



तेजपुर विश्वविद्यालय
(केंद्रीय विश्वविद्यालय)

नपाम, तेजपुर - 784 028, असम, भारत

TEZPUR UNIVERSITY

(A Central University)

Napaam, Tezpur - 784 028, Assam, India

(सर्वोत्तम विश्वविद्यालय के लिए कुलाध्यक्ष पुरस्कार, 2016, भारत के 100 श्रेष्ठ उच्च शिक्षण संस्थानों में पंचम स्थान और 'नाक' द्वारा 'ए' ग्रेड प्राप्त विश्वविद्यालय)
(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. AAYUSH PHUKON**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled **"Analysis of Working Capital Management of commercial Aviation Industry of India with reference to Air India, Air Asia, Indigo and Spicejet"** as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Santi Gopal Maji)

Academic Guide

Department of Commerce

Tezpur University

Signature: _____

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TO WHOM IT MAY CONCERN

This is to certify that **Mr. ANKIT AGARWAL**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**Financial Performance Analysis of Select Companies in the Telecom Sector**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Santi Gopal Maji)

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Signature: 

Date: 15 Jul 2020



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TO WHOM IT MAY CONCERN

This is to certify that **Mr. REETWIK RAJ KHAUND**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled **"Labour practices and decent work performance of select Indian IT companies"** as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Santi Gopal Maji)
Academic Guide
Department of Commerce
Tezpur University

Signature: 

Date: 14/11/2020



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TO WHOM IT MAY CONCERN

This is to certify that **Mr. JOSHUA CHAOLA**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**FINANCIAL PERFORMANCE OF ICICI BANK AND HDFC BANK: A COMPARATIVE ANALYSIS**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Santi Gopal Maji)

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TO WHOM IT MAY CONCERN

This is to certify that **Ms. BIPASHA GUHA**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**Determining the Equity Value of Bata India Ltd.**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Farah Hussain)
Academic Guide
Department of Commerce
Tezpur University

Signature: Farah


Date: 14-11-2020

CERTIFICATE FROM THE ORGANISATION

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms Rubi Das** of Tezpur University, Napaam has completed a project titled **"Impact Of Covid-19 Pandemic On The Market Scenario Of Amul In Comparison To Purabi Dairy And Sudha Dairy With Special Reference To Guwahati City"** from 01st July 2020 to 31st August 2020.

The project has been carried out under the guidance of the undersigned and the performance of the student during the project has been satisfactory. We wish her all the success in the future.


Narenora Singh
Manager (Sales)





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TO WHOM IT MAY CONCERN

This is to certify that **Mr. BISHAL BARUAH**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**Financial statement analysis of selected telecom companies: A study of Vodafone Idea Ltd. and Bharati Airtel Ltd. in India**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Biswajit Ghose)

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TO WHOM IT MAY CONCERN

This is to certify that **Mr. PRITISH DAS**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**Performance of select mutual fund companies: A study of SBI, NIPPON India and BNP Paribas**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Biswajit Ghose)

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TO WHOM IT MAY CONCERN

This is to certify that **Mr. ABDULLAH**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**Financial statement analysis of selected public sector undertakings- A study of BHEL, ONGC, OIL and GAIL**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. Biswajit Ghose)

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TO WHOM IT MAY CONCERN

This is to certify that **Mr. HOPESTAR THONGNI**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**A study on influence of working capital management on profitability of selected fertilizers company in India**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Mr. Dhritabrata Jyoti Bharadwaz)

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. PRACHURJYA PROTIM SABHAPANDIT**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled **"A Study on Financial inclusion through RRB's with special reference to Assam Gramin Vikash Bank"** as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Mr. Dhritabrata Jyoti Bharadwaz)

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TO WHOM IT MAY CONCERN

This is to certify that **Mr. JAYANTA BANIA**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**FDI before and after Make in India**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Mr. Dhritabrata Jyoti Bharadwaz)

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Ms. RITUPARNA DEY**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**Comparative Study of HDFC Bank with ICICI Bank and Axis Bank- based on Financial Performance and Growth Trends**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Reshma Tiwari

(Dr. Reshma K Tiwari)

Academic Guide

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Signature: *Reshma Tiwari*

Date: 15/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Ms. PRIYADARSHANI BARUAH**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**Comparative Performance Evaluation of State Bank of India in Achieving Financial Inclusion in Assam**" as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Reshma Tiwari

(Dr. Reshma K Tiwari)

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Signature: *Reshma Tiwari*

Date: 15/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Ms. SHRUTI LAHOTI**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled **"An Analytical Study on Return on Investment and the Determinants of Overall Satisfaction of the Distributors in Jorhat region"** as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Reshma Tiwari

(Dr. Reshma K Tiwari)

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Signature: *Reshma Tiwari*

Date: 15/11/2020



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असम विश्वविद्यालय के लिए गुणवत्ता प्रमाणित, 2015, 2016, 2017, 2018, 2019, 2020 और 2021 के लिए। (असम विश्वविद्यालय के लिए गुणवत्ता प्रमाणित, 2015, 2016, 2017, 2018, 2019, 2020 और 2021 के लिए।)
(Awarded of India's Best University Award, 2015, 2016, 2017, 2018, 2019, 2020 and 2021 among India's Top 100 Universities, MHRD Best Ranking, 2015 and NAAC Accredited with 'A' Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. SUBHAM DAS**, a student of **M.COM 3rd Semester** of Tezpur University has carried out her/ his project report entitled "**A Study on Profitability Analysis of Private Sector Banks in India**" as partial fulfilment of the requirements for **Master in Commerce (2019-2021)**, under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. S Rameshkumar)
Academic Guide
Department of Commerce
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Signature: _____

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD NIRF Ranking, 2016 and NAAC Accredited with 'A' Grade)

TO WHOM IT MAY CONCERN

This is to certify that Mr. BISHNU PRASAD BHANDARI, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "A Study on the Impact of CSR on Profitability of Select Companies in India" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. S Rameshkumar)
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Date: 14/11/2020



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Napaam, Tezpur - 784 028, Assam, India


(सर्वोत्तम विश्वविद्यालय के लिए कुलनायक पुरस्कार, 2016, भारत के 100 श्रेष्ठ विश्व विद्यालय संस्करणों में 5^{वां} स्थान और नयाँ 9^{वां} श्रेष्ठ प्रायः विश्वविद्यालय)
(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with 'A' Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. AMAR JYOTI SAIKIA**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled "**The Role of Assam Gramin Vikash Bank in Financing MSME**" as partial fulfilment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. S Rameshkumar)
Academic Guide
Department of Commerce
Tezpur University

Signature: 

Date: 14/11/2020



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(सर्वोत्तम विश्वविद्यालय के लिए कुलविकास पुरस्कार, 2016; भारत के 100 सर्वोत्तम विश्वविद्यालयों में विश्व प्रथम और भारत में सर्वोत्तम विश्वविद्यालय)
(Awardee of Visitor's Best University Award, 2016; 8th among India's Top 100 Universities, NIRF Ranking, 2016 and NAAC Accredited with 'A' Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. NABAJIT JOSEPH RARHI**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**A Study on the Impact of NPAs on the Profitability of Select Public and Private Sector Banks in India**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

(Dr. S Rameshkumar)
Academic Guide
Department of Commerce
Tezpur University

Signature: _____

Date: 14/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. NABIN DEY SARKAR**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**A Study on Corporate Social Responsibilities (CSR) activities performed by Reliance Industries Ltd.**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Manish Kumar
15/11/2020

(Dr. Manish Kumar)
Academic Guide
Department of Commerce
Tezpur University

Date: 15/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. SANDIPAN DAS**, a student of M.COM 3rd Semester of Tezpur University has carried out her/ his project report entitled "**Financial Performance of SBI and ICICI: A Comparative Analysis**" as partial fulfillment of the requirements for Master in Commerce (2019-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Manish Kumar
15/11/2020

(Dr. Manish Kumar)
Academic Guide
Department of Commerce
Tezpur University

Date: 15/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that **Mr. JEEVAN CHETRY**, a student of Integrated M.COM 9th Semester of Tezpur University has carried out her/ his project report entitled **"Financial Performance evaluation of Britannia Industries Ltd. and Nestle India Ltd: A comparative study."** as partial fulfillment of the requirements for Master in Commerce (2016-2021), under my guidance and supervision.

It is also certified that the report submitted embodies the original work of the student. The report can be forwarded for evaluation.

Manish Kumar
15/11/2020

(Dr. Manish Kumar)
Academic Guide
Department of Commerce
Tezpur University

Date: 15/11/2020



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**CORPORATE SOCIAL RESPONSIBILITY PRACTICES OF LARGE INDIAN CORPORATE FIRMS**" is a study carried out by **PALLAVI DATTA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date:

18/5/2024

Place: Tezpur, Assam

(Dr. Santi Gopal Maji)

Associate Professor

Department of Commerce

Tezpur University

Tezpur, Assam - 784028



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**INTERNET BANKING IN INDIA: A COMPARATIVE STUDY**" is a study carried out by **JOYSHREE SAHA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date:

18/6/2021

Place: Tezpur, Assam

(Dr. Santi Gopal Maji)

Associate Professor

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "INTELLECTUAL CAPITAL OF BSE 200 COMPANIES: A COMPARATIVE STUDY" is a study carried out by MOHAN PRADHAN (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/6/2021
Place: Tezpur, Assam

Santi Gopal Maji

(Dr. Santi Gopal Maji)
Associate Professor
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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**FINANCIAL STABILITY OF INDIAN PRIVATE SECTORS BANKS AND PUBLIC SECTOR BANKS POST FINANCIAL CRISIS 2008: A COMPARATIVE ANALYSIS**" is a study carried out by **SABINA ANOM YASMIN** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18-06-2021

Place: Tezpur, Assam

(Dr. Farah Hussain)

Assistant Professor

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Tezpur University

Tezpur, Assam - 784028



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "A DESCRIPTIVE STUDY OF MICROFINANCE IN INDIA" is a study carried out by HRITTICK BHUYAN (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18-06-2021

Place: Tezpur, Assam

(Dr. Farah Hussain)

Assistant Professor

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**PROFITABILITY ANALYSIS OF REGIONAL RURAL BANKS IN ASSAM**" is a study carried out by **ANMOL UPADHYAYA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18-06-2021

Place: Tezpur, Assam

(Dr. Farah Hussain)

Assistant Professor

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**PERFORMANCE ANALYSIS OF TOP 5 IT COMPANIES IN INDIA**" is a study carried out by **SANKET SHARMA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18-06-2021

Place: Tezpur, Assam

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)


TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled “**Evolution of online shopping and its impact on traditional shopping : A comparative study**” is a study carried out by **PROMILA CHETRI** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18-06-2024

Place: Tezpur, Assam


(Dr. Farah Hussain)
Assistant Professor
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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "A STUDY ON INDIA'S AIRLINE INDUSTRY MERGERS AND ACQUISITIONS AND THEIR EFFECT ON FINANCIAL PERFORMANCE AND STOCK PRICE" is a study carried out by SUBHRA SARKAR (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2024
Place: Tezpur, Assam

(Dr. Biswajit Ghose)
Assistant Professor
Department of Commerce
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Tezpur, Assam - 784028



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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled **"TWITTER SENTIMENT & STOCK MARKET PERFORMANCE: A Study of Indian Stock Market"** is a study carried out by **AVISHEK DEBNATH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2021
Place: Tezpur, Assam

(Dr. Biswajit Ghose)
Assistant Professor
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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**CORPORATE SOCIAL RESPONSIBILITY AND FIRM PERFORMANCE**" is a study carried out by **CHANDAN BARUAH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2024
Place: Tezpur, Assam

(Dr. Biswajit Ghose)
Assistant Professor
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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**DIVIDEND PAYMENT DECISION AND FIRM CHARACTERISTICS: EMPIRICAL EVIDENCE FROM LISTED INDIAN FIRMS**" is a study carried out by **DIKSHITA BARUAH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.COM of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18/06/2024
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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled “**Relation of Financial Leverage on Financial Performance in the Indian Automobile Industry**” is a study carried out by **NILUTPAL DEORI** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.COM of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2021

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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled “**STUDY ON EFFECTIVENESS OF AUDIT COMITTEE**” is a study carried out by **UPASHANA SARMAH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18/06/2021

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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled “**CONSUMER PERCEPTION ON E-WALLET PLATFORMS AMONG THE STUDENTS**” is a study carried out by **HIMANSHU BORAH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date:

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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**COMPETITION IN THE INDIAN COMMERCIAL BANKING SECTOR**" is a study carried out by **KAVERI GOGOI** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18/06/2021

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This is to certify that the dissertation titled **"THE IMPACT ON AUDIT FEES BEFORE AND AFTER THE ADOPTION OF IFRS IN INDIAN COMPANIES"** is a study carried out by **ANUSHREE BHOWAL** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date:

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This is to certify that the dissertation titled **"TO EXAMINE THE ISSUE OF AUDITOR INDEPENDENCE IN VIEW OF THE JOINT PROVISION OF AUDIT AND NON-AUDIT SERVICES BY AUDITORS/AUDIT FIRMS"** is a study carried out by **AVINASH YADAV** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

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This is to certify that the dissertation titled “**MOBILE BANKING IN INDIA: AN INTER-BANK ANALYSIS**” is a study carried out by **AVIBHAWAN HAZARIKA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2021
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This is to certify that the dissertation titled "**FROM TRADITIONAL TO ONLINE SHOPPING: A STUDY OF SHIFT IN CONSUMER BEHAVIOUR IN THE OUTBREAK OF COVID-19 PANDEMIC**" is a study carried out by **NISHITA SURANA** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "**AIR INDIA LIMITED (Factors leading to its downfall in the domestic scenario)**" is a study carried out by **NISHANT PRITAM DAS** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2021
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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled **"Banking Crisis in India: In Relation to Yes bank"** is a study carried out by **RAVINA SAH** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

Date: 18/06/2021
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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "IMPACT OF FACTORS ON FINANCIAL PERFORMOMANCE: A STUDY ON THE SELECTED PHARMACEUTICAL COMPANIES OF INDIA" is a study carried out by RAHUL KUMAR SINGH (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/06/2021
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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled **"PERFORMANCE OF MUTUAL FUNDS IN INDIA"** is a study carried out by **JIT PAHADI** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/6/2021
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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled “**CUSTOMER SATISFACTION AND PURCHASE DECISION FROM ECOMMERCE WEBSITES: A STUDY BASED ON STUDENTS OF TEZPUR UNIVERSITY**” is a study carried out by **JIBAN KANTA BARHOI** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

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TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "A STUDY ON THE RELATIONSHIP BETWEEN WORKING CAPITAL MANAGEMENT AND PROFITABILITY OF THE COMPANIES IN SERVICE INDUSTRY" is a study carried out by BOISHALI DAS (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by her under my guidance.

I wish her all success in life.

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(Awardee of Visitor's Best University Award, 2016, 5th among India's Top 100 Universities, MHRD-NIRF Ranking, 2016 and NAAC Accredited with "A" Grade)

TO WHOM IT MAY CONCERN

This is to certify that the dissertation titled "IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON FINANCIAL PERFORMANCE OF COMPANIES: A STUDY ON COMPANIES INCLUDED IN BSE SENSEX 200" is a study carried out by SUHAIL AHMED BARBHUIYA (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

I wish him all success in life.

Date: 18/6/2021
Place: Tezpur, Assam

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This is to certify that the dissertation titled "**IMPACT OF MERGERS ON THE STOCK PRICES OF BANKS IN INDIA**" is a study carried out by **RISHIKESH KASHYAP** (Int. M.Com 6th Semester student) as partial fulfilment of the requirement for the Degree of Integrated M.Com of Tezpur University, Tezpur, Assam. The report is an outcome of bonafide work undertaken by him under my guidance.

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