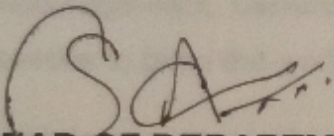
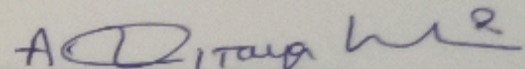
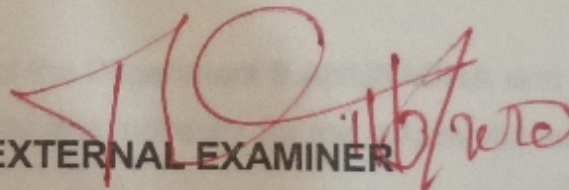


**CERTIFICATE**

This is to certify that the project report titled "**NON-BANKING FINACIAL COMPANIES**" "at Visakhapatnam" is being submitted by **P.VANI** IN Regd No: **117134803042** during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
HEAD OF DEPARTMENT

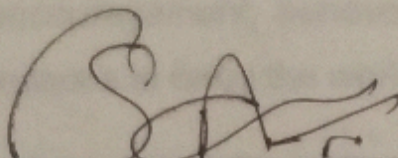
  
A.VIJAYALAKSHMI  
INTERNAL GUIDE

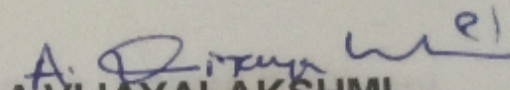
  
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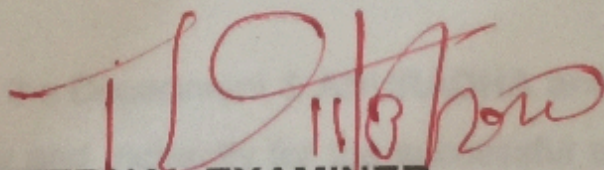


## CERTIFICATE

This is to certify that the project report titled "NON-BANKING FINANCIAL COMPANIES "at Visakhapatnam" is being submitted by P.MEENA IN Regd No: 117134803043 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
HEAD OF DEPARTMENT

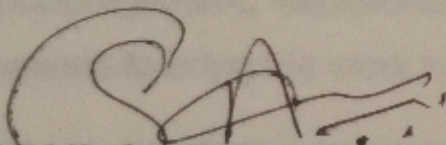
  
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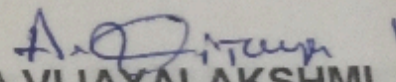
  
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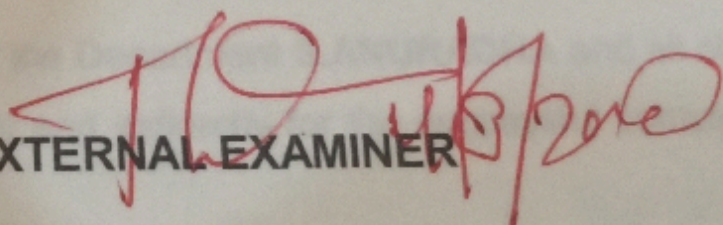


## CERTIFICATE

This is to certify that the project report titled "NON-BANKING FINACIAL COMPANIES "at Visakhapatnam" is being submitted by P.HYMAVATHI IN Regd No: 117134803046 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
HEAD OF DEPARTMENT

  
A.VIJAYALAKSHMI  
INTERNAL GUIDE

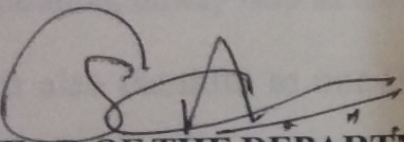
  
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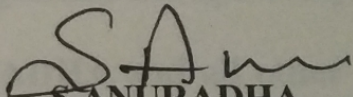


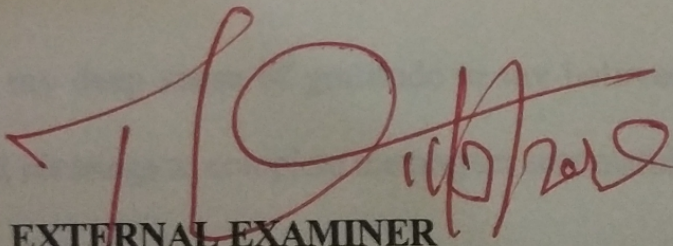
ACKNOWLEDGEMENT Date:

**CERTIFICATE**

This is to certify that the project report titled "**Merchant Banking**" is being submitted by **M.RAMALAKSHMI** in Regd No: **117134803030** during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.

  
**HEAD OF THE DEPARTMENT**

  
**S.ANURADHA**  
**INTERNAL GUIDE**

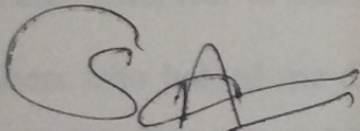
  
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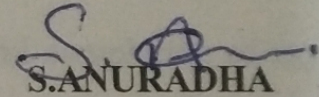
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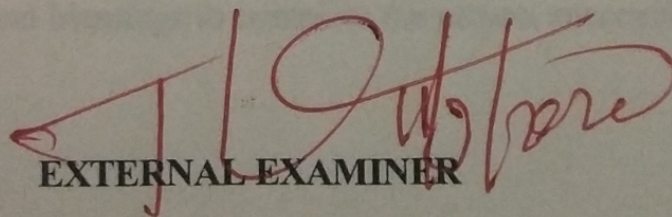
This is to certify that the project report titled "**Merchant Banking**" is being submitted by **N.RAJINI** in Regd No: **117134803037** during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.



**HEAD OF THE DEPARTMENT**



**S.ANURADHA  
INTERNAL GUIDE**



**EXTERNAL EXAMINER**



DECLARATION

DATE:

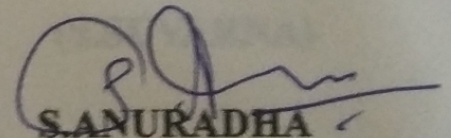
**CERTIFICATE**

This is to certify that the project report submitted on the entitled "A STUDY ON AN ASSESMENT OF THE USE OF ATM'S IN THE BANKING INDUSTRIES IN INDIA" Being submitted by **S. SUVARNA (H T. No. 117134803052)** in partial fulfillment for the award of Degree, Bachelor of commerce to **ANDHRA UNIVERSITY(2017-2020)**, Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

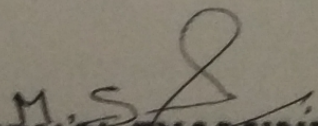
The result in the record has not been submitted to any other Universities or institutions.

Place : Visakhapatnam

Date:

  
**S. ANURADHA**

Head of the Department

  
**EXTERNAL EXAMINER**



DECLARATION

DATE:

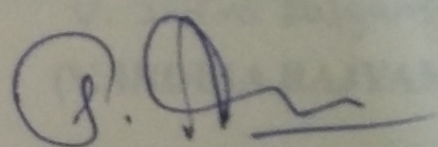
**CERTIFICATE**

This is to certify that the project report submitted on the entitled "A STUDY ON AN ASSESMENT OF THE USE OF ATM'S IN THE BANKING INDUSTRIES IN INDIA" Being submitted by **V. INDIRA RAJYAM (H T. No. 117134803056)** in partial fulfillment for the award of Degree, Bachelor of commerce to **ANDHRA UNIVERSITY(2017-2020)**, Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or institutions.

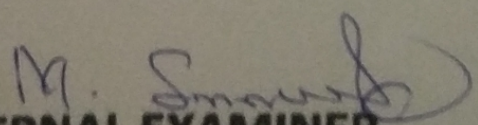
Place : Visakhapatnam

Date: 28/12/2019



**S. ANURADHA**

Head of the Department



**EXTERNAL EXAMINER**



DATE:

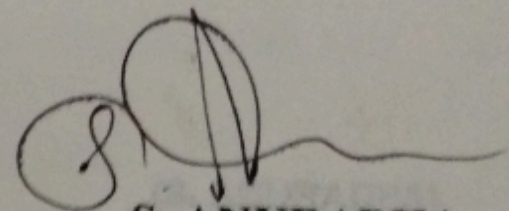
## CERTIFICATE

This is to certify that the project report submitted on the entitled "A STUDY ON ONLINE BANKING". Being submitted by **B. HEMALATHA** (H T. No.117134803009) in partial fulfillment for the award of Degree, Bachelor of commerce to **ANDHRA UNIVERSITY(2017-2020)**, Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or institutions.

Place : Visakhapatnam

Date: 28/9/2019



**S. ANURADHA**

**Head of the Department**

*NA. Srinivasan*  
**EXTERNAL EXAMINER**



**VISAKHA GOVERNMENT DEGREE COLLEGE FOR WOMEN**

*(Affiliated to Andhra University)*

**VISAKHAPATNAM**

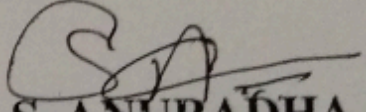
Batch : 2017 - 2020

This is to certify that the project report submitted on the entitled "A STUDY ON customer satisfaction regarding hdfc banking services" with reference to HDFC BANK. Being submitted by **J. PAVANI (H. T. No. 117134803020)** in partial fulfillment for the award of Degree, Bachelor of commerce to **ANDHRA UNIVERSITY (2017 - 2020)**, Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or Institutions.

Place : Visakhapatnam

Date : ~~28~~ 9 - 9 - 2019

  
**S. ANURADHA**

Head of the Department

M. Sambando  
28/9/2019



**VISAKHA GOVERNMENT DEGREE FOR WOMEN**

*(Affiliated to Andhra University)*

**VISAKHAPATNAM**

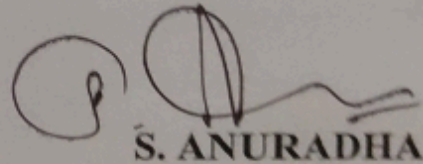
**Batch: 2017-2020**

This is to certify that the project report entitled "**CREDIT CARDS**" is a bonafide work done by **KETHA JAYANTHI** (H.T.NO. 117134803025) in partial fulfillment for the award of Degree, Bachelors of Commerce to Andhra University (2017-2020) Visakhapatnam is a bonafied work carried out by him under mine guidance and supervision.

The results in the record has not been submitted to any other universities are institutions

Date: 28/09/2019

Place: Visakhapatnam



**S. ANURADHA**

**Head of the department**

*M. Srinivas*



VISAKHA GOVERNMENT DEGREE FOR WOMEN

(Affiliated to Andhra University)

VISAKHAPATNAM

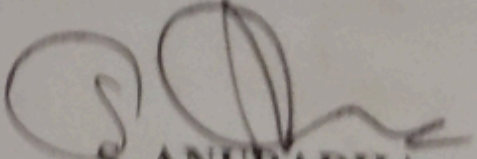
Batch: 2017-2020

This is to certify that the project report entitled "CREDIT CARDS" is a bonafide work done by MALLA RAMALAXMI (H.T.NO, 117134803030) in partial fulfillment for the award of Degree, Bachelors of Commerce to Andhra University (2017-2020) Visakhapatnam is a bonafied work carried out by him under mine guidance and supervision.

The results in the record has not been submitted to any other universities are institutions

Date: 21/9/2019.

Place: Visakhapatnam

  
S. ANURADHA  
Head of the department



**VISAKHA GOVERNMENT DEGREE FOR WOMEN**

*(Affiliated to Andhra University)*

**VISAKHAPATNAM**

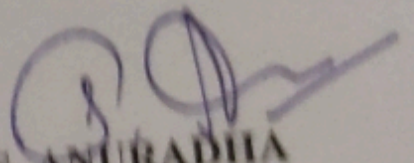
**Batch: 2017-2020**

This is to certify that the project report entitled "CREDIT CARDS" is a bonafide work done by MOLLETI JAYALAXMI (H.T.NO. 117134803031) in partial fulfillment for the award of Degree, Bachelors of Commerce to Andhra University (2017-2020) Visakhapatnam is a bonafied work carried out by him under mine guidance and supervision.

The results in the record has not been submitted to any other universities are institutions

Date:

Place: Visakhapatnam

  
S. ANURADHA  
Head of the department

M. S. S. S.  
28/9/2020



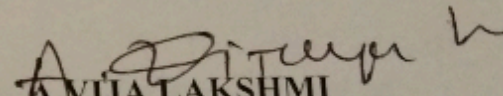
## CERTIFICATE

This is to certify that the project report entitled "CREDIT CARDS" is a bonafide work done by **KOTA LAKSHMI .K.** student of B.com, of **Department of Commerce, Visakha Govt. Degree College for Women, Old Jail Road, Visakhapatnam**, for the award of the degree of "**Bachelor of Commerce**", from Andhra University, done under my guidance, during the academic year 2017 – 2018.

Date: 27-3-2018

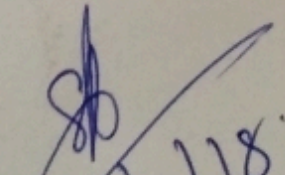
Place: Visakhapatnam

K. Kota Lakshmi

  
A. VIJALAKSHMI

(Lecturer in Commerce)

Visakha Govt. Degree College for Women  
Visakhapatnam.

  
27/3/18.



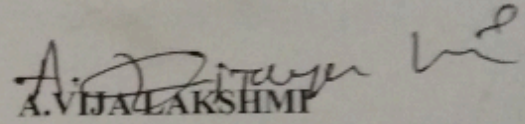
## CERTIFICATE

This is to certify that the project report entitled "CREDIT CARDS" is a bonafide work done by RAMYA .K. student of B.com, of Department of Commerce, Visakha Govt. Degree College for Women, Old Jail Road, Visakhapatnam, for the award of the degree of "Bachelor of Commerce", from Andhra University, done under my guidance, during the academic year 2017 - 2018.

Date: 27.03.2018

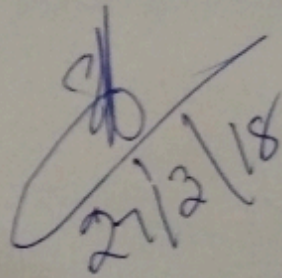
Place: Visakhapatnam

K. Ramya

  
A. VIJALAKSHMI

(Lecturer in Commerce)

Visakha Govt. Degree College for Women  
Visakhapatnam.

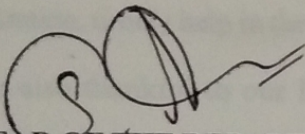
  
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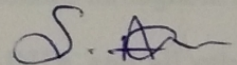
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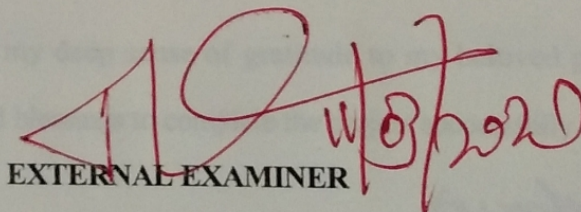
This is to certify that the project report titled "**FINANCIAL SERVICE**" is being submitted by **G.VENKATALAKSHMI** in Regd No: **117134803015** during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.



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**S.ANURADHA  
INTERNAL GUIDE**

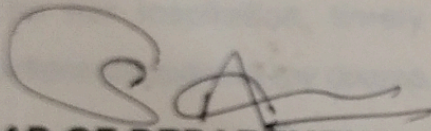


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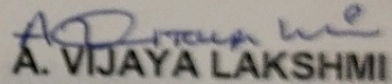


## CERTIFICATE

This is to certify that the project report titled "VENTURE CAPITAL" at Visakhapatnam" is being submitted by Y.VEERAMANI in Regd. No: 117134803058 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

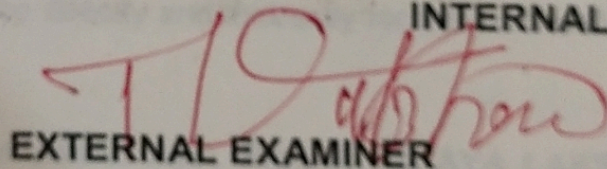


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A. VIJAYA LAKSHMI

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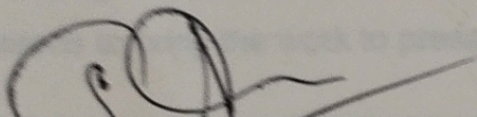


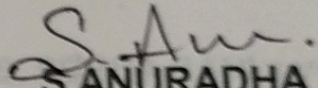
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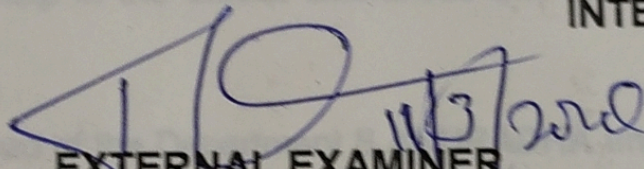


CERTIFICATE

This is to certify that the project report titled "UTI MUTUAL FUNDS" at Visakhapatnam" is being submitted by A.VENKATALAKSHMI IN Regd No: 117134803005 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
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S.ANURADHA  
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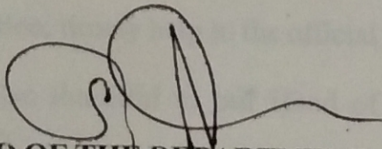
  
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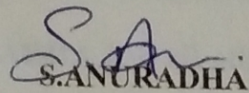
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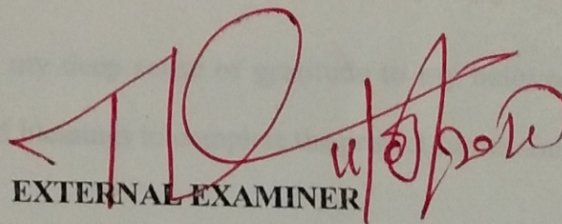
This is to certify that the project report titled "**FINANCIAL SERVICE**" is being submitted by **J.JERISHA** in Regd No: **117134803019** during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.



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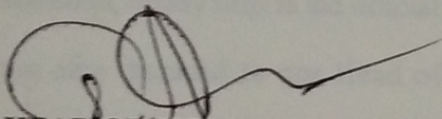
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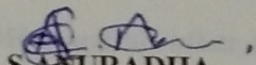


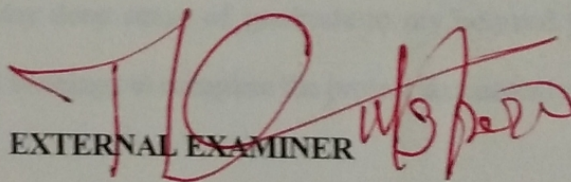
Date:

CERTIFICATE

This is to certify that the project report titled "FINANCIAL SERVICE" is being submitted by J.PAVANI in Regd No: 117134803020 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.

  
HEAD OF THE DEPARTMENT

  
S. ANURADHA  
INTERNAL GUIDE

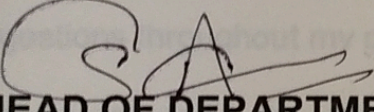
  
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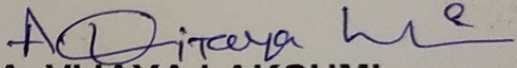


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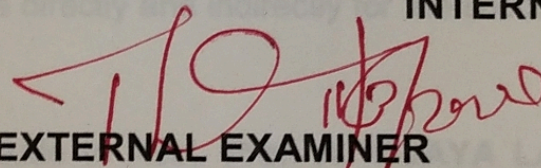
**CERTIFICATE**

This is to certify that the project report titled "VENTURE CAPITAL" at Visakhapatnam" is being submitted by V.BHARATHI in Regd. No: 117134803054 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
**HEAD OF DEPARTMENT**

  
**A. VIJAYA LAKSHMI**

**INTERNAL GUIDE**

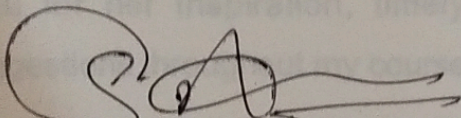
  
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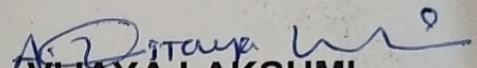


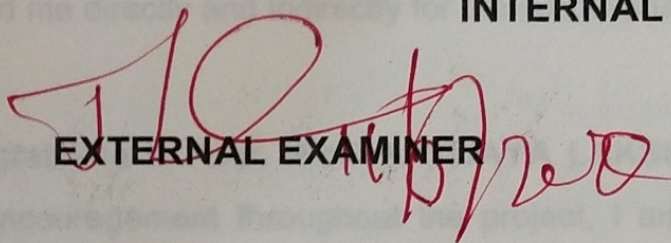
ACKNOWLEDGEMENT

**CERTIFICATE**

This is to certify that the project report titled "VENTURE CAPITAL" at Visakhapatnam" is being submitted by Y.HEMANI in Regd. No: 117134803059 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
**HEAD OF DEPARTMENT**

  
**A. VIJAYA LAKSHMI**  
**INTERNAL GUIDE**

  
**EXTERNAL EXAMINER**



**VISAKHA GOVERNMENT DEGREE COLLEGE FOR WOMEN**

*(Affiliated to Andhra University)*

**VISAKHAPATNAM**

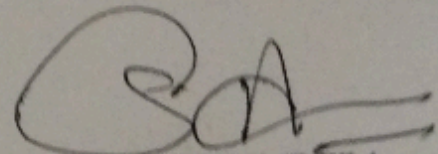
Batch : 2017 - 2020

This is to certify that the project report submitted on the entitled "A STUDY ON customer satisfaction regarding hdfc banking services" with reference to HDFC BANK. Being submitted by **E. Rajamani** (H T. No 117134803014 in partial fulfillment for the award of Degree, Bachelor of commerce to ANDHRA UNIVERSITY (2017 - 2020), Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or Institutions.

Place : Visakhapatnam

Date : 28/9/19

  
S. ANURADHA

Head of the Department



VISAKHA GOVERNMENT DEGREE COLLEGE FOR WOMEN

(Affiliated to Andhra University)

VISAKHAPATNAM

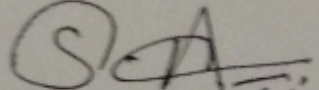
Batch : 2017 - 2020

This is to certify that the project report submitted on the entitled "A STUDY ON customer satisfaction regarding hdfc banking services" with reference to HDFC BANK. Being submitted by J. Jerisha (H. T. No. 117134803019) in partial fulfillment for the award of Degree, Bachelor of commerce to ANDHRA UNIVERSITY (2017 - 2020), Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or Institutions.

Place : Visakhapatnam

Date : 28-9-2019

  
S. ANURADHA

Head of the Department

A.G. Srinivasulu  
28/9/2019



**VISAKHA GOVERNMENT DEGREE COLLEGE FOR WOMEN**

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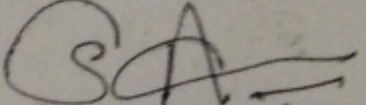
Batch : 2017 - 2020

This is to certify that the project report submitted on the entitled "A STUDY ON customer satisfaction regarding hdfc banking services" with reference to HDFC BANK. Being submitted by **J. RAVANAMMA (H. T. No. 117134803021)** in partial fulfillment for the award of Degree, Bachelor of commerce to ANDHRA UNIVERSITY (2017 - 2020), Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or Institutions.

Place : Visakhapatnam

Date : 28/09/2019

  
**S. ANURADHA**

Head of the Department



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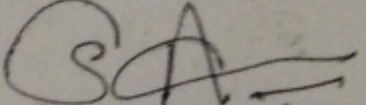
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Place : Visakhapatnam

Date : 28/09/2019

  
**S. ANURADHA**

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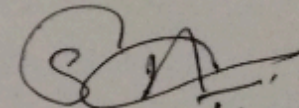
Batch : 2017 - 2020

This is to certify that the project report submitted on the entitled "A STUDY ON customer satisfaction regarding hdfc banking services" with reference to HDFC BANK. Being submitted by **J. SRAVANI (H. T. No. 117134803024)** in partial fulfillment for the award of Degree, Bachelor of commerce to ANDHRA UNIVERSITY (2017 - 2020), Visakhapatnam is a bonafied work carried out by him under my guidance and supervision.

The result in the record has not been submitted to any other Universities or Institutions.

Place : Visakhapatnam

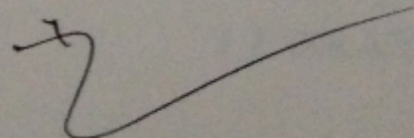
Date :



**S. ANURADHA**

Head of the Department

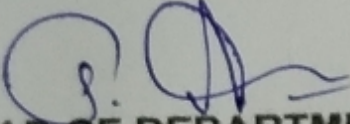
M. Srinivas .

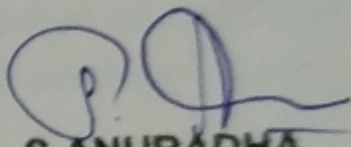


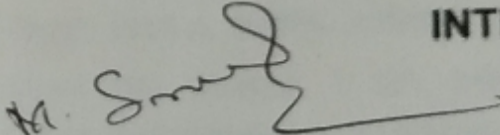


CERTIFICATE

This is to certify that the project report titled **EVALUATION OF THE RELATIONSHIP BETWEEN E-BANKING AND CYBER CRIME** at Visakhapatnam " is being submitted by **N. URIMALA** Regd No: 117134803038 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.

  
HEAD OF DEPARTMENT

  
S. ANURADHA  
INTERNAL GUIDE

  
EXTERNAL EXAMINER



Date: 27/2/18

**CERTIFICATE**

This is to certify that the project report titled "SBI CAPITAL MARKET" is being submitted by L.SNEHA in Regd No: 115134803050 during the academic year 2015-2018 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has been carried out by him under my guidance and supervision.

*S.V.S. Prasad*  
HEAD OF THE DEPARTMENT

*A. Vijaya Lakshmi*  
A.VIJAYA LAKSHMI  
INTERNAL GUIDE

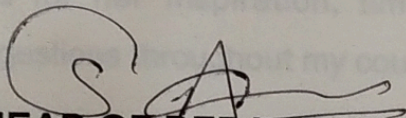
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EXTERNAL EXAMINER

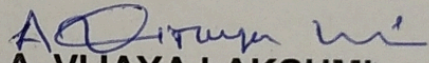


ACKNOWLEDGEMENT

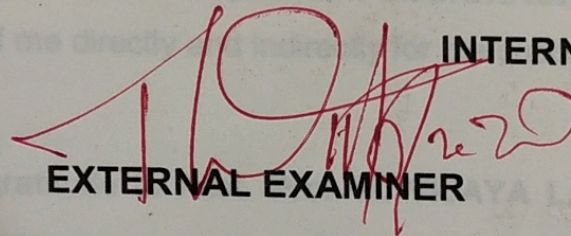
**CERTIFICATE**

This is to certify that the project report titled "VENTURE CAPITAL" at Visakhapatnam" is being submitted by V.SINDHU in Regd. No: 117134803055 during the academic year 2017-2020 under my guidance and supervision. This report has partial fulfillment for the award of the Degree has need carried out by him under my guidance and supervision.

  
**HEAD OF DEPARTMENT**

  
**A. VIJAYA LAKSHMI**

**INTERNAL GUIDE**

  
**EXTERNAL EXAMINER**