.

To the best of our knowledge, this is an original Study done by the said student and
important resources used by the student have been duly acknowledged in this report.

The report is submitted in partial fulfillment of Masters of Business Administration
(M.B.A) syllabus as per the rules and prescribed guidelines of Savitribai Phule Pune
University, Pune.


Project Guide




External Examiner



PSD Shastri Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Savitribai Phule Pune University (Inst. Code: 6164)
Shastri Campus: S. No. 85, NDA Road, Shivajinagar, Pune - 411 023.
Ph: (020) 25291471, 25295332, 9911036302 Fax: (020) 25291461
E-mail: enquiry@asma.in, director@asma.in Website: www.asma.in

■ square yards

Real estate
made
real easy

CERTIFICATE

This is to certify that Mr. Nikhil Nandgawli a student of Master of Business Administration (MBA-II Semester) has successfully completed his/her Cases in Marketing in his/her elective Marketing specialization as a part of the requirement of the Savitribai Phule Pune University Syllabus for the course. The field work study & the enclosed report are completed as per the requirement & to the satisfaction of the Project Guide.

This project is the record of authentic work carried out during the academic year 2022-23.

Project Guide



Internal Examiner

Course Coordinate

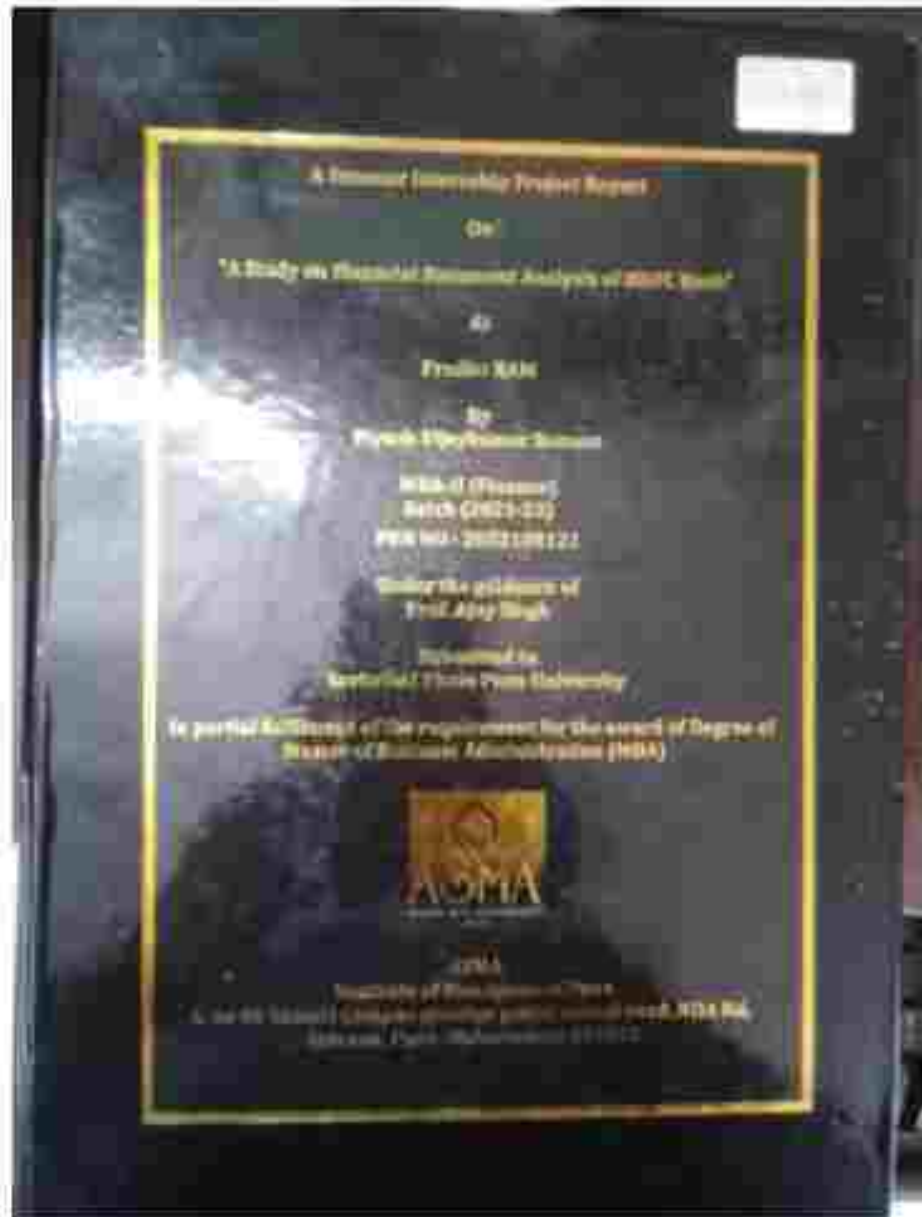


External Examiner

Principal

Place: PUNE

Date: 14 Aug 2022



DATE - 2 DEC 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Ms. SHUBHANGI MAROTRAO NIKAS MBA 2nd year student of ASMA INSTITUTE OF MANAGEMENT, Pune affiliated to Savitribai Phule University has successfully completed her project report on "A COMPARATIVE STUDY ON HEALTH INSURANCE POLICIES". From date 1 September 2022 to 30 November 2022.

We wish her bright success in future.



Authorized Signatory

Bajaj Finserv Pvt. Ltd.

BAJAJ FINSERV LIMITED, 1st Floor, Sector 47, Gurgaon, Haryana 122002, India

Phone: 0124-2341100/1101

Regd. Office:

4th Floor, Haveli Road, Sector 17, Old Market, Gurgaon, Haryana, India. Gurgaon, Haryana 122002

Head Office:

4th Floor, Haveli Road, Corporate Office, Old Market, Gurgaon Road, Gurgaon, Haryana 122002



Director

Shri Shakti Educational Foundation's
ASMA Institute of Management



BRITANNIA

REF: BRTTIR/Internship/2022


Date: 24th, November 2022.

TO WHOM IT MAY CONCERN

Under the Project Title
"Critical Study of Sales -Promotion Strategy
adopted by Britannia biscuits."

This is to certify that **Mr. Sumit Ravindra Chavan** has a successfully completed 02 months (20th September to 19th November 2022) Internship programme with us he was found punctual, hardworking, and inquisitive.

Wishing him good luck in future endeavors.



Mr. Vinay Singh Kushwaha
Vice President, Supply Chain



Director

P30 Shashi Educational Foundation
ABMA Institute of Management





Registered office: Tarabhai Ujjoy Datta Garden Garia, Kolkata-700044

Phone: [033-25542222](tel:033-25542222) Website: www.valuersearch.com

Sub: Internship Completion Certificate

Dear Harjeet Singh (Dakar),

Date: 01/08/2022

It is to certify that Harjeet Singh (Dakar) student of ASMA Institute of Management, Pune has successfully completed his 3 months (04/07/22 - 01/08/22) Equity Research internship at Valuersearch.

During his internship his work on Equity Research report & Sectoral report writing was commendable.

It had made a very strong Research Intern. His skills were suitable to us and we found a good person to take care.

His contribution to our firm has been commendable and we would like to thank him for his hard work.

Thanks & regards,

Sammita Mondal

Equity Research Analyst

HR & Admin for Valuersearch





PredictRAM

CERTIFICATE OF INTERNSHIP

Financial Analyst

The Certificate is proudly presented to

Kamal Kumar

for successfully completing 3 months internship program under the MPA at PredictRAM
(from May 2022 - June 2022)

Kamal Kumar
Kamal Kumar
Project Director



Kamal Kumar
Kamal Kumar
ASMA President

[Signature]

Director

ASMA Institute of Management
ASMA Institute of Management





Flipkart India Private Limited

Date: 25/01/2022

Internship Letter
TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Shital Shridhar Palaw, MBA student of ASMA Institute of Management Pune has carried out her project work entitled "A Study on Marketing Strategy With Relevance To Flipkart" during her internship from September 20,2022 to November 22,2022.

We wish her success for her future endeavors.

Sincerely Regards

For Flipkart India Private Limited

Director- HR Shared Services

Corporate Office
Flipkart India Private Limited, 2nd Floor, 1st Mile, 100 Feet Road, IT Park
Kharadi, Pune, Maharashtra 411004, India
Phone: 020-5761 2441



Director
P.S.D. Shrihari Educational Foundation's
ASMA Institute of Management



COMPLETION CERTIFICATE

Date: 27 Oct, 2022

This is to certify that Ms. Priyanka A. Ghadle has successfully completed her Summer Internship with project title "Intern In Recruiting And Training Candidate" under the guidance of Mr. Harsh Yadav.

The duration of the project was from 25 Oct, 2022 to 30 Nov, 2022.

The internship on evaluation fulfills all the stipend criteria and student's findings are her original work.

I hereby certify her work satisfactory to the best of my knowledge with an aggregate grade: **B**.

Location: B-10, Connaught Place, New Delhi Work from Home

We wish her all the best for future endeavours.

Warm Regards



(Authorized Signatory)

Head HR

AG Trade Tower, Netaji Subhash Park, Patangpura, New Delhi- 110031
Email: hr@inspireconsultants.com www.inspireconsultants.com

Director

TTQ Spiritual Educational Foundation's
110, Patangpura, New Delhi-110031





CERTIFICATE OF INTERNSHIP

Financial Analyst

The Certificate is proudly presented to

Rohit Ashok Flake

for successfully completing 2-months internship program under the title as Financial Analyst
From May 2022 - June 2022

A handwritten signature in black ink, appearing to read "Subir Singh".

Subir Singh
Project Director



A handwritten signature in black ink, appearing to read "Special Maurya".

Special Maurya
Asst Professor

A handwritten signature in black ink, appearing to read "Director".

Director



University of Mississippi







TO WHOM IT MAY CONCERN

This is to certify that Mr. Prashant Nivay Patil has successfully completed his internship in Operations Department at Syngenta Foundation India, Bihar from 20th September to 19th November 2022.

During the internship period, he worked on a project titled "Effect of Agri-Entrepreneurs Intervention on Farmers Income in Vaishali District". He was found punctual, hardworking, and inquisitive.

For Syngenta Foundation India,



Anvita Johnson

Human Resources Executive

Registered Office:

Amar Paradigm
S. No. 110/11/2, Baner Road
Pune - 411046, Maharashtra, India

GST: URM28AA0004PTC-199188

4th Floor, Statesman House,
Barakhamba Road, Connaught Place,
New Delhi - 110 001 India

Tel. : +91 11 3044 8875
hakar.reddy@syngenta.com
www.syngentafoundation.org



Prashant Nivay Patil
ASMA Institute of Management





M G Enterprises

123/4 Shivdarshan Nagar, Parvati, Pune-411009

Email : mgenterprises9919@gmail.com

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Vandana Tukaram Totpure of Master of Business Administration 3rd semester student of Asna Institute of Management Pune has successfully completed her 1st year work on "Recruitment & Selection Process" in duration of 15th November 2022 to 17th January 2023. As per the requirement of our organization. With reference to the partial syllabus in the curriculum of the MBA Degree Course of Savitribai Phule Pune University Pune.

All necessary details & etc provided from our side for the establishment of this project. We wish him the very best in all his future endeavors.

Thanking You

For M G Enterprises



(Authorized Signature)

Director

700 Shakti Educational Foundation,
ASNA Institute of Management,



INTERNSHIP CERTIFICATE



CERTIFICATE OF INTERNSHIP

The following person(s)

Yash Vijay Jangam

has/have successfully completed the internship program at PredictRAM.



Director

SD Shree Education Foundation's
ASRI Institute of Management





REF: SF/HR/Internship/2022

Date: 28th November 2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Vijay Sampatru Chavan** has successfully completed his internship in Operations Department at Syngenta Foundation India, from 05th September to 25th November 2022.

During the internship period, he worked on a project titled "Socio-Economic Impact of Agri-Entrepreneurs on Farming Communities". He was found punctual, hardworking and responsible.

For Syngenta Foundation India,

Shweta Johnson

Human Resources Executive

Registered Office:

Axax Paradigm
S No. 118/11/3, Dange Road
Pune - 411046, Maharashtra, India

4th Floor, 21st Avenue Floor,
Harakbarika Road, Connaught Place,
New Delhi - 110 001 India

Tel : +91 11 2844 8825
hr@syngentafoundation.org
www.syngentafoundation.org

CIN: U28120PN32005970309188


Director
Syngenta Educational Foundation
ANU Institute of Management



syngenta foundation
India

REF: SF/HR/Recruitment/2022

Date: 24th November 2022

TO WHOM IT MAY CONCERN

This is to certify that Mr. Vijay Saripoddu Charan has successfully completed his internship at Operations Department at Syngenta Foundation India, Bihar from 15th September to 23rd November 2022.

During the internship period, he worked on a project titled "Social Economic Impact of Agri-Enterprises on Farming Communities". He has demonstrated practical knowledge and ingenuity.

For Syngenta Foundation India,



Shreya Jilmani

Human Resources Executive

Regional Office:

near Pavilign
C. No. 152/11/2, Barua Road
Pune - 411046, Maharashtra, India

47 Floor, Stationer House,
Bachchanika Road, Connaught Place,
New Delhi - 110 001 India

Tel.: +91 11 2344 8875
behan.reddy@syngenta.com
www.syngentafoundation.org

CR. 04/10/2022/0257/2022


Director

100 Shreeji Educational Foundation's
- 364 Institute of Management





CIMET'S

INAMDAR
MULTISPECIALITY
HOSPITAL

IPROB/HR/2023/048

Date: 17/02/2023

INTERNSHIP COMPLETION CERTIFICATE

This is to certify that Mr. Niranjan Hendre, student of PSD Shastri Education Foundation's, ASMA Institute of Management, Pune has successfully completed his Internship in the Quality department from Inamdar Multispecialty Hospital, Pune. The tenure of internship was from 16th January, 2023 to 17th February, 2023.

We have found him sincere and hardworking during his assignment.

For Inamdar Multispecialty Hospital,


Ms. Neelam Gaikwad,
HR Incharge
HR Department,

HOSPITAL BUILDING, 5, Hill 15, Lower Khar, Mal, Khar, Pune - 411 001 Ph: (020)-6651 2222 / 44
E-mail: info@inamdarhospital.com www.inamdarhospital.com

PSD Shastri Education Foundation's
ASMA Institute of Management





Samunnati

Financial Intermediation and Services Pvt. Ltd.



Issue Date: 15-11-2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Galatage Jaypal Sahil** pursuing MBA from **ASMA Institute of Management, Pune** has successfully completed Project Work with **Samunnati Financial Intermediation and Services Private Limited** on project entitled "**Marketing Strategy For SAM-IPI Lending Solution Across Maharashtra FPO's**" under the guidance of **Mr. Bhavesh Nayak (State head)** during the period from **Sep 10th 2022 to Nov 10th 2022**.

During the span we found him punctual, hardworking & inquisitive. We wish him success for future endeavors.

For Samunnati Financial Intermediation and services Pvt Ltd

Human Resources

Samunnati Financial Intermediation and Services Pvt. Ltd.
& Samunnati IFC Ltd.

100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

1. 020-25224999
2. 020-25224999
3. 020-25224999

www.samunnati.com


PSP Shree Educational Foundation's
ASMA Institute of Management





Kotak Mahindra Bank

September 9, 2022

To,

TO WHOMSOEVER IT MAY CONCERN

It is to certify that Mr. Satej Ravindra Tradhan (MBA in Finance) from ASMA Institute of Management has completed his internship project work on the topic "Analysis of Working Capital Management for Kotak Mahindra Bank Limited" during the period from June 20, 2022 to August 30, 2022.

We had been sincere, hardworking & punctual in his work.

We wish him all the best in his future endeavours.

For Kotak Mahindra Bank Ltd.

Manish Dey
for projects



Authorized Signatory

Kotak Mahindra Bank Ltd
Corporate Office

[Signature]

September 9, 2022
21, Sector 27, Gurgaon,
Haryana 122002

ASMA Institute of Management
Director
ASMA Institute of Management
Gurgaon, Haryana



 <p>PSD Shri Sai Education Foundation 1001, Shivajinagar, Pune-411005</p>	<p>Branch: Gopalwadi TEL: 020-2333333 E-MAIL: branch1842@mahabank.co.in Maharashtra Branch, 1001, Shivajinagar, Pune-411005 Head Office: COHMANGAL, 1001, SHIVAJINAGAR, PUNE-4</p>	
--	--	---

ANYS/MS/2022/21

Date: 13/01/2023

This is to certify that Miss. Sayali Ravindra Kulkarni who is pursuing MBA Degree with Finance specialization from ASMA institute of management affiliated to Savitribai Phule Pune University, has successfully completed internship at our company from 01/11/2022 to 31/12/2022 and the internship topic was **Study of Financial services provided by Bank of Maharashtra**. During the tenure she had hands on experience of the working of the bank and the internal processes. We found her to be sincere, hardworking and a keen learner.




Authorized Official

Gopalwadi Branch



Director

PSD Shri Sai Education Foundation
 ASMA Institute of Management



ITC LIMITED

Vignana Bhawan, 11
F-1, Sector Road, Kolkata - 700071.
India
Ph: (91) 33 75899151

22/8/2022

CERTIFICATE

This is to certify that Mr. Shukumar Baburao Mangaliker from ASMA Institute Of Management, pune has undergone internship at our manufacturing unit from 21/02/2022 to 20/08/2022.

During this period, he has done the critical study of competitive analysis of Classmate notebook with other products with special reference.

We wish him success in all his future endeavours.

(For ITC Limited)

Authorized signatory

Registered Office: ITC LIMITED, Vignana Bhawan, F-1, Sector Road, Kolkata - 700071, India
Ph: (91) 33 75899151 Working Hours: Monday to Friday - 9:00AM to 6:00PM Fax: (91) 33 22588653

Director

ASMA Institute of Management
ASMA Institute of Management



Date: 1st March 2022
To: Rec.
Ref: ETR/REC/PUN/2021/58.

Dear **Mr. Vikram Kalidas Tilekar**,

Congratulations on your successful completion of Internship from Ebixcash Financial Technologies.

This is to certify that **Mr. Vikram Kalidas Tilekar**, a student of MBA Programme has successfully completed his Internship of 3 months at our company EbixCash Financial Technologies.

You have shown the best and efficient efforts in all the activities allotted to you during the period of Internship. Your hardwork, passion and determination towards the tasks and responsibilities are highly commendable.

This letter brings you the warmest of all regards from EbixCash Technologies. We are proud to say that you are a valued member of our Ebix Family.

Wishing you good luck!

Thanks & Regards

B. Kandekar



Baban Kandekar,
Project Manager, Development.

Ebix Technologies Pvt. Ltd.

Registered Office - B No. 233/2, Santhra Off. 1, Marol - Sarjapur Road, Marol, Pune - 411 021, Maharashtra, India
P: +91 - 20 2296 2821 F: +91 20 2295 2500 E: info@ebixcash.com sales@ebixcash.com
02022962149/02022952500 Regional Office - Kalyan
Telangana: 2nd Floor, 144/7, Park Heights Sagar, DMR, Kumbakonam, Chennai - 605 001, TN, India
E: +91 - 44 2454 8800

[Signature]
Director
Pats Shasti Educational Foundation's
Aksha Institute of Management



Date 17/10/2022

TO WHOMSOEVER IT MAY CONCERN

This is certified that Mr Yogesh Ingavale from ASMA institute of management Pune has successfully completed in house internship project on Portfolio Management and Investment Decision.

The period of internship was 60 days. Stated from 7th June 2022.

There are no outstanding dues to be received from him by the company.
We wish him all the best for his future endeavours.

For IIFL Securities Ltd D


NPADWIOSRYS PUNE
Director

PSD Shastri Educational Foundation's
ASMA Institute of Management



14/06/2022

TO WHOMSOEVER IT MAY CONCERN

The is notified that Mr. Sachin Sharma from ASMA Institute of Management Pune has successfully completed his term of consultancy ending on 31st July 2022. The period of consultancy was 365 days. It was from 2nd June 2021.

There are no outstanding due to SA provided to him by the company.
We wish him all the best for his future ventures.

For IIFL Securities Ltd. D

HRADVIGS PYS PUNE



Director

PSO Shashi Educational Foundation's
ASMA Institute of Management



INTERNSHIP CERTIFICATE



INDUPLY PRESENTED TO:

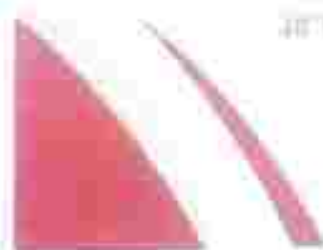
Mr. Shree Naniwolar

Under the Project Title

"TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCTS"

A student of MBA, College of Pure Institute of Business Studies affiliated
to Sri Siddaganga Education University has successfully completed internship
programme from 20th Sep to 19th Nov, 2022
at the Mapro Foods Pvt Ltd, Shendujane Satara.

During this period, she was found punctual and hardworking.



20th Nov 2022

Mapro



Principal,
College of Pure Institute of Business Studies
Sri Siddaganga Education University
#1 P 204



Computer certificate



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ashwini Awasthi has successfully completed the internship at an intern at Gobi Ganga Developments, Pune from 17-Jun-22 to 17-Sept-22.

During the internship he has demonstrated his skills with self-motivation to learn new skills. His performance exceeded the expectations and he was able to complete the project assigned.

We wish him all the best for his upcoming career.

For Gobi Ganga Developments:



Ashwini Awasthi

Corporate Office
Gobi Ganga Developments Pvt. Ltd. & Associates
Gobi Ganga Developments Pvt. Ltd. & Associates
100, Keshavnagar, 100 Feet Road, Pune-411004
T: +91 20 2534025, 27424, 18-20207000

Head Office
Gobi Ganga Developments Pvt. Ltd.
Office No. 1008, 100 Feet Road, Pune-411004
T: +91 20 2534025, 27424, 18-20207000

www.gobiganga.in info@gobiganga.in [gobiganga](https://www.linkedin.com/company/gobiganga)


Director
P.D. Shastri Educational Foundation's
ASMA Institute of Management



Internship Certificate

NOTRE

INTERNSHIP EXPERIENCE LETTER

20th July 2022

Dear Mangesh Patil,

It is a pleasure to have you as an intern at Notre. You have completed an internship with Notre as a Marketing Intern in the Marketing Department from 21st June 2022 to 07th August 2022.

During your internship, you have worked under the supervision and guidance of Shradha Desai. During the course of internship, you have gained several learnings such as teamwork, decision making, time management, problem identification, and problem solving. You have helped in making advertisement campaign & game conceptualization for comedy. You have also helped in planning activities, meetings, events, webinars and more.

Besides showing high comprehension capacity, managing assignments with the utmost expertise and exhibiting maximum efficiency, you have also maintained an outstanding professional demeanor and showcased excellent moral character throughout the internship period.

We are confident that you will excel in the business world.

Wishing you the best of luck in your future endeavors.

Respectfully,

SHRADDHA DESAI
Chief Happiness Officer (CHO)
Notre Communications Pvt. Ltd.



Director

PSC Shashi Educational Foundation's
ATMA Institute of Management





SWAL Corporation Ltd.
105, Road 117/12, 2nd Floor, 4th Street,
11007 Angkor, Phnom Penh, 12448 (11007)
www.swal.com
Tel: +855 93 988 988
www.swal.com

25th November 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Baburao Santosh Shinde was working with us as an intern from 20th September to 19th November in sales & Marketing Department.

During this period, he was involved in below project:

- Buying Behaviour of Farmers while purchasing Panama Insecticides.

During his training period in our Organization, he was very dedicated, sincere and efficient and completed his project within a given time frame.

We wish him all the best in his future endeavors.

Yours sincerely,

For Swal Corporation Ltd.

Smay Choudhary

Global HR Shared Services Head



Certificate

THIS IS TO CERTIFY THE PROJECT ENTITLED IS SUCCESSFULLY DONE BY:
MR. POONAM SUNDHAR DIXIT DURING THE SECOND YEAR THIRD SEMESTER FROM
ASMA INSTITUTE OF MANAGEMENT, PUNE - 411057.

CO-ORDINATOR



A handwritten signature in blue ink, appearing to be "A. S.", is written over a faint circular stamp.

Director

PSD Shastri Educational Foundation's
ASMA Institute of Management



Date : 21-03-2023

To Whomsoever It May Concern

This is to certify that Mr. Pramod Gavhane, a student of master of bussiness administration from RIIM ASMA group of institutes, Pune, has successfully completed 60 days summer internship from MULTIFIT WELLNESS PVT. LTD., PUNE in the field of " Sales and Marketing " from 20th June 2022 - 20th Aug 2022 under the guidance of Jitendra Parihariya (General Manager)

During the period of his internship program with us he had been exposed to different process was found punctual, hardworking and inquisitive.

We wish his every success in his life and career.


Jitendra Parihariya
General Manager
Multifit Wellness Pvt. Ltd.



Dear Mr. Pradyota Pattar,

We are pleased to extend to you this offer of temporary employment as an Intern from the 1st of November 2022 up to 31st of November 2023 and are expected to work from 11 AM to 3 PM during your internship period.

May full-time work is required at the Company, in total including travel allowances and other company benefits. This also includes any paid/splitting sick leaves, casual leave, other leave, and weekly off days. Your familiarity with the company is not a will meaning the company has the sole right to conduct an interview process internally as well with or without prior notice.

During your employment, you may have access to trade secrets and confidential business information including product formulations and SOPs. By accepting this offer of employment, you acknowledge you will keep all the information strictly confidential and refrain from using it for your own or any other person's benefit, outside of the company. Any breach of such information, if any, will be a punishable offence.

This offer does not include any conditions, rules and policies and this letter does not supersede any verbal communication or agreements made prior to your appointment.

We hope that your association with the company will be successful and rewarding.

Yours truly,



Mr. Arun Prasad Sahini
Regional Head
BHUBANESWAR



Mr. Pradyota Pattar



Director

RSD Bhaskar Educational Foundation's
ACMA Institute of Management



S R STAFFING SERVICES PRIVATE LIMITED

Date: 05-Sep-2022

TO WHOM IT MAY CONCERN

This is to certify that Mr. Mahendra Chandrabhai Randhe has successfully completed the sales and marketing internship at SR Staffing based in Maharashtra Period: 01-Sep-2022 to 30-Sep-2022.

During the period of internship Program with us he was found punctual, Networking and highly focused.

We wish him every success in life.

With regards,

For, S R STAFFING SERVICES PRIVATE LTD




Director

PSD Shastri Educational Foundation's
ADMA Institute of Management



ADVENTZ CENTRE, 1st Floor, No.25,
Union Street, off Cubbon Road,
Bangalore - 560001
Phone: +91 90 49056900
Mail: hr@adventz.com



15 November 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. MAULI RAMBHAU CHOPDE was working with us as an Intern from 3rd September to 4th November 2022 in Sales & Marketing Department. During this period, he was involved in below project:

- To understand the market scenario of Selected Extract Based product.

During his training period in our organization, he was very dedicated, sincere and efficient and completed his project within a given time frame. We wish him all the best in the future endeavours.

Kindly certify
Paradeep Phosphates Ltd.


Mr. Rajendra Dawlat
(General Manager)


Mr. Randeep Ahir
(Marketing Manager)


Director
PSD Sheela Educational Foundation's
ASMA Institute of Management





RIT SF/HR/Internship/2022

Date: 11th Nov, 2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Sangram Dnyaneshwar Avdhal** has successfully completed his internship in Operations Department at Syngenta India, Maharashtra from 10th September to 10th November 2022.

During the internship period, he worked on a project titled **"A STUDY ON THE MARKET POTENTIAL OF HERBICIDES CALARISXTRA FOR SYNGENTA INDIA LTD."** He was found punctual, hardworking, and inquisitive.

For Syngenta India,

Shweta Johnson
Human Resources Executive

Registered Office:

Amar Paradigm
S. No. 110/11/3, Baner Road
Pune - 411045, Maharashtra, India

4th Floor, Statesman House,
Barakhamba Road, Connaught Place,
New Delhi - 110 001 India

Tel. : +91 11 3044 6875
baskar.reddy@syngenta.com
www.syngentafoundation.org

CIN: U91120PN2005FTC139188

Director

PSD Shree Educational Foundation's
ASMA Institute of Management

iii





STAFFING SERVICES

Dept : HR
From : Vidhula Rai
Phone : +912135 624870
Fax : +912153 624701
E-mail : yodhula.raih@umad.com
Date : 29-12-2022

To,

Mr. Shivtej Gavali

Sub :- Certificate of Internship

To Whom So ever It may concern

This is to certify that Mr. Shivtej Dinkar Gavali student of Asma Institute, Warje perusing BBA has successfully completed 45 Days (from 1/10/2022 to 15/11/2022) internship programmed at KV Staffing Services.

During the internship Mr. Shivtej Gavali has worked on project "Training & Development" which is a part of "Process analysis of HR function in KV Staffing".

We have No Objection for submission of the project report to the Asma Institute Warje, Pune.

During the internship he demonstrated good skills and behavior, he perform well and has Completed the project successfully on time.

We wish him all the best for future endeavor.

For KV Staffing Services



Ravikiran Hangarge
DGM - HR



Director

SSD Shrihari Educational Foundation's
ASMA Institute of Management



COMPANY CERTIFICATE

Certificate Of Completion



This is to certify that Tahir-Kashid member of **EFMD-ASSA Institute of Management** has successfully completed the training program in Research Department and Research Analyst - (from period from 27th Jan to 30th Jul 2022).

Along with learning Program he could also very well thinking about and find several of responsibility.

Signature of Tahir-Kashid



Signature of Director



Director

EFMD Shantri Educational Foundation's
ASSA Institute of Management



7 July 2022
Hyderabad

Dear Mr. Daulat Janba Thengane,
Rastachandran International Institute of Management, Pune

Congratulations on your successful completion of Internship from Shriram Life Insurance Company Limited.

It is a privilege that **Mr. Daulat Janba Thengane**, a student of MBA/PGDM, has successfully completed 2 months internship programme at our company **Shriram Life Insurance Company Limited**.

You have shown the best and efficient in all the activities that was allotted to you during your internship tenure. Your hard-work, passion and determination towards the tasks and responsibilities are highly commendable.

This letter brings you the warmest congratulations from Shriram Life Insurance Company Limited. We are proud to say that you are a valued member of our Shriram Family.

Wishing you good luck!

Thanks & Regards,



Anuj Mathur
Zonal Manager - Digital SO Channel



Shriram Life Insurance Company Limited
Plot No. 34 & 35, 2nd & 3rd Floor, Narayana Colony,
Banjara Hills East, Hyderabad, Financial District,
Chaitanya, Hyderabad - 500 032, Telangana State
Phone: 01 40 230 9400 (toll free) Web: www.shriramlife.com
CIN: L26110TG2005PLC000136

Director

PSD, Shri Sri Educational Foundation's
ASRA Institute of Management



 Shriram group

COMPANY CERTIFICATE

REPORT HUB PRIVATE LIMITED

Mangaloch Chowdhry, Office No. 85, Park Road, Kalyani, Thane, Maharashtra, India 415008

Internship Experience Letter

Date: 20th September 2022

To: Mr. Harsh Prakash Durgade

Designation: Internship

To Whom it May Concern,

This is to certify that Mr. Harsh Prakash Durgade, student of PIMA-ASSA Institute of Management, has successfully completed his 30 days internship at Report Hub Pvt Ltd, for the period from 1st Aug 2022 to 30th September 2022.

Harsh was working with Marketing Department and was actively & diligently involved in the projects and tasks assigned to him.

During his period of internship, Mr. Harsh has shown great amount of responsibility, creativity and a genuine willingness to learn and lead to take on new assignments & challenges. In addition, his contribution to the organization's goals and objectives will be beneficial to the organization.

We wish him all the best for his future endeavors.

Yours faithfully,

REPORT HUB PVT LTD




Director



INTERNSHIP CERTIFICATE



ASTU
P.O. Box 401 & 100
Dammam, Kingdom of Saudi Arabia
Tel: +91 20 20 644 1000
Fax: +91 20 20 644 1000

TO WHOMSOEVER IT MAY CONCERN

That I hereby certify that Mr. Saad Azeem from Astu Institute of Management, P.O. Box 401 & 100, Dammam, Kingdom of Saudi Arabia has successfully completed a project titled "Performance Analysis of Collections Below Six Months" for a period starting from 10th May 2022 to 10th July 2022.

We wish him all the best for the future.

Yours truly,

Director of Studies

Registered Office: P.O. Box 401 & 100, Dammam, Kingdom of Saudi Arabia
P.O. Box 401 & 100, Dammam, Kingdom of Saudi Arabia
P.O. Box 401 & 100, Dammam, Kingdom of Saudi Arabia

Scanned by Scanner Go

Director

ASTU Educational Foundation's
ASTU Institute of Management



REF: SFUHR/Internship/2022

Date: 24th, November 2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Prashant Nivas Patil** has successfully completed his internship in **Operations Department** at **Syngenta Foundation India, Bihar** from **20th September** to **19th November 2022**.

During his internship period, he worked on a project titled **"Effect of Agri-Entrepreneurs on Farmers Income in Vaishali District"**. He was found punctual, hardworking,

and

For Syngenta Foundation India,



Shweta Johnson

Human Resources Executive



INTERNSHIP CERTIFICATE



Mapro

PROUDLY PRESENTED TO

Mr. Kartik Gatar

Under the Project Title

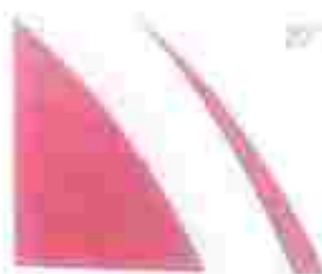
“TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCTS”

A student of MBA, College of Pune Institute of Business Studies affiliated to Savitribai Phule Pune University has successfully completed internship programme from 20th Sep to 19th Nov, 2022 at the Mapro Foods Pvt Ltd, Shendurjane Sitara.

During this period, he was found punctual and hardworking.

20th Nov 2022

Mapro



Director

3 | Page
Dr. Shrihari Kulkarni
ASMA Institute of Management





(McD/Internship/2022)

Date: 30th November 2022

TO WHOM IT MAY CONCERN

It is to certify that **Mr. Yogesh Bajirao Bhutnar** has successfully completed his internship in McDonald's India, Pune from 05th September to 25th November 2022.

During the internship period, he worked on a project titled "Consumer Perception towards Ready to Eat Products for McDonald's India PVT.LTD." He was found punctual, hardworking and inquisitive.

McDonald's India,


Aditya Shukla



Anurag Bansuri Co-Executive, PSD Team
ASBA Institute of Management





ITC LIMITED

Virginia House, 37,
J. L. Nehru Road Kolkata - 700071,
India
Ph: +91-33-22889371

22/8/2022

CERTIFICATE

This is to certify that Mr. Shivkumar Babarao Mangalakar from ASMA Institute Of Management, pune has undergone Internship at our manufacturing unit from 21/02/2022 to 20/08/2022.

During this period, he has done the critical study of competitive analysis of Classmate notebook with other products with special reference.

We wish him success in all his future endeavours.

For ITC Limited,

Authorized signatory

Director

MSD Group
ACME
K
ASMA Institute of Management
Regional Office: ITC Limited, Virginia House, J. L. Nehru Road, Kolkata - 700071, India
+91-33-22889371 Working Hours: Monday to Friday: 9:00AM to 6:00PM Fax: +91-33-22889655
Corporate Identity Number: I16005W B1910PLC001985





Dated: 02/12/2020

TO WHOMSOEVER IT MAY CONCERN

Dear Sir/Madam,
I am, a student of **Surabh Gorakh Kadam**, MBA student of **ASMA Institute of Management**, Pune. I am currently working on a research project - "A Study on Effectiveness of Grocery Basket Features of **bigbasket** in comparison with selected competitors" in our organization during the period 1st Oct. 2020 to 31st Dec. 2020.

The bigbasket website has been used and the information was appreciable.

We will be grateful to you for any response.

BigBasket Pvt. Ltd.
Unit: 0011, 1st floor
Bandra

For BigBasket

(Name)

SALES & MARKETING MANAGER


Director
MID-LEVEL Educational Professionals
ASMA Institute of Management





Samunnati

Financial Intermediary

Issue Date: 15-11-2022

TO WHOM IT MAY CONCERN

This is to certify that Mr. Galatage Jaypal Sahil pursuing MBA from ASMA Institute of Management, Pune has successfully completed Project Work with Samunnati Financial Intermediation and Services Private Limited on project entitled "Marketing Strategy For SAM-IPL Lending Solution Across Maharashtra FPO's" under the guidance of Mr. Bhavesh Nayak (State head) during the period from Sep 10th 2022 to Nov 10th 2022.

During the span we found him punctual, hardworking & inquisitive. We wish him success for future endeavors.

For Samunnati Financial Intermediation and Services Pvt Ltd

Human Resources



Director

1780 Street Education Foundation
ASMA Institute of Management



Samunnati Financial Intermediation and Services Pvt Ltd

Plot No. 1780, Street Education Foundation,
1780 Street Education Foundation,
1780 Street Education Foundation,
1780 Street Education Foundation, Pune - 411 004

1780 Street Education Foundation,
1780 Street Education Foundation,
1780 Street Education Foundation,
1780 Street Education Foundation, Pune - 411 004

1780 Street Education Foundation



Patanjali Research Foundation (Trust)

2021

Summer Training Program Certificate

This is to certify that Dr. M/s / Ms **RANJEET WAGHMUDE** has successfully

completed his/her Summer Training Program conducted by Patanjali Herbal Research

Department through online medium from 01-march-22 to 01-04-22



Acharya Balkrishna
General Secretary PRFT
Vice-Chancellor, University of Patanjali

Director



Dr. Anupam Srivastava
HOED



Dr. Vedpriva Arya
(Organizing Secretary)



DATE - 2 DEC 2022

TO WHOM SO EVER IT MAY CONCERN

These is to certified that Ms. SHUBILANGI MAROTRAO NIKAS MBA 2nd year student of ASMA INSTITUTE OF MANAGEMENT, Pune affiliated to Savitribai Phule University has successfully completed her project report on "A COMPARATIVE STUDY ON HEALTH INSURANCE POLICIES". From date 1 September 2022 to 30 November 2022.

We wish her bright success in future.



Authorized Signatory

Bajaj Finserv Pvt. Ltd.

BAJAJ FINSERV LIMITED (CIN: U69219PN2607900100025, Website: www.bajajfinserv.com)

Branch: Pune/BAJAJFINSERV

Regd. Office:

A-9 Daxx, Bajaj Finserv Sec-2, Col-11, Old Market - Near Daxx, 302/202/203, Pune, Maharashtra 411005

Head Office:

17/1/100, Bajaj Finserv Corporate Office, Old Sion - Marolundhi Road, Vashi Sector Pune-411014


Director

PBD Shashi Educational Foundation
ASMA Institute of Management





Brandessence Market Research & Consulting Private Limited

Vincent Nagar, 3rd Floor, 5th No. 208/1A, Office No.
306, Fimwell, East Fimwell / Vincent Nagar, Fimwell,
Melawati, 471014

Internship Certificate

TO WHOM IT MAY CONCERN

Mr. [Name] has completed the internship at Brandessence Market Research & Consulting Private Limited from 06/03/2022 to 30/07/2022 under the guidance of [Supervisor Name].

During the period of his internship program with us, he had been exposed to different processes and was found diligent and hardworking. He took the opportunity to thank him for enthusiastically performing the task.

We are happy to have him as an intern.

Signature:
Name: [Name]
Designation: [Designation]



Director

PDC Ghazni Educational Foundation
ABBA Institute of Management



INTERNSHIP CERTIFICATE



PROUDLY PRESENTED TO

Mr. Sagar Badak

Under the Project Title

"TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCTS"

A student of MBA, College of Pune Institute of Business Studies affiliated
to Savitribai Phule Pune University has successfully completed internship
programme from 20th Sep to 19th Nov. 2022
at the Mapro Foods Pvt Ltd, Shendurjane Satara.

During this period, she was found punctual and hardworking.

20th Nov 2022

Mapro Foods

A handwritten signature in blue ink, appearing to be "Sagar", is written over a red swoosh graphic that is part of the Mapro logo.

Director

PSD Shree Educational Foundation's
AEMO Institute of Management



GAJANET CO-OPERATIVE MILK MARKETING FEDERATION LTD. (GCMMD)

Award of DIPLOMA

Certificate of Internship

This is presented to:

MR. ROHAN BALASAHEB CHAVAN

Under the Project Title

“TO STUDY THE PROMOTION AND DISTRIBUTION OF AMUL ICE-CREAM”

A student of MBA, College of Pune Institute of Business Studies affiliated to Savitribai Phule Pune University has successfully completed internship programme from 20th Sep to 19th Nov 2022 at the Amul. During this period, he was found punctual and hardworking.

LEENA SHINWAR




Poo Shrivastava
Director
MBA Institute of
Management



Certificate

THIS IS TO CERTIFY THE PROJECT ENTITLED IS SUCCESSFULLY DONE BY
MS. POONAM SUNIL GOSAMI DURING THE SECOND YEAR THIRD SEMESTER FROM
ANSA INSTITUTE OF MANAGEMENT, PUNE - 411057

Dr. C. S. Kulkarni
Principal
Ansa Institute of Management
Pune - 411057



CO-ORDINATOR



(Handwritten signature)

Dr. C. S. Kulkarni
Principal
Ansa Institute of Management
Pune - 411057



Gujarat Co-operative Milk Marketing Federation Limited

5, 721-C MARAMAPALLY VILLAGE, KUNNATHUNADU TALUK, MARAMAPALLY PO POTHUVIL,
ALUVA - 683 107, INDIA. PHONES: (0484) 2678191, 2678141 FAX: (0484) 2677506
Email: cochin@amul.coop

Date: 01/11/2022

To Whomsoever It May Concern

This is to certify that Ms. Ashwini Suresh Kolekar student of M.B.A III Sem from
ASMA Institute of Management, Pune has undergone practical training and
undertaken project work with us entitled "Study on Distribution channel
effectiveness of Ice-Cream Market of AMUL" during the period from 1 Sept. 2022
to 1 Nov. 2022.

Issued for the record of the concerned.

Authorised Signatory

Name - Vishnu Prasad R
Designation - Branch Manager
IP Company/Organisation - GCMMF Ltd. (Amul)



Amul

HEAD OFFICE : AMUL DAIRY ROAD, P.B NO. 10, ANAND 388 001 . INDIA
PHONE : (02692) 258506, 258507, 258508, 258509 FAX : 02692 - 240208

Director

PRO-Social Educational Foundation
ASMA Institute of Management

TO WHOM IT MAY CONCERN

Under the Project Title
"Critical Study of Sales -Promotion Strategy
adopted by Britannia biscuits."

This is to certify that **Mr. Sumit Ravindra Chavan** has a
successfully completed 02 months (20th September to 19th
November 2022) Internship programme with us he was found
honest, hardworking, and inquisitive.

Wishing him good luck in future endeavors.



Mr. Vinay Singh Kushwaha
Vice President, Supply Chain



Director
HR & Development
12, 13/11/2022



Flipkart



Flipkart India Private Limited

Ref: 24020007

Internship Letter

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Shital Shridhar Palwe, 1006, student of AIMA Institute of Management, Pune has completed her project work entitled "A Study on Marketing Strategy With Reference To Flipkart" during her internship from September 10, 2022 to November 21, 2022.

We wish her success in her future endeavours.

Sincerely Regards

For Flipkart India Private Limited

Director, HR Shared Services

Director, HR Shared Services
Flipkart India Private Limited, 1006, AIMA Institute of Management, Pune
K. J. Somaiya Institute of Management & Information Technology, K. J. Somaiya, Pune
Phone: 020-2612 2000

M&S Blue
HR

Director
National Federation of
HR Associations

PATANKALLI

Certificate

OF INTERNSHIP



This is to certify that Mr. Dhruv Shubodh Chikara

has worked with us as an intern during the period

from 10/07/2023 to 10/08/2023

During the tenure of "Marketing Internship" his/her performance was good and to the satisfaction of the management.

[Signature]

Acting Director
PDD

PDD Bharati Educational Institutions
Agal, Ballari of Karnataka

[Signature]

Aravind Kumar
A.P.D.



CERTIFICATE

OF INTERNSHIP

THIS CERTIFICATE IS AWARDED TO

AADESH MODH

For him/her outstanding completion of the internship program at
Firm ~~MANOJAGNA AGENCIES~~ ^{with JNT} for the role of ~~Sales~~ ^{HR} under the guidance of ~~MR. DHIRAJ JAIN~~
~~AGENCIES~~ from date ~~24/05/22~~ to ~~30/07/22~~.

He/She is found to be hardworking, sincere and diligent. We wish
him/her all the best for future.

MANOJAGNA AGENCIES
NN, South Tukoganj, INDORE
TIN-23300900765



CEO





Manager



INTERNSHIP CERTIFICATE



PROUDLY PRESENTED TO:

Mr. Kartik Dattar

Under the Project Title

"TO ANALYZE THE GENERAL TRADE IN MAPRO FOOD PRODUCTS"

A student of MBE, College of Pune Institute of Business Studies affiliated to Maharashtra State University has successfully completed internship programme from 20th Sep to 20th Nov, 2022 at the Mapro Foods, Plot 118, Sheeldivane Satara.

During this period, he was found punctual and hardworking.

20th Nov 2022

Mapro



A handwritten signature in blue ink, appearing to be 'K. Dattar'.

A. P. Kulkarni Director

PSO Sheethi Educational Foundation's
ASBA (Autonomous)





Date: 6th September 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Abhishek Pruthiwaraj Futane has completed his Internship with GTT Foundation.

He has worked as "Intern- Recruiter" from 5th July 2022 to 5th September 2022.

He has been Sincere and Hard Working during his Internship.

We wish him success for his future endeavors.

For GTT Foundation,

Stella Fernandes
Deputy General Manager- HR & Marketing.



GTT Foundation

(N. Talwar Park, Kalson Nagar, Pune - 411 014)



CERTIFICATE FROM COMPANY

BOTREE

INTERNSHIP EXPERIENCE LETTER

23rd July 2022

Dear Omik Joshi,

We are pleased that Omik Joshi has successfully completed an internship with Botree Communications as a **Marketing Intern** in the Client Services Department from 23rd May 2022 to 22nd July 2022.

She completed an entire project under the supervision and guidance of **Shruti Ghosh** during the course of internship. She has gained several trainings such as: **Instagram - Reels, DMs, Email, Facebook, Word, problem identification, content, helped in making advertisement campaign & game conceptualization for company, helped in making posters, Affinity - vector software and design.**

She has shown high communication capacity, managing assignments with the client expertise and exhibiting positive attitude. She has also participated in various professional seminars and workshops related to her field of study throughout her internship period.

Her performance has been excellent in the field of Marketing.

Thank you for the past few weeks of her internship.

Sincerely,

SHRUTI GHOSH
Client Services Officer (CSO)
Botree Communications Pvt. Ltd.




Director

PSG Group Educational Foundation's
ASSOCIATE OF MANAGEMENT

Scanned with OKEN Scanner



SWAL CORPORATION LTD.
201, New 222 Rd, New Windsor,
Washington, America, 20783,
Phone: 800-834-3434
N. 301 714 0000
www.swal.org

25th November 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Babirao Santosh Shinde was working with us as an 'Intern' from 20th September to 19th November in sales & Marketing Department.

During this period, he was involved in below project:

- Buying Behaviour of Farmers while purchasing Panama insecticides.

During his training period in our Organization, he was very dedicated, sincere and efficient and completed his project within a given time frame.

We wish him all the best in his future endeavors.

Yours sincerely,

For Swal Corporation Ltd.

A handwritten signature in blue ink that reads 'Smita Chaudhary'.

Smita Chaudhary

Global HR Shared Services Head

A handwritten signature in blue ink, appearing to be 'Smita Chaudhary', located below the typed name.





Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Introduction & Acknowledgements

Director

PDD Early Educational Foundation's
ASMA Institute of Management



REF: SEP/HR/Internship/2022

Date: 24th November 2022

syngenta

Certificate of Internship

This is to certify that **Mr. Amardeep Abhimanyu Jadhav** has successfully completed his internship in Operations Department at Syngenta, from 20th September to 19th November 2022.

During the internship period, he worked on a project titled "A Study Market potential Calaris Ntra In satna Region and Competitor Analysis". He was found punctual, hardworking, and imaginative.



Shweta Johnson

Human Resources Executive

Registered Office:

Paradigm
z. 110/11/3, Bazar Road
x - 411046, Malviya Park, India

4th Floor, Statesman House,
Barakhamba Road, Connaught Place
New Delhi - 110 001 India

Tel.: +91 11 3044 6875
Email: recd@syngenta.com
www.syngentafoundation.org

U91120PN2005PTC135188

Director
PDS Shree Education Foundation's
ACMA Institute of Management



WeiKFIELD

SINCE 1924

9Th Floor, D Block, Vinay Darshan Society, Nagar Rd, Pune, Maharashtra 411014

TO WHOMSOEVER IT MAY CONCERN

Dear Mr. Dhiraj Patil,

We are pleased to extend to you this offer of temporary employment as an Intern from the 1st of September 2022 to the 31st November 2022 and are expected to work from 11 AM to 3 PM during your internship period.

You will be paid a stipend of Rs.10,000/- in total including travel allowances and other company benefits if any. This also includes any pay involving sick leaves, casual leave, short leave, and weekly off days. Your internship with the company is "at will" meaning the company has the sole right to continue or terminate your internship at will with or without prior notice.

During your employment, you may have access to trade secrets and confidential business information including product formulations and SOPs. By accepting this offer of employment, you acknowledge that you must keep all this information strictly confidential and refrain from using it for your own purposes or from disclosing it to anyone outside of the company. Any misuse of such information, if found, will be punishable legally.

You are also bound by all company rules and policies and this letter also supersede any verbal communication or commitments held prior to your appointment.

We hope that your association with the company will be successful and rewarding.

Yours truly,



DS Sachdeva

Proprietor

WEIKFIELD FOODS PVT LTD.



Mr. Dhiraj Patil



Director

PSD Dhatri Education Foundation's
48112, Institute of Management



COMPANY CERTIFICATE



Certificate of Internship

THIS CERTIFICATE RECOGNIZES THE CONTRIBUTION OF

Anagho Hrushikesh Kuigade

WHO HAS COMPLETED AN INTERNSHIP ON RECRUITMENT FOR M&M X MEDIA
BY "HUMAN RESOURCE MANAGEMENT" FROM 30 JUNE TO 30 SEP 2022
AND IS AWARDED THIS CERTIFICATE BY

M&M X MEDIA

Authorized Signatory

Director

PSD (Health) Educational Foundation's
ASMA Institute of Management



CERTIFICATE

Certificate of Internship

this certifies that

Manish Pruthi

has completed an internship on the subject

Market Analysis in Fintech

from 4 / May / 2022 to 16 / July / 2022

and is awarded this certificate by

FAI ₹CENT.com

FAI ₹CENT.com



Authorized Signature



Director

PSO (Skill Education Component)
AICTE Category of Institutions





Gujarat Co-operative Milk Marketing Federation Limited

S/161 C, MARAMAPALLY VILLAGE, KUNNATHUNADU TALUK, MARAMAPALLY P.O. POTHYIL,
ALUVA - 683 107, INDIA. PHONES: (0484) 2678191, 2678141 FAX: (0484) 2677506
Email: cochem@amul.coop

Date: 01/11/2022

To Whomsoever It May Concern

This is to certify that Ms. Ashwini Suresh Kolekar student of M.B.A III Sem from ASMA Institute of Management, Pune has undergone practical training and undertaken project work with us entitled "Study on Distribution channel effectiveness of Ice-Cream Market of AMUL" during the period from 1 Sept.2022 to 1 Nov.2022.

Issued for the record of the concerned.

Authorised Signatory

Name- Vishnu Prasad R
Designation- Branch Manager
SIP Company/Organisation- GCMMF Ltd.(Amul)



Amul

HEAD OFFICE : AMUL DAIRY ROAD, P.B NO.10, ANAND 388 001 . INDIA
PHONE : (02692) 258506, 258507, 258508, 258509 FAX : 02692 - 240208

Director

ASMA Institute of Management
ASMA Institute of Management





KMPC Agro Industries

Plot No. 494, Sivali, Tal. Miraj, Dist. Sangli (Maharashtra)

E-Mail: kmpcagro@rediffmail.com | Customer Care No. : 0203-2304977 | Mob. : 9822766615, 989997388

CERTIFICATE

This is to certify that **Mr. Sangramsingh Dilip Dhavale**, student studying MBA has undertaken Internship project in our company titled as "A STUDY ON SURVEY ON ORGANIC FERTILIZER AND PRODUCT IN SANGLI REGION" AT KMPC AGRO INDUSTRIES PVT LTD for period 1st September to 30th November 2022

KMPC AGRO INDUSTRIES
(Signature)
Partner

For KMPC AGRO INDUSTRIES PVT LTD.

(Signature)
Director
DAD Senior Education Foundation's
AUMA Institute of Management



COMPANY CERTIFICATE

FUTURE RETAIL

Date: 20/11/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Shweta Muralidhar Jadhav, MBA student of ASMA Institute of Management, Pune has carried out her project work entitled "A Study on Customer Preferences in Choosing Big Bazaar, at Vikhroli West, Mumbai" during her Internship from September 10, 2022 to November 21, 2022.

We wish her success for her future endeavors.

FUTURE RETAIL INDIA LTD


BIG BAZAAR

A Div. of Future Group of Retail Ltd
Bamnoti, Vikhroli West, Mumbai-400079
Sr JH Executive


Director





REF: SFI/HR/Internship/2022

Date: 11th, Nov. 2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Sangram Dnyaneshwar Avdhal** has successfully completed his internship in Operations Department at Syngenta India, Maharashtra from 10th September to 10th November 2022.

During the internship period, he worked on a project titled **"A STUDY ON THE MARKET POTENTIAL OF HERBICIDES CALARISXTRA FOR SYNGENTA INDIA LTD."** He was found punctual, hardworking, and inquisitive.

For Syngenta India,

Shweta Johnson
Human Resources Executive

Registered Office:

Amar Paradigm
S. No. 110/11/3, Baner Road
Pune - 411045, Maharashtra, India

4th Floor, Statesman House,
Barakhamba Road, Connaught Place,
New Delhi - 110 001 India

Tel. : +91 11 3044 6975
baskar.reddy@syngenta.com
www.syngentafoundation.org

CIN: U91120PN2005PTC139188

Director
PSD Shastri Educational Foundation's
ASTA Institute of Management

iii



S R STAFFING SERVICES PRIVATE LIMITED

Date: 05-Dec-2022

TO WHOM IT MAY CONCERN

This is to clarify that Mr. Mahendra Chaugdey Randhe, has successfully completed the sales and marketing internship at S R Staffing based in Maharashtra. Period 01-Sep-2022 to 30-Nov-2022.

During the period of Internship Program with us he was found punctual, hardworking and much focused.

We wish him every success in life.

With regards,

For, S R STAFFING SERVICES PRIVATE LTD



Director

PEO Elton Educational Foundation
ASBA Institute of Management





Hindustan Coca-cola
Beverages Pvt. Ltd

Hindustan Coca-Cola Beverages Pvt. Ltd.
Temghar-Lavasa Rd, Pirangut
Mulshi, Pune.
Maharashtra - 412115
Mob- 1800 108 2653
Fax- +91-44-28275765

7/11/2022
November 2022

INTERNSHIP COMPLETION CERTIFICATE

It is to certify **Mr. Amarsingh Gajare MBA** student from **ASMA Institute of Management, Pune** has successfully completed his summer internship in field of sales & Marketing department of our company **Hindustan Coca-Cola Beverages Pvt. Ltd, Pune** from the period **1 Sept. 2022 to 1 Nov. 2022**. As a part of his curriculum and has submitted his project work title, **"Study on Consumer behaviour Towards Coca-Cola at Pune."**

We have noticed during the period he has shown keen interest in his assignments and we wish him all the very best for his future endeavours.

For Hindustan Coca-Cola Beverages Pvt. Ltd, Pune

Signature of
Sales & Marketing

Regd. Office: 3-91, Shivajinagar Industrial Area, Pune
Tel: (020) 48114200 E-mail: Director.Lavasa@hindustancocacola.com

PSD Shree Educational Foundation
ASMA Institute of Management



New Delhi: 110 004
Website: hindustancocacola.com



KMPC Agro Industries

Plot No. 414, Saveli, Tal. Mira, Dist. Sangli (Maharashtra)

Email: kmagroindustries@gmail.com | Customer Care No. : 0231 2904977 | Mob. : 9822766015, 9823997933

CERTIFICATE

This is to certify that Mr. Sangram Singh Dilip Dhavale, student studying MBA has undertaken Internship project in our company titled as "A STUDY ON SURVEY ON ORGANIC FERTILIZER AND PRODUCT IN SANGLI REGION" AT KMPC AGRO INDUSTRIES PVT LTD for period 1st September to 30th November 2022

For KMPC AGRO INDUSTRIES
(Signature)
Partner

For KMPC AGRO INDUSTRIES PVT LTD.



Director

PGD Shree Situbhongal Foundation's
ASMA Institute of Management



Certificate from company

KRISHNA PRINTERS & STICKERS

ESTD. 2054

TO WHOMEVER IT MAY CONCERN

I wish to certify that, Ms. Radhika Atal has successfully completed her Internship from 2nd July 2021 to 5th September 2021 at "Krishna Printers & Stickers".

As part of her curriculum, she studied Effectiveness of Learning & Development program in Marketing & Business Development of a Printing & Packaging Industry.

During her Internship she has demonstrated her skills with self-motivation to learn new skills. She was able to complete the project on time.

I wish her all the best for her upcoming career.



Radhika Atal
Co-Founder



Director
MSW Education Foundation
AGMA Institute of Management



Issue Date: 15/11/2022

TO WHOM IT MAY CONCERN

This is to certify that Mr. SATHI ASHOK MOHITE (pending MBA from ASMA Institute of Management), Pune, has successfully completed Project Work with Samunnati Financial Intermediation and Services Private Limited on project entitled "Assessment of Selected FICs by ASMA Approach for Samunnati in Satara, Raichur and Jhalawar Districts of Rajasthan" under the guidance of Mr. Kamlesh Pal (Project Manager) during the period from 10th September 2022 to 10th November 2022.

Thank you for your kind support, understanding & cooperation. We wish him success in his future endeavours.

For Samunnati Financial Intermediation and Services Pvt Ltd.



Human Resources



ITC LIMITED

Virginia House, 37,
F. L. Saha Road Kolkata - 700071,
India
Ph: +91-33-22860191

22/8/2022

CERTIFICATE

This is to certify that Mr. Shivkumar Babarao Mangalikar from ASMA Institute Of Management, pune has undergone internship at our manufacturing unit from 21/07/2022 to 20/08/2022.

During this period, he has done the critical study of competitive analysis of Capmate notebook with other products with special reference.

We wish him success in all his future endeavours.

For ITC Limited,

Authorized signatory

Signature: Shivkumar Babarao Mangalikar, Director, ASMA Institute of Management, Pune
Ph: +91-20-26600111 Working Hours: (Monday to Friday) : 9:00AM to 05:00PM Fax: +91-20-26600111
Copyright / Library Number: CA660964310292300963

Director

ASMA Institute of Management
ASMA Institute of Management





E/MSO/Internship/2022

Date: 28th November 2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Yogesh Bajirao Bhutnar** has successfully completed his internship in McDonald's India, Pune from 05th September to 25th November 2022.

During the internship period, he worked on a project titled "Consumer Perception Towards Ready to Eat Products for McDonald's India PVT.LTD." He was found punctual, hardworking and inquisitive.

For McDonald's India:


Aditya Shukla

Human Resource Executive


Director
PEO Social Educational Foundation's
ASCA Institute of Management





Samunnati

Financial Inclusion Group

Issue Date: 15-11-2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. SAHIL ASHOK MOHITE** pursuing MBA from **ASMA Institute of Management, Pune**, has successfully completed Project Work with **Samunnati Financial Intermediation and Services Private Limited** on project entitled "Assessment of Selected FPCs by AMLA Approach for Samunnati in Kota, Baran and Jhalawar Districts of Rajasthan" under the guidance of **Mr. Kamlesh Pal (Project Manager)** during the period from **10th September 2022 to 10th November 2022**.

During the span we found him punctual, hardworking & inquisitive. We wish him success for his endeavours.

For Samunnati Financial Intermediation and Services Pvt Ltd

Human Resources

ASMA Institute of Management
Pune
Director
ASMA Institute of Management
Pune



Certificate of a Company



Call No: 011-46023321/1793334

Date: 30 Nov 2022

Certificate of Completion

This certificate is issued to **Miss. Akanksha Nishikar** from **ASMA Institute Of Management, Pune**, for successfully completing her online workshop at **Vsk Vardhan Consulting Engineers at Pune** from during **1 Sept 2022 to 30 Nov 2022**.

We appreciate her keen interests, working and analyzing about **Project Finance Report** and completing her interesting project along with the timely submission of report.

We admire **ASMA** the **Foundation's** analytical contribution to **VCE** through her findings on the project **"Project Finance Report of 1MW Solar Power Plant in Gujarat"**.

During her tenure as **Trainee** with us, we have her efforts, sincere, meticulous and hard working.

We wish all the best in her future endeavors.



Neeta Kumari
Sr. Manager - HR & Internal Compliance



Vardhan Consulting Engineers

Head Office: 20/1, P. No. 1, Sector 10, Vardhan, Pune-411 004, Maharashtra
Regional Office: 10/1, P. No. 1, Sector 10, Vardhan, Pune-411 004, Maharashtra



Director

411004
ASMA Institute of Management
Pune



ADVENTZ CENTRE, 1 St Floor, No.28,
Union Street, off Cubbon Road,
Bangalore – 560001
Phone : +9180-49066900
Mail : contactsales@adventz.com



15 November 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. MAULI RAMBHAU CHOPDE was working with us as an intern from 5th September to 4th November 2022 in sales & Marketing Department.

During this period, he was involved in below project:

- To understand the market scenario of Seaweed Extract Based product.

During his working period in our organization, he was very dedicated, sincere and efficient and completed his project within a given time frame.

We wish him all the best in his future endeavors.

Yours sincerely,

Paradeep Phosphates Ltd.

Handwritten signature of Rajendra Dawthar in blue ink.

Mr. Rajendra Dawthar

(General Manager)

Handwritten signature of Ravindra Mittal in blue ink.

Mr. Ravindra Mittal

(Marketing Manager)



Director

PEO Society Educational Foundation's
ASMA Institute of Management





Registered office: Fortisal Bgyy Datta Garden Garia, Kolkata-700084
Email ID: hr@valuesearch.com Website: www.valuesearch.com

Sub- Internship Completion Certificate

Dear Rishabh Ravindra Nikole,

Date- 03/08/2022

This is to certify that Rishabh Ravindra Nikole student of ASMA Institute of Management, Pune has successfully completed his 3 months (01/05/22 - 03/08/22) Equity Research internship at ValueSearch.

During his internship his work on Equity Research report & Sectoral report writing was commendable.

He had worked as a Equity Research Intern. His skills were useful to us and we found a good person to join him.

His contribution was fruitful for our organization and we wish him all the best for his future endeavors.

Thanks & regards,

Saumitra Mondal

Equity Research Analyst

HR & Admin at ValueSearch



Director

CEO Shree Educational Foundation's
ASMA Institute of Management



Company Certificate



P & D S H A S T R I E D U C A T I O N A L F O U N D A T I O N

Greenland Building, Hirai-Sitai Road, Hinjewadi Phase 1, Hinjewadi, Pune -
411057

Certificate of Internship

This is to certify that **Mr. Rushikesh Naik** has done his internship as
Business Development Manager at **Digi Bolt Pune**, From 29th
September 2022 to 29th November 2022.

He has worked on **Marketing, Training, Branding & Customer Relationship
Management** which helped the business to grow.

During his internship, he has demonstrated his skills with self-motivation
to learn new skills. His performance exceeded our expectations and he
was able to complete the target on time.

We wish him all the best for his upcoming future.

Managing Director

Director

P&D Shastri Educational Foundation
ASSA Institute of Management



ACKNOWLEDGEMENT

Honeywell

I would like to thank Mr. Raghav K Anand for giving me opportunity in Honeywell and help me

in understanding the process guideline during the period of my service.

I also thanks Mr. Pranit Gadamwar sir for their guidance and help in successfully completing my experience with Honeywell.

My sincere thanks to Krunal Rangari sir and thanks to all those who directly and indirectly help me throughout this service.

My special and sincere thanks to my project guide Mr. Suresh Kant who gives me valuable guidelines to complete this project work.


Director
P&O Electric Educational Foundation's
AIEEE Institute of Management





Date: 05/09/2022

CERTIFICATE

This is to certify that Ms. Mukesh Gadhave a student of ASMA INSTITUTE OF MANAGEMENT, PUNE has successfully completed his project titled "CONCEPTUAL STUDY OF PREPARING AND FILING ITR OF INDIVIDUAL" at Taxblock India Pvt Ltd for the period from 2nd May'22 to 05th August'22 in partial fulfillment of MBA course.

While completing the assignment, we have found him/her to be very sincere and hardworking.

We wish him/her success in his future endeavours.

For, Taxblock India Pvt Ltd

TV

Vinit Ugale

Sr. Human Resource and Director


Director

Poo Shree Education Foundation's
ASMA Institute of Management



CERTIFICATE FROM COMPANY

Certificate Of Completion



This is to certify that Haja Ruzmah Shende Student of PIBM-ASMA Institute of Management has successfully completed his Internship program in Research Department as a Research Associate - Intern started from 1st Jun to 30th Jul 2022.

During his Internship Program he showed his very hardworking attitude and loyal towards his responsibilities.

Attending Lecturer: Tuhin Bhawar



Company's Director: Tuhin Bhawar



Director

Pimpri Chinchwad Education Foundation's
ACMA Institute of Management



HTF - 5189

Ms. Pranjita Poudel

We are pleased to extend an offer for office of temporary employment as we listed from the 17th of November 2022 to the 31st of November 2022 and are expected to work from 17th Nov to 31st Nov during this recruitment period.

We intend to pay a stipend of Rs. 15,000/- per month including board allowance and other company benefits etc. This also includes any pay resulting job losses, contract break, short notice and weekly at least 5 days association with the company as "at will" meaning the company has the sole right to terminate or terminate your involvement at will without any notice.

During your employment, you may have access to trade secrets and confidential business information including product formulations and NDCs. By accepting this offer of employment, you acknowledge and promise to keep all this information strictly confidential and refrain from using it for your own purposes or disclosing it to anyone outside of the company. Any misuse of such information of yours will be punishable by law.

You will also bound by all company rules and policies and this letter also supersede all verbal communication or agreements held prior to your appointment.

We hope that your association with the company will be successful and rewarding.

Thank you!



Mr. Arun Prasad Bhatnagar
Regional Head
(MID/HANESWATI)



Ms. Pranjita Poudel

Samunnati Pvt. Ltd. (SPL) (P)
Bhat Bhatari, Kathmandu
Phone: 977-01-44511111, 44511112
17, Bhat Bhatari, Kathmandu, Nepal

Director
PSD Shree Education Foundation &
AGRA Institute of Management

1. Offer letter accepted
2. Signature of candidate
3. _____



01-44511111, 44511112



**NATURAL FARMS AGRO PRODUCER COMPANY
LTD**

Shreeam Ammal, 1672, 10th Lane, E-ward, Rajarampur, Kolhapur, 416008

CERTIFICATE

This is to certify that Mr. Sourabh Sanjay Koli, student studying MBA has undertaken Internship project in our company titled as "Study of Promotion Strategies Through Digital Marketing" at Natural Farms Agro Producer Company Ltd. For period 10th Sept to 30th NOV 2022.

(Date: 21 December 2022)


NATURAL FARMS AGRO PRODUCER COMPANY LTD.



COMPANY CERTIFICATE



CERTIFICATE OF INTERNSHIP
Financial Analyst
for Contributions growth presented by
Piyush Mungroo
for successfully completing 2 months internship program under the name of PredictRAM
From May 2021 - June 2021



Selection
Project Director



General Manager
and Professor


The Director, Institute of Management Studies,
University of Delhi, Delhi-110007



ORGANIZATION CERTIFICATE



CERTIFICATE OF INTERNSHIP

Financial Analyst

The Certificate is proudly presented to:

Piyush Banwal

for successfully completing Director's Internship program under the title as Financial Analyst
From May 2022 to June 2022


Subir Singh
Project Director




Shashi Mishra
Asst. Professor


Director
750 Shakti Educational Institutions
ASMA Institute of Management



01/02/22



CERTIFICATE

This is to certify that ~~Mr.~~ / Ms. Kris Nodigwa a student of Master of Business Administration (MBA- II Semester) has successfully completed ~~40 / 40~~ Cases in Marketing in ~~his / her~~ elective Marketing specialization as a part of the requirement of the Government Pimpri Chinchwad Education University Syllabus for the course. The field work study & the enclosed report are completed as per the requirement & to the satisfaction of the Project Guide.

This project is the record of student's work carried out during the academic year 2022-23.

Project Guide:

Internal Examiner

Course Coordinate:

External Examiner

Principal

Page No.:

Date: 18 Aug 2023

Director

Shri. Shri. Educational Foundation
A-20A, Keshavnagar, V. N. Waghmare



TO WHOMSOEVER IT MAY CONCERN

This is to certify that Miss. Swapanja Nehaj Shinde of Master of Business Administration 3rd Semester Student of ASMA Institute of Management Pune, Has done Project work in company on "Build a Database to Analyze and create Dashboard for Hotel Dataset" under the guidance of "SYS INTELLO SERVICE PVT.LTD". She has undergone Training in our company for Period September 13th 2022 to November 15th 2022 and completed the software module assigned to her.

The above software is sole property of Build a Database to Analyze and create Dashboard for Hotel Dataset Management and Student has no copyright same. Hence no sharing of Source code and any data related to project will enclosed with the project report.

We found her Hardworking and sincere in her work. We extend our best wishes for further professional growth.

FOR SYS INTELLO SERVICES PVT. LTD.

 DIRECTOR

Address: #04/GM/Paragim, Ambernagar, Dh. Pune - 411040 Website: <https://www.sysintello.com>


DIRECTOR
SYS INTELLO SERVICES PVT. LTD.
#04/GM/Paragim, Ambernagar, Dh. Pune - 411040



CERTIFICATE FROM COMPANY



www.prudour.com
1800 200 0000

FORUM DE MOTIVATION

Je soussigné, M. Xavier SIBRE, Président de l'ASMA (Association de Management), certifie par la présente que M. [Nom] a été nommé [Poste] le [Date].

M. [Nom] a été nommé [Poste] le [Date] et a exercé ses fonctions de [Poste] pendant une période de [Durée].

M. [Nom] a été nommé [Poste] le [Date] et a exercé ses fonctions de [Poste] pendant une période de [Durée].

M. [Nom] a été nommé [Poste] le [Date] et a exercé ses fonctions de [Poste] pendant une période de [Durée].

M. [Nom]

[Signature]

[Signature]



Association de Management (ASMA) - 1800 200 0000 - www.asma.com





Post-graduate (Executive) Transformation
ASSOCIATE INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Anna University, Chennai and UGC, India
Main Campus: A-10/11, NIS Road, Chennai - 600 044
Ph: (044) 22501471, 22501511, 8010112471 Fax: (044) 22501460
E-mail: admission@asma.ac.in, info@asma.ac.in

MCA Projects Certificates

A handwritten signature in blue ink, appearing to be 'S. Senthil Kumar', is written over a horizontal line.

Director
ASSOCIATE INSTITUTE OF MANAGEMENT
Anna University of Chennai





P.O. Street No. 10, Sector 10, Gurgaon
ASMA INSTITUTE OF MANAGEMENT
 Approved by AICTE, New Delhi, Affiliated to Kurukshetra University, Haryana (India) Code-4444
 Stock Exchange: BSE No. 535404, NSDL No. 251101
 Tel: 01296 554477, 24361413, 9810460074 Fax: (0129) 5571411
 Email: admission@asma.ac.in, hr@asma.ac.in

ASMA Institute of Management

Internship Project Report

MCA Batch 2021-23

List of Students & Guide

SR.No.	Guide name	Student Name	Project Name
1	Prof.Sarika Jadhav	Dipali Arvindrao Ugrange	Flight Deal Finder
2	Prof.Prakash Patil	Venkatesh Vinayak Bode	Laundry ERP
3	Prof.Sarika Jadhav	Shahin nasir sayyed	Shop it
4	Prof.Prakash Patil	Shubham Arjun Dhumal	TC management system
5	Prof.Sarika Jadhav	Shrikant Patil	College Management System
6	Prof.Prakash Patil	Samarth Deshmure	LMS - Learning Management System
7	Prof.Sarika Jadhav	Sanjay Chougale	Car Rental
8	Prof.Prakash Patil	Kunal Kewde	Bicycle Ecommerce Website
9	Prof.Sarika Jadhav	Shubham Vishnu Jagtap	Tourism Management System
10	Prof.Prakash Patil	Siddhi Anil Deshmukh	Real Estate Management System
11	Prof.Sarika Jadhav	Abhinav Suresh Kumbal	Employee leave management
12	Prof.Sarika Jadhav	KASHID OMKAR SUNIL	Cake bakery system project
13	Prof.Prakash Patil	Mayar Dipak Lonkar	College Income & Expense Tracker
14	Prof.Sarika Jadhav	Arushi Deshpande	SKINNSI (MakeO) Live Project
15	Prof.Sarika Jadhav	Vishant S. Deshmukh	AgroTech Solutions
16	Prof.Prakash Patil	Harsh Ramesh Jaiswal	Yoga Class Registration System
17	Prof.Sarika Jadhav	Gurjan Vithalrao Awdhar	Git Learning
18	Prof.Sarika Jadhav	Abhinav Kulkarni	Employee leave management
19	Prof.Sarika Jadhav	Arushi Deshpande	SKINNSI (makeO)
20	Prof.Prakash Patil	Vedant Deshmukh	AgroTech Solutions
21	Prof.Sarika Jadhav	Harsh Ramesh Jaiswal	Yoga Class Registration System
22	Prof.Sarika Jadhav	Shubham Arjun Dhumal	TC Management System
23	Prof. Prakash Patil	Karan Raja Kalane	Online vehicle pass creation
24	Prof.Sarika Jadhav	Shahin Nasir Sayyed	SHOP IT
25	Prof.Sarika Jadhav	Shrikant Patil	College Management System


 Director

P.O. Street No. 10, Sector 10, Gurgaon
 ASMA INSTITUTE OF MANAGEMENT





PhD Degree Evaluation Commission
ASMA INSTITUTE OF MANAGEMENT
Approved by AICTE, New Delhi, Affiliated to Anna University, Chennai (Reg. Code: 2014)
Mankalapuram, N. Co. PO: 601 104, Chennai - 600 077
Ph: 4356 72343 Fax: 4356 72344 Website: www.asma.edu
E-Mail: admission@asma.edu / info@asma.edu
Office: 0435672343, 0435672344, 0435672345, 0435672346

26	Prof. Prakash Patil	shivani mahesh patil	placement management system
27	Prof. Sarika Jadhav	Aditya Waghmare	Car-Zone Project
28	Prof. Prakash Patil	Shilpa Hirajadh	Placement Management System
29	Prof. Sarika Jadhav	Chandrashekhar patil	Land development
30	Prof. Sarika Jadhav	Kunal Bhalde	E-Learning system

Dr. Prakash Patil
PhD Degree Evaluation Commission
ASMA Institute of Management

Company Certificate



Addvic Technologies Private Limited
Chhatrapati Jangal, Flat no. 207, 3rd Floor,
Sachin Rd, above Dr. Doshi's
Nursery, Anand Nagar, Pune,
Maharashtra - 411051

INTERNSHIP ACCEPTANCE LETTER

06/05/2023

To whom it may concern,

This letter is to confirm that Mr/Ms. **Gaurav Shripad Arondekar** has been offered an Internship in the field of **Web Development** with **Addvic Technology (OPC) PVT Ltd.** which is of 6 months duration, under the supervision of Mr. **Chaitan Reddy**.

In order to receive credit, the student's internship experience must meet the standard requirements. I affirm that this internship is a total of 28 weeks and 15 hours per week for the entire duration of each domain.

This is an on-site experience and includes meaningful tasks that focus on developing the knowledge, skills, and activities of the students that are applicable to future employment opportunities. A mentor will conduct weekly check-in meetings to discuss the progress and evaluate their performance.

The duration of the internship program ranges from 10 Feb 2023 to 11 July 2023 or until the student completes the required number of internship hours.

Thanks & Regards

Academic Head
Addvic Technology



addvic.com

Date: 26-07-2022

INTERSHIP CERTIFICATE

To whomsoever it may concern

This is to certify that Mr. Kunal Deshmukh has been worked as a Software Intern in our organization from JAN-2022 to JUNE-2022. During the time of his tenure we found him extremely responsible in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,





PSD South Eastern University
Kuala Lumpur, Malaysia





Office Address: 8th Floor, SM Tower, Near
Domino's, Karve Nagar, Pune-411052, MH, India
Email: hr@codeicontechnology.com
Website: www.codeicontechnology.com

TO WHOM IT MAY CONCERN

Ref: Intern/CIT1022/2023

Date: 15th July 2023

This is to certify that Mr. Radresh Govardhan Korde student of MCA from ASMA Institute Of Management College PUNE is pursuing his Internship with our organization as Java Developer. Currently he is associated with developer's team and learning various development processes. He worked in the project "Hospital Dataentry" as a partial fulfillment of requirement towards 8th semester of his MCA program.

Duration- 01st February 2023 to 31st July 2023.

Technology- Java, Mysql

During the period of internship with us he was found punctual, hardworking and innovative.

As stated by intellectual property and confidentiality policy of Codeicons Technology, Pune. He is unable to produce the source code of above mentioned project.

We wish his every success in life.

For Codeicons Technology



Signature

Authorized Signatory

www.codeicontechnology.com

Signature

PED STAMPT III
ASMA Institute of Management
Pune





Website – www.technociainfotech.com
Telephone - +91 9604267810

Date: 4-July-2023

INTERNSHIP CERTIFICATE

This is to certify that,

Mr. Aniket Nangare has completed his Internship as Web Developer at Technocia Infotech Pvt. Ltd based at Chinchwad from 5 th January 2023 to 30th June 2023. He has worked under Miss. Sarika Shinde on a project titled "Jare Food Center (ERP)".

During his internship, he has demonstrated his skills with self-motivation to learn new skills. His performance exceeded our expectations and he was able to complete the project on time.

For Technocia Infotech,

HR Manager.



JSC 08/07/23
ASIA





MyosPaz Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whomsoever it may concern

This is to certify that Mr. Dayanand Gavai has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of his tenure we found him extremely responsible in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Thank you

Handwritten signature



Handwritten signature

PRIYANKA K. S. & ASSOCIATES
ASSIA Institute of Management



Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whom so ever it may concern

This is to certify that Mr. Suraj Jare has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,





IBase Electrosoft LLP,
We think for you.

Ref No. IBase/Internship/2022/22

Date: 19/10/2022

TO WHOM IT MAY CONCERN

This is to be certify that Mr. Nishika Satish Narolkar student of MCA (Master of Computer Science) of ASMA Institute Of Management College Shivajinagar, Pune has partially completed the Project "Online Movie Booking" at IBase Electrosoft LLP from 19 October 2022. During the period of his internship program with us he has found creative, hardworking, technically sound, result oriented and responsive.

We wish her all the best for his bright future and every success in life.


A. Dnyanesh
IBase Electrosoft LLP

5 | Page



PRO. Dr. Nishika Satish Narolkar
ASMA Institute of Management College
Shivajinagar, Shivajinagar, Pune-411004





SOFTERRAIN

Date: 07th Jun, 2023

Offer Letter

To: Ms. Revdi Parshakti Mhatre

It is my pleasure to extend the following offer of employment to you on behalf of Softerrain, Pune in view of the interview and discussions you have had with us. You are expected to join duty on 7th Jun, 2023. You are appointed to the position of Trainee Web Developer and in this capacity, you will report directly to Mr. Nagesh Karande. Your monthly remuneration will be depending on your performance. You will be on a probation period of six months.

Your working hours start from 9.00 a.m. to 7.00 p.m. with one hour break a day and you are scheduled to work from Monday to Friday, which is 50 hours a week.

After successful completion of the probation and review thereof, you will be entitled to other allowances and benefits whatsoever as per policies of the organization. Regular performance reviews will be done to assess your suitability. You shall receive your payments on or before the 2nd of every month.

This offer stands cancelled in case of any deviations in information or if you fail to report to me on or before the provided date. I will have to assume that you have not accepted this job offer if I do not hear from you before 06/07/2023.

I look forward to an enduring relationship with you.

Yours Sincerely,

For SOFTERRAIN

Authorized Signatory

Office No.01, First Floor, KalikaMansion, Akasa Five Whills Service Center,
Near Mirch Masala Hotel, Kothrud, Pune - 411038
Website- www.softerrain.com | Email- info@softerrain.com
Call- 9782669377

PO Box 10000, Akasa Five Whills Service Center,
Akasa Five Whills, Pune - 411038





www.zpluscybersec.com

AN ISO 9001:2015
180/02 279813054

Reference: ZCST/PC/2022/189

Date: 11/07/2022

Mrs. Mansi R. Patil

PROJECT COMPLETION LETTER

This is to certify that **Mrs. Mansi R. Patil** was working with **Zplus Cyber Secure Technologies Pvt. Ltd.** Joined on **01/12/2022** and He is working on **Secure Online Payment System for Institute Using Blockchain**. During his work tenure, his performance was satisfactory. He has excellent communication skills and is extremely organized and reliable. He has rendered his services with the highest degree of responsibility and with professional attitude.

With you very best to your future assignments.

For, Zplus Cyber Secure Technologies Pvt. Ltd,
HR Manager

	hr@zpluscybersec.com		+919850081751
Address	Rajdhani Complex, Office No. 4/408, 4th Floor, Near Shankar MaharaJ Math, Pune Satara Road, Pune-411042, Maharashtra, India		

HR Manager
11/07/2022





SOFTERRAIN

Date: 20th June 2023

CERTIFICATE

This is to certify that Mr. Nipesh Sanjay Mangare student of MCA(Management) of ASMA Institute of Management Shivajinagar, Pune. Has partially completed the Project "AMBULANCE MANAGEMENT SYSTEM" at Softerrain, Pune.

The Project Duration is of Six Months From 24th Jan, 2023. His contribution in the Project is very well appreciated and Useful.

In this time period we have provided "Industrial training" for his future Development. He has Efforted To be good and we are happy to work with him as integral part of Softerrain.

As a company policy and Non-disclosure Agreements signed with our clients, source code and all Design documents of the project are intellectual property of our clients. Hence he will not be able to share these items in his project report.

We wish him all the best in her future endeavors.

YOURS SINCERELY

Authorized Signatory

Softerrain Pvt. Ltd. (Pune) | K. K. Road | Shivajinagar | Pune | 411006 | www.softerrain.com

Near Acharya Hotel, Shivajinagar, Pune - 411006

Website: www.softerrain.com | Email: info@softerrain.com

01

SOFTERRAIN PRIVATE LIMITED | PUNE |
2201, CHANDRANATHJI ROAD |





MyosPaz Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whom so ever it may concern

This is to certify that **Mr. Shubham Chaudhari** has been worked as a **Software Intern** in our organization from **JAN-2023** to **JUNE-2023**. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,

Pringla



Pringla





0 404, C wing, Vunderban Garden,
Jawahar Garden, Kharjat, Pune
411004
☎ +919882220065
✉ info@dmagpune.org

Tue - 1st August 2022

INTERNSHIP COMPLETION LETTER

It is to certify that Mr. "Kunal Vinay Chaudhari" of M.S.A. Management Skills 2022-2023 of
state institute of management "College of Arts (Pune)" has successfully completed his "Digital
Marketing Internship (Aug 10th to 20th 2022)" at DMAG Marketing Pvt.Ltd Pune.

He has successfully completed the project "Email Marketing System" software of DMAG marketing
and has given the project details of all events and he is working with "DMAG marketing" in this time
period we have provided "Industrial Training" for his future development.

During the internship, Kunal has closely worked as a part of the digital marketing team. He has
been extremely cooperative & hardworking. His education with us has been very fruitful and we wish him
all the best in his future endeavors.

Regards



Anish Anand (CEO)
www.dmagpune.org

CONFIDENTIAL

v

CEO Anish Anand, DMAG Marketing Pvt. Ltd. Management Skills
2022-2023





SGMS INFOTECH LLP

1004, 10th Floor, Chhatrapati Shivaji Maharaj
Park, Shivajinagar, Pune-411005

Office No. 1004B ABC Sector

Phone No. 020-261234567890
Fax No. 020-261234567890
E-mail: info@sgmsinfotech.com

Ref. No: SGMS/2023/000112

Date: 03/07/2023

INTERNSHIP LETTER

Sagar Thombare

ASMA Institute Of Management, Shivajinagar,

Pune-23

Date- 3rd July 2023

Subject: Internship Completion Letter

This is to Certify that,

Mr. Sagar Thombare has completed this Internship as Trainee Engineer at SGMS Infotech LLP based at Akurdi from 5th January 2023 To 30th June 2023.

He has worked under Mr. Laxhan Tarange on a Project titled "Bike Higher System".

During his internship, he has demonstrated his skills with self-motivation to learn new skills. His performance exceeded our expectations and he was to complete the project on time.

SGMS Infotech LLP



SGMS INFOTECH LLP
1004, 10th Floor, Chhatrapati Shivaji Maharaj
Park, Shivajinagar, Pune-411005



Offer Letter

03/01/2023

Mr. Nashi Sandeep Chaitwal

Dear Nashi,

This has reference to your application dated 03/01/2023 and subsequent interview you had with us, for the position of "Intern Software Developer".

Location: Pune.

Duration: 6 Months

Office Hours: 10:00 AM to 7:00 PM

Weekly Off: Sunday

We are pleased to confirm the offer letter of employment for the above position on terms and conditions mutually discussed and agreed.

Your joining Date will be in 9th January 2023.

You are required to bring copy of the following:

1. Latest passport size 2 photograph.
2. Previous Offer, Relieving, Experience Letter.
3. 3 months Salary Slips.
4. Aadhar Card & PAN Card.
5. Educational Certificates.
6. Residence proof (Electric Bill, Rent Agreement).

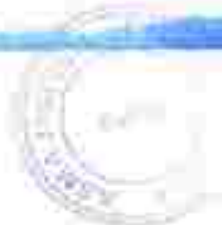


From
Perpetual Invention Pune

3rd floor above Jijamata Bank, Karve Nagar, Pune, Maharashtra 411052

Contact :- +919766538123 | Email :- hr@perpetualinvention.com | Website :- www.perpetualinvention.in

HR
Perpetual Invention Pune
3rd floor above Jijamata Bank, Karve Nagar, Pune, Maharashtra 411052





Head Office: Add: Office No. 710 C Wing, Teerth Technospace, Bengaluru - Mumbai Hwy, Baner, Pune, Maharashtra 411045.
Email: info@globalengineering.com Website: www.globalengineering.in

Date: 27th March 2023

Subject Internship Offer Letter

Mr. Rohan N Paraskar,

We are pleased to offer you the position of "Web Development Intern" effective from 3rd April 2023. We trust that your knowledge, skills and experience will be among our most valuable assets.

At the time of joining, the originals (for verification) as well as a copy each of the following documents is to be furnished:

1. Education certificates (as applicable): Post Graduation, Graduation, MSc, BSc
2. Photo Identity Proof / Address Proof
3. PAN Card
4. Passport size photograph (02 Nos)

Please sign the enclosed copy of this letter and return it to indicate your acceptance of this offer. We look forward to welcoming you aboard for a long and mutually rewarding association.

Yours Truly,

For-

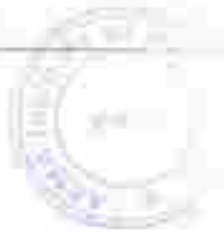
Global Engineering Services
GLOBAL ENGINEERING SERVICES
PUNE

Our Platforms and Products

- Software services
- Cloud Computing
- Website Development
- Server management
- Data Management and Big Data

P. S. S. S.
Director
Mr. Rajesh S. S.
GLOBAL ENGINEERING SERVICES

[Handwritten Signature]





Contact No: 7719044213
Email: aarju.nebhanani@gmail.com
Domain: vrsoftwaresolutions.com

Date: 30/06/2023

Completion Letter

This is to certify that Ms. Aarju Nebhanani, student of ASMA Institute Of Management College Shivane, Pune has successfully completed the project on "VEHICLE SERVICE MANAGEMENT SYSTEM" in our organization in the year 2022-2023*.

She has successfully completed the assigned project tasks and found proficient in his work.

Duration: 1st Jan 2023 to 30th June 2023.

We wish her every success in life.

for, VR Software Solutions

Authorized Signature

Office Address: Ganaraj Mauli B-3 RH-97 near Bahirwade ground, Shahunagar, Chinchwad
Pune-411019

VR Software Solutions
Pune-411019



INTERNSHIP LETTER

Yash Kumbhar

ASMA Institute Of Management, Shivane,

Pune-23

Date- 3rd July 2023

Subject: Internship Completion Letter

This is to certify that,

Mr. Yash Kumbhar has completed his Internship as Trainee Engineer at GTL Software Pvt. Ltd based at Kestiral from 5th January 2023 to 30th June 2023. He has worked under Mr. Rahul Nadar on a project titled "Bhojaram - Food Ordering System".

During his internship, he has demonstrated his skills with self-motivation to learn new skills. His performance exceeded our expectations and he was able to complete the project on time.

GTL Software Pvt. Ltd

For GTL Software



Rahul Sharma, MD, GTL Software



www.gtlsoftwares.com



Internship Letter**TO WHOM IT MAY CONCERN**

This is to certify that, **Miss Manisha Anil Thete**, a student of MCA, ASMA Institute of Management, Pune, India has successfully completed the assigned project in his internship duration from Date 20th January 2023 to 20th June 2023 on the Project Title "Supermarket Management System".

During the project completion period, he contributed in web development, where he was found punctual and hardworking.

We wish him success in life.



Thanks & Regards,

DTHRILL Software Solutions LLP

Mobile: +91 8412684295

Email: info@dthill.com

Website: www.dthill.com

This document is a confidential property of DTHRILL. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, whether electronic, mechanical, photocopying, recording, or otherwise, without prior written permission.

Office: Vighnaharta, RN FL-301, Sadashan Nagar-2, Pimple Gurav, Pune
Maharashtra 411027





iNeuron Intelligence Pvt Ltd

17th Floor Tower A, Brigade Signature Towers,
Sannatanmanahalli, Bengaluru, Karnataka -
562129

DATE: 12th January 2023

Internship Offer Letter

Dear Mangesh Shinde

Following your application, we are pleased to inform you that you have been considered for an internship with iNeuron for **Heart Disease Diagnostic Analysis** project. As a result, you will be contributing to our project from 12th January 2023.

As a part of your internship, you will be proactively contributing to your selected project, besides product development & PoCs. In addition, you will be required to complete performance & learning goals for your current project with us.

We hope that your association with the company will be successful and rewarding.

Regards,
Suchanshu Kumar
CEO & Chief AI Engineer at iNeuron.ai

I accept the offer with the company on the terms and conditions set out in this letter.

Mangesh Shinde

DATE: 12th January 2023

CEO, Suchanshu Kumar
A/1284, 17th Floor, Tower A, Brigade Signature Towers, Sannatanmanahalli, Bengaluru, Karnataka - 562129



Date: 18 July 2023

MEMBERSHIP CONFIRMATION LETTER

To,
Abhijit Harman Jambhale,
Employee Code: 1488,
Pune

Dear Abhijit Harman Jambhale,

Subsequent to satisfactory completion of your membership period, we are happy to confirm your membership with us from 18-07-2023. Your remuneration will be the same as mentioned in the offer letter.

All terms and conditions of your employment remain the same.

We look forward to your valuable contribution and hope that you will have a mutually successful career with us.

Wish you all the success!

For Blizzcon Technologies Pvt. Ltd.



Sneha Kausik
Associate Director - People & Culture

Employee Sign :
Employee Name : Abhijit Harman Jambhale
Employee Code : 1488





Myospaz Software Technologies

INTERNSHIP CERTIFICATE

Date: 10-07-2023

To whom so ever it may concern

This is to certify that **Mr. Swapnil Sonkamble** has been worked as a **Software Intern** in our organization from **JAN-2023** to **JUNE-2023**. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,

Handwritten signature



Handwritten signature

CEO Myospaz Software Technologies
AECW (Mumbai) Branch



aavidsoft

Date- 4th July 2023

INTERNSHIP CERTIFICATE

This is to certify that MR. ROHAN POTE has done his Internship as Trainee for Software Development in our Organization, from 2nd Jan 2023 to 30th June 2023. He has worked on a project titled "Gym Management System".

We wish MR. ROHAN POTE success in sustaining and achieving higher levels of excellence.

For Aavid Software

For Aavid Software


Proprietor

HR Manager

Aavid Software

4th Floor, Urbane House, Nil Stop Karve Road, Fernandes Pune- 411004, India.
Phone- 8983521072 | Email- info@aavidsoft.com



PSD 3/23/23
AVID SOFTWARE



404, Clwing, Vikramnagar Garden,
Jodhpur, Rajasthan, India - 342002
911460222000
info@dmagmarketing.com

Date: 27 August 2024

INTERNSHIP COMPLETION LETTER

This is to certify that Mr. **Pranshu Nandan** of MCA, Batch 2023-2024 of Avish Institute of Management College Jodhpur (IIMC) has successfully completed his **Digital Marketing Internship** during 15th Aug 2023-10th Aug 2024 at DMAG Marketing Pvt Ltd.

He has actively completed the project "Making Card Creation" without any delay throughout the project duration of his tenure and by completing with "Strong marketing" is also able to provide some excellent "Excellent Training" for his future promotion.

During the remaining internship, he actively worked at a job of the Digital marketing team. We found him extremely dependent & hardworking. His commitment with us was very fruitful and we wish him all the best in his future endeavours.

Regards



Manish Kishor Chahal
www.dmagmarketing.com

CONFIDENTIAL



5





SOFTERRAIN

Date: 20th Aug, 2023

CERTIFICATE

This is to certify that Ms. Pooja Jagannath Banaji student of MCA(Master of Computer Science) of ASHA Institute Of Management College Shivajinagar, Pune. Has partially completed the Project "Ecommerce Application" at Softerrain, Pune.

The Project Duration is of Six Months From 4th Jan, 2023. Her contribution in the Project is very well appreciated and Useful.

In this time period we have provided "Industrial training" for her future Development. She has Proved To be good and we are happy to work with her as integral part of Softerrain.

As a company policy and Non-disclosure Agreements signed with our clients, source code and all Design documents of the project are intellectual property of our clients. Hence she will not be able to share these items in her project report.

We wish her all the Best in her future endeavors.

Yours Sincerely,
For SOFTERRAIN

Authorized Signatory

Office No. 01, First Floor, Kalyaneshwar, Above Tera White, Shivajinagar, Pune.

Year: March 2023 to March 2024, Kalyaneshwar, Pune - 411004

Website: www.softerrain.com Email: info@softerrain.com

Call: 9762049333

ASHA INSTITUTE OF MANAGEMENT
ASHA INSTITUTE OF MANAGEMENT





CERTIFICATE

TO WHOMEVER IT MAY CONCERN

This is to certify that Mr. PRATIK RAJESH SALGAR S/O Mr. RAJESH SALGAR, a student of MCA, Savitribai Phule Pune University, Pune, Maharashtra, India has successfully developed a website for our 'TAMHANKAR BOOK STORE'. The website is developed as Educational Major Project for Final Semester of course.

Mr. Pratik Rajesh Salgar has worked on a project for our institute. This project is aimed for the development and creation of our store's e-commerce website.

During this project he has demonstrated skills with self-motivation to learn new skills. His performance exceeded our expectations and was able to complete the project on time.

Documentation and source code of the Application in the project report is not feasible due to its confidential nature. The interns are not allowed to share the application outside the work space.

We wish him all the best for upcoming career.

Date of Joining: January 2023

Date of Completion: June 2023

Mr. Ashok Tamhankar
Co-Owner, Tamhankar Book Store

Pratik Rajesh Salgar
MCA
Savitribai Phule Pune University
Pune





Pravara Education Society's Educational Foundation's
ASMA INSTITUTE OF MANAGEMENT
 Approved by AICTE - New Delhi, Affiliated to University
 of Pune, Recognized by Govt. of Maharashtra

DE. Code:

MCA - MCB104 NISA - M135104

Transforming Ambitions to Achievements

CERTIFICATE OF ORIGINALITY

Date: -

This is to certify that the project entitled "ONLINE SERVICE MANAGEMENT SYSTEM",
 Submitted to the Department of MCA, ASMA Institute Management in partial fulfillment of
 the requirement for the award of The degree of MASTER OF COMPUTER APPLICATIONS
 (MCA Affiliated to Savitribai Phule Pune University), is an original work carried out by Mr.
 Aniket Arjun Mohungekar Exam Seat No 2285 Under my guidance. The matter embodied in
 this project is a genuine work done by the student and has not been submitted whether to this
 Organization or to any other University/Organization for the fulfillment of the requirement of
 any course of study.


 Signature of the Internal Guide

Mr. Prakash Patil




 Signature of the Student

Mr. Aniket Mohungekar

Signature of the Head MCA

Dr. Ganesh Tannu




 Director



100% Quality Assurance
 100% Student Satisfaction



www.sapours.com

Group: Coding, (Education Address) | Palmjawan & Loggaw (Program & Desktop) | (International) Group

SAPOURS TECHNOLOGIES PVT. LTD.

8/102, Sakinaka, 2nd, 1st Floor, No. 102/103, 22, Convent Street,
Koramangala, Bangalore - 560095 | Bangalore, India | 91 98456 12345
98456 12345 | 98456 12345

INTERNSHIP CERTIFICATE

This certificate is presented to

Ms. Rutuja Shelar

For completing her internship program from 16th
February 2023 to 22nd June 2023.

During the period of her six months of internship program
with us she had been exposed to different processes and was
found diligent & hardworking.

We wish her every success in her career.

For Sapours Technologies Pvt Ltd.

Authorized Signature

Meenakshi
Sapours Technologies Pvt Ltd.



Office Address: 4th Floor, SM Tower, Near
Domino's, Karvenagar, Pune - 411052, MH, India
Email: hr@codeiconstechnology.com
Website: www.codeiconstechnology.com

TO WHOM IT MAY CONCERN

Ref: Intern/CIT1030/2023

Date: 15th July 2023

This is to certify that Mr. Aniket Mahadev Wadekar student of MCA from ASMA Institute Of Management College PUNE is pursuing his Internship with our organization as PHP-WEB Developer. Currently he is associated with developer's team and learning various development processes. He worked on the project "Hospitalia Portal" as a partial fulfillment of requirement towards 04th semester of his MCA program.

Duration- 01st February 2023 to 31st July 2023.

Technology- PHP, SQLite, HTML, CSS, JS

During the period of internship with us he was found punctual, hardworking and inquisitive.

As abided by intellectual property and confidentiality policy of CodeIcons Technology, Pune. He is unable to produce the source code of above mentioned project.

We wish his every success in life.

For CodeIcons Technology



Shivdani

Authorized Signatory

www.codeiconstechnology.com

4

A handwritten signature in blue ink, appearing to be 'R' or 'P' with a horizontal line underneath.



Office Address: 4th Floor, 5th Tower, Near
Dharmu's, Karyavagar, Pune-411032, MH, India.
Email: hr@codeiconstechnology.com
Website: www.codeiconstechnology.com

TO WHOM IT MAY CONCERN

Ref: Intern/CIT16/11/2023

Date: 15th July 2023

This is to certify that Mr. Ajinkya Vites Madhukar student of MCA from ASMA Institute Of Management College PUNE is pursuing his Internship with our organization as Full Stack Developer. Currently he is associated with developer's team and learning various development processes. He worked on the project "Cloud Kitchen" as a partial fulfillment of requirement towards 6th semester of his MCA program.

Duration: 01st February 2023 to 31st July 2023.

Technology : Angular, Django, SQL, HTML, CSS, JS

During the period of internship with us he was found punctual, hardworking and inquisitive.

As abide by intellectual property and confidentiality policy of CodeIcons Technology, Pune, He is unable to produce the source code of above mentioned project.

We wish him every success in life.

For CodeIcons Technology



Signature

Authorized Signatory

www.codeiconstechnology.com



Signature
ASMA Institute of Management College
Pune

Organization/Company Certificate :-



www.zpluscybersecure.com

AN ISO 9001:2015
REGISTERED ORGANIZATION

Reference: ZCST/PC/2022/189

Date: 14/07/2023



Mr. Mayur Karankal

PROJECT COMPLETION LETTER

This is to certify that Mr. Mayur Karankal was working with Zplus Cyber Secure Technologies Pvt. Ltd. joined on 01/12/2022 and he is working on Project Smt. also working closely with management Team. During his work tenure, his performance was satisfactory. He has excellent communication skills and is extremely organized and reliable. He has rendered his services with the highest degree of responsibility and with professional attitude.

Wish you very best in your future assignments.

For, Zplus Cyber Secure Technologies Pvt. Ltd.
HR Manager

	mail@zpluscybersecure.com		+919850043151
Address	Rashtriya Complex, Office No. A/105, 4th Floor, Near Shankar Maharaaj Math, Puna Satara Road, Pune-411043, Maharashtra, India.		

HR Manager
Zplus Cyber Secure Technologies Pvt. Ltd.

Date: August 7, 2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Tanushree Kabisagar has been an employee of Agiliad Technologies Private Limited since July 7, 2022, designated as Engineer (SW). During her period of employment so far on her current project, she has satisfactorily completed the tasks assigned to her.

Respectfully,
For Agiliad Technologies Private Limited



Pawan Zora
Director Human Resources

AGILIAD TECHNOLOGIES PRIVATE LIMITED

Chandragiri, Hampden Cooperative Society (26, 1st Floor, Unit No. 103 to 105, 42, Ganga Road, Bangalore)
Phone: 080 41330100 INDIA | T: +91 00 6600 1200 F: +91 20 6600 1200 | E: hr@agiliad.com
www.agiliad.com

Company Identity Number (CIN) U22300PN2021PTCC00000



Pawan Zora
Director Human Resources





10/07/2023

Subject: Internship Certificate Letter

TO WHOM IT MAY CONCERN

This is to certify that *Ms. Swati Laxman Gawande* has successfully completed an internship with Perpetual Invention as a *Intern Software Developer* from *09/01/2023* to *08/07/2023*.

She has worked on the assigned Project under the supervision and guidance.

Besides showing high comprehension capacity, managing assignments with the utmost expertise, and exhibiting maximal efficiency, she has also maintained an outstanding professional demeanour and showcased excellent moral character throughout the internship period.

I hereby certify her overall work as excellent to the best of my knowledge.

Wishing her the best of luck in his future endeavours.

For Perpetual Invention:



Authorized Signatory

3rd floor above Jijamata Bank, Karve Nagar, Pune, Maharashtra 411052

Contact : +919766508023 | Email : hr@perpetualinvention.com | Website : www.perpetualinvention.in



Handwritten signature and date at the bottom right of the page.



PAWAR TECH SERVICES PVT. LTD.

CIN:U72900PN2019PTC181283

www.pawarsoftwares.com

No: PSS/2324/BS

Date: 10 June 2023

Certificate

This is to certify that Mr. Yogesh Sanjay Rajput who is pursuing MCA(Master of Computer Application) degree from Asma Institute of Management Shivane, Pune.

He has completed Industrial training on project "Data Logger" with us "Pawar Tech Services Pvt. Ltd".

Project Duration: Jan 2023 to June 2023.

He is a sincere and hardworking person and is committed to his work.

We wish him all the best in his future endeavors.

Thanking You,

Place: Pune,



Pawar Tech
Services Pvt. Ltd.
E-11 Mangal Nagar
Complex, Hinewadi-411006

Phone: 983418373
E-mail: hr@pawarsoftwares.com



CONTACT NO: 9822111120
EX-150 KILBY, PUNE
WWW.SSPTECHNOLOGY.COM



Date: 02/07/2023

REF: INT-SSP2512/-2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Abhishek Rajaram Chavan a student of Asma Institute of Management Pune has successfully completed a project on "Human resource management system" as a partial fulfillment of requirement towards 04th semester of his MCA program,

Duration - 2 Jan 2023 to 2 July 2023
Technology - Php and MySQL

During the period of Internship with us he was found punctual, hardworking and inquisitive. As abided by intellectual property and confidentiality policy of SSP Technology Pune. He is unable to produce the source code of above mentioned project.

We wish him every success in life.



Signature

AUTHORIZED PERSON SIGN
SSP TECHNOLOGY PUNE



Signature
Asma Institute of Management
Pune



SOFTERRAIN

Date: 20th June, 2023

CERTIFICATE

This is to certify that Ms. Pratiksha Shahaji Bhapkar student of MCA of PSI Shastri Arma Institute of Management Shivane Pune. Has partially completed the Project "Smart College Management System" at Softerrain, Pune.

The Project Duration is of Six Months From 4th Jan, 2023. Her contribution in the Project is very well appreciated and Useful.

In this time period we have provided "Industrial training" for her future Development, She has Proved To be good and we are happy to work with her as integral part of Softerrain.

As a company policy and Non-disclosure Agreements signed with our clients, source code and all Design documents of the project are intellectual property of our clients. Hence she will not be able to share these items in her project report.

We wish her all the best in her future endeavors.

Yours Sincerely,

For SOFTERRAIN

Authorized Signatory

Director



PSI Techno Insights
Shivane, Pune



WE 7 EARTHING SOLUTIONS

BY

Sudha Waghmare

CERTIFICATE

This is to certify that project entitled "Data Retrieval" has been successfully develop for "WE 7 Earthing Solutions" in partial fulfillment of degree course of "Master of Computer Application." It is the original work of Mrs. Sudha Aash Waghmare, who worked hard and sincerely completed the project. I am fully satisfied with her performance.

Thanks and Regards,



WE 7 EARTHING SOLUTIONS





Offer Letter

03/01/2023

Mr. Gopal Ganesh Hada

Dear Gopal,

This has reference to your application dated 01/01/2023 and subsequent interview you had with us, for the position of "Intern Software Developer".

Location: Pune.

Duration: 6 Months.

Office Hours: 10:00 AM to 3:00 PM

Weekly Off: Sunday.

We are pleased to confirm the offer letter of employment for the above position on terms and conditions mutually discussed and agreed.

Your Joining Date will be on 9th January 2023.

You are required to bring copy of the following:

1. Latest passport size 2 photograph.
2. Previous Offer, Relieving, Experience Letter.
3. 3 months' Salary Slips
4. Aadhar Card & PAN Card
5. Educational Certificates
6. Residence proof (Electric Bill, Rent Agreement).



From
Perpetual Invention Pune

1st floor above Jijamata Bank, Karve Nagar, Pune, Maharashtra 411052

Contact: +91226458123 | Email: hr@perpetualinvention.com | Website: www.perpetualinvention.in





MyosPaz Software Technologies

Date: 10-07-2023

INTELSHIP CERTIFICATE

To whom so ever it may concern

This is to certify that Ms. **Shreeya Deshmukh** has been worked as a **Software intern** in our organization from **JAN-2023** to **JUNE-2023**. During the time of her tenure we found her extremely resourceful in all the technologies that she is competent.

We found her to be a good team player besides being a hard worker. We wish her all success in her future endeavors.

Yours truly,

Abinav



Director

FOR EMPLOYER'S USE ONLY
ASMA, INC. 10000 15th Street, Suite 100





iBase Electrosoft LLP.
We think for you.

Ref No. : iBaseElectrosoft/002221

Date : 15/08/2019

TO WHOM IT MAY CONCERN

This is to be certified that Mr. HANASHRI RAJENDRA KALE (Student of MCA At Institute of Computer Science) of ASMA Institute Of Management College Slavate, Pune, has partially completed the Project "Leave Management System" at iBase Electrosoft LLP from 18 October 2017. During the period of his internship program work in the his found sincere, hardworking, technically sound, result oriented and cooperative.

We wish her all the best for his bright future and every success in life.


Director
iBase Electrosoft LLP



Dr. Shyam S. Chavan
ASMA Institute of Management





Date: 25.05.2023

REFERENCE CERTIFICATE


To whomsoever it may concern

This is to certify that Mr. Harshil Bhatt has been worked as a Software Engineer II for organization from JAN 2022 to JUNE 2023. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,





Director
ASMA





Office Address: Floor: 2H Tower: Near
Domestic, Karve Nagar, Pune-411012, India
Email: info@codeiconstechnology.com
Website: www.codeiconstechnology.com

TO WHOM IT MAY CONCERN

Ref: Intern/CIT/2030/2023

Date: 10th July 2023

This is to certify that **Mr. Atharva Ashok Kulkarni** student of MCA from **ASMA Institute of Management Pune** is pursuing his Internship with our organization as **Front end Developer**. Currently he is associated with developer's team and learning various development processes. He worked on the project "**E-Commerce Store**" as a partial fulfillment of requirement towards **04th** semester of his MCA program.

Duration: 01st January 2023 to 24th July 2023.

Technology: ReactJS, Javascript and Python.

He was observed to be diligent, on time, and serious during his internship with us, as per the CodeIcons Technology, Pune, intellectual property and confidentiality policy. He is unable to provide the above-mentioned project's source code.

We wish him every success in life.

For CodeIcons Technology



Ashwari

Authorized Signatory





MyosPaz Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whom so ever it may concern

This is to certify that Ms. Hushanti Pawar has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of her tenure we found him extremely resourceful in all the technologies that she is competent.

We found her to be a good team player besides being a hard worker. We wish her all success in her future endeavors.

Yours truly,

Handwritten signature



Handwritten signature





MyosPaz Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whomsoever it may concern

This is to certify that Mr. Akshay Ghule has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,



Dipak
ASMA Institute of Technology





Office Address: 4th Floor, SH Tower, Near
Conicola, Karve Nagar, Pune-411032, India
Email: hr@codeiconstechnology.com
Website: www.codeiconstechnology.com

TO WHOM IT MAY CONCERN

Ref: Intern/CIT1029/2023

Date: 15th July 2023

This is to certify that Mr. Abhishek Babasaheb Asare student of MCA from ASMA Institute Of Management College PUNE is pursuing his Internship with our organization as Python Developer. Currently he is associated with developer's team and learning various development processes. He worked on the project "Online Job Portal" as a partial fulfillment of requirement towards 6th semester of his MCA program.

Duration- 01st February 2023 to 31st July 2023

Technology- Python, SQL, HTML, CSS, JS

During the period of internship with us he was found punctual, hardworking and inquisitive.

As abide by intellectual property and confidentiality policy of CodeIcons Technology, Pune He is unable to produce the source code of above mentioned project.

We wish his every success in life.

For CodeIcons Technology



Student

Authorized Signatory

www.codeiconstechnology.com



CIN: U72200MH2020PTC140244

TO WHOMSOEVER IT MAY CONCERN

Date: - 18-07-2023

This is to certify that Paraskumar Bharda student of ASMA Institute of Management has successfully completed the project "Matrimony Website" at Shubhchintak Technology Private Limited.

The project duration is of six months from 02/01/2023 till 30/06/2023.

While he was working with our organization. In this period we have provided industrial training for his future development, he has proved to be good and we are happy to work with him as an integral part of our organization.

We wish him all the very best for his future.

With regards,

Shubhchintak Technology

SHUBHCHINTAK TECHNOLOGY PRIVATE LIMITED


Authorized Signatory / Director

SHUBHCHINTAK TECHNOLOGY PRIVATE LIMITED

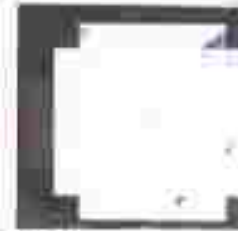
WELL WISHERS FOR CORPORATES

- 📧 hello@shubhchintak.co
- 📍 Office No. 1, Sunshree Heights,
Hairdy Station, Wilescoppe East,
Prithvi 40006, India





IGAP Technologies Pvt. Ltd



30th June 2023

TO WHOM IT MAY CONCERN

This letter is to certify that Mr. Pratik Rajendra Suryawanshi has successfully completed his internship with IGAP Technologies Private Limited. His internship tenure was from 03th January 2023 to 30th June 2023. He was working in PHP and MYSQL and was actively & diligently involved in the projects and tasks assigned to him.

During the span, we found he is punctual and hardworking person. His learning powers are good and he picks up swiftly. His feedback and evaluation proved that he learned keenly.

We wish him a bright future.

Mr. Ashut P. Gadade
Director





EDUCATION 4 OL

Powered by UpClick Labs Pvt. Ltd.

Completion certificate

Date: 30th June 2023

To whomsoever it may concern:

This is to certify that Mr. Akshay Bhosale, a student of Master of Computer Applications from Pune University, Department of Computer Science has successfully completed his full time industrial training at Education4ol (UPCLICK LABS PVT. LTD), Pune from 1st January 2023 to 30th June 2023 under the guidance of Mr. Rohit Kale.

The project involved creating jewelry shop management system. This comprehensive software solution aims to simplify inventory management, sales tracking, and customer relationship management and much more, ultimately driving business growth and success.

Performance and attitude of Mr. Akshay Bhosale during this period in the rating range 5

Declassified by
Prashant Chaudhari
OFFID:0E1FE4CE



Dr. Prashant Chaudhari
Director, Education4ol

Rohit Kale
Sr. HR Manager





ABSOLUTE SOFTWARE

CERTIFICATE

To whom so ever it may concern

This is Certified That Mr. Bhushan Manoj Kale Student from Asma Institute of Management, Shivane is working with us as an software developer -Intern From 02nd January 2023 to 30th June 2023 at Absolute Software Pvt. Ltd, Pune Under the Guidance Of Mr Amit Sonar and Pallavi Gupta

Documentation of the Application in the project report is not feasible due to its confidential nature. The interns are not allowed to share the application outside the work space

Absolute Software Pvt. Ltd.



General Manager

Place: Shivane
Date: 02/07/2023

Mail: hr@absolute.com

Website: www.absolute.com

Director

Asma Institute of Management
Shivane, Dist. Solapur, Maharashtra
413712



Certificate Of Completion

TO WHOMEVER IT MAY CONCERN

This Certificate Is Given To

Suleman Sayyad

has successfully completed an internship program Jan To June 2023 for 6 months in an industrial Projectverse company. working on the project titled "Sponge N Creams", and has achieved an outstanding performance, earning an "A" grade.



Shreyash Rasane



Director



Myospaz
Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whom so ever it may concern.

This is to certify that Ms. Ramsha Urooj has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of his tenure, we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,

Abingls



Abingls
Director

PST Street, Ferozshah Zilli Road
20464, Islamabad



Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whom so ever it may concern

This is to certify that Ms. Sakshi Pathak has been worked as a Software Intern in our organization from JAN-2023 to JUNE-2023. During the time of her tenure we found her extremely resourceful in all the technologies that she is competent.

We found her to be a good team player besides being a hard worker. We wish her all success in her future endeavors.

Yours truly,





Director



Myospaz Software Technologies

Date: 10-07-2023

INTERNSHIP CERTIFICATE

To whomsoever it may concern

This is to certify that **Mr. Indrajeet Gharge** has been worked as a **Software Intern** in our organization from **JAN-2023** to **JUNE-2023**. During the time of his tenure we found him extremely resourceful in all the technologies that he is competent.

We found him to be a good team player besides being a hard worker. We wish him all success in his future endeavors.

Yours truly,

Asingh



Director





you deserve the best of IT.

202, Nallezza Balewadi, Pune 411045 e-earthsolutions.com Phone: +91 9822517364

Earth Solutions Pvt Ltd.

31st July 2023

Internship Certificate

This is to certify that Suraj Vilas Shelke, student of ASMA Institute of Management, Pune, has successfully completed his internship with us from the period 24th April 2023 to 31st July 2023 in JPS-Shishu.

Suraj has shown a keen interest and commitment in completing the project successfully. The training was well done and met the management requirements both in Concept and contents.

His performance was satisfactory and we found him to be sincere and hardworking.

We wish him every success in his career.

Authorized
Signatory

For Earth Solutions Pvt Ltd.

Director

Company Certificate



Address: Addvic, Plot No. 218, 2nd Floor,
Shree Chhatrapati Shivaji Maharaj 100' Rd. Near,
Dhulegaon Rd. Above Dr. Dudhichare
Tetkadi, Aundh Nagar, Pune,
Maharashtra - 411001

INTERNSHIP ACCEPTANCE LETTER

88020525

To whomsoever it may concern,

This letter is to confirm that **Mr. Swapnil Vijay Dalvi** has been offered an internship in the field of Web Development with Addvic Technology (OPC) PVT Ltd, which is of 8 months duration, under the supervision of Mr. Chaitan Raut.

In order to receive credit, the student's internship experience must meet the standard requirements. I affirm that this internship is a total of 20 weeks and 16 hours per week for the entire duration of each domain.

This is an online experience and includes meaningful tasks that focus on developing the knowledge, skills, and abilities of the students that are applicable to future employment opportunities. A mentor will conduct weekly check-in meetings to discuss the progress and evaluate their performance.

The duration of the internship program ranges from 10 Feb 2023 To 11 July 2023 or until the student completes the required number of internship hours.

Thank & Regards,

A handwritten signature in blue ink, appearing to read "Chaitan Raut".

Academic Head
Addvic Technology

A handwritten signature in blue ink, appearing to read "Swapnil Dalvi".





RudraTech Solution

IEEE Project Development Company

Date: 17/02/2023

To,

Ambraya Ganesh Kaware

PSD Shanti Educational Foundation's ASMA Institute of Management, Pune

Name of Student: Small Rudge

Designation: Director

To whom it may concern

Sub: Internship training for project.

Respected Sir/Mam,

With reference to the above subject, I am Small Rudge, Director, RudraTech Solution. We sponsor and provide permission for doing internship project Leaf Disease Detection Using Machine Learning. Our concern for the period from 02/01/2023 to 02/02/2023 is the student listed above. During this period, student will be designated as "Junior Software Engineer". Details and scope of his project will be provided to them on their first day of training at the company. Upon successful completion of the training, they will be issued certificate. They will be required to submit a copy of the detailed project report having completion of the training to company and college. You can send the internal guide to visit the company at any time to verify and update the work progress of the students.

This training period with our Company will entail dealing with important and sensitive information, records and such other matters of the company. They will, therefore, be required to sign a "Code of Conduct and Secrecy Agreement" of our company on the first day of training.



Small Rudge
(Founder and CEO)

Mob: 90798477

Email: rudrathech@gmail.com

SPONSORSHIP

● IEEE PROJECT DEVELOPMENT

● TRAINING

● INTERNSHIP

OFFICE NO.9, R-SQUARE BUILDING, PUNE BANGLORE BYPASS, MIDHRAM NAGAR, WARJE,
PUNE-411058

31 March 2023

To whom it may concern

This is to certify that Mr/Ms. **Roshani sharmaga**, undertook an internship project with us in Engineering Teams from 21st November 2022 to 31st March 2023

He/ She successfully completed the project assigned to he/ her and proved diligent in completing

We wish he/her success in all her future career.

Best regards,

Reward360 Global Services Pvt. Ltd.

Bedisha

Bedisha Karmakar

Vice President - People Operations

Reward360 Global Services Pvt. Ltd.

Corporate Office: 101/102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

REWARD360

REWARD360



DEVELOPERS THRILL SOFTWARE SOLUTIONS LLP

Internship Letter

TO WHOM IT MAY CONCERN

This is to certify that, Ms. Shubhangi Hanumant Shinde, a student of MCA, ASMA Institute of Management, Pune, India has successfully completed the assigned project in his internship duration from Date 20th January 2023 to 20th June 2023 on the Project Title "Cold Storage Management System".

During the project completion period, he contributed in web development, where he was found punctual and hardworking.

We wish him success in life.



Thanks & Regards,

DThrill Software Solutions LLP

Mobile: +91-8668747836

Email: info@dthill.com

Website: www.dthill.com

This document is a confidential property of DThrill. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, whether electronic, mechanical, photocopying, recording, or otherwise, without prior written permission.

Office: Vighneshwar RS FL-101, Sushant Nagar-2, Pimple Guray, Pune Maharashtra 411027

Ph: +91. 866-874-7836 URL: www.dthill.com Email: info@dthill.com