A PROJECT REPORT

On

AWARENESS REGARDING MUTUAL FUND AMONG YOUNG INVESTORS

By

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(MB044)

Submitted to

NJ INDIA INVEST PVT LTD

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CENTRE FOR MANAGEMENT STUDIES

DHARAMSINGH DESAI UNIVERSITY, NADIAD

Faculty guide: Dr. Naresh Patel

Company guide : Mr. Swapnil Zaveri & Mr. Renikkumar Kakadiya

STUDENT'S DECLARATION

I am Asha Piprotar hereby declaring that the report for summer internship project titled '**Awareness regarding mutual fund among young investors '** is prepared by me after the completion of two months work at Branch of NJ India invest Pvt Ltd , Anand . I also confirm that ,the report is only prepared for my academic requirement not for any other purpose

Place: Nadiad

Date :

Piprotar Asha Sureshbhai

INSTITUTE'S CERTIFICATE

This is certify that Ms. Asha Piprotar has satisfactorily completed her summer internship from 8th June to 31st July 2021 and prepared a project titled on **AWARENESS REGARDING MUTUAL FUND AMONG YOUNG INVESTORS** Under my supervision and guidance .

During the internship we found her sincere, hardworking &Result oriented.

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

Signature of
Dean –faculty of Management &
Information science

Signature of
Faculty Guide

Place:

Date:

PREFACE

"The Harder you work for something ,the greater who will feel it when you achieve it ."

Practical training has been incorporating the studies of MBA, which make the management studies to conclude themselves with the practical vision of management. This is very important and useful as it cultivates in the student understanding of professionalism and makes them ready to face the practical training in the industry of the theoretical. Thus, a student gets the practical training in the industry of the theoretical aspects in the classroom.

The main purpose of practical training is to develop experimental Knowledge and consciousness about the industrial environment and business practices in the students as a augmentation to theoretical studies of administration and management in specific area like finance, Marketing, HRM, Operations, etc. It increases the skill, abilities and attitude to perform a specific job in industrial environment.

As a student of Master of Business Administration, I am very obliged to attain my project report titled "AWARENESS **REGARDING MUTUAL FUND AMONG YOUNG INVESTORS**". I have tried to include all the necessary details regarding the subject. The main purpose behind this report is to fill the gap between theory and practical aspect.

All the information given here is as per my own efforts and knowledge about subject investing money where the risk is less has always been risky to decide. The first factor, which an investor would like to see before investing, is risk factor. Diversification of risk gave birth to the phenomenon called Mutual Fund.

My main objective and purpose behind the project was to aware young generation towards Mutual Fund and also to motivate them to start investing at the young age for a better future and also for the better to understand for them in this field. Implementing &in learning of concept of marketing in the market provider an opportunity to practically.

ACKNOWLEDGEMENT

The presentations of this report give us the feeling of fullfillement, as this project is the final frontier which is the final step in achieving a Master Degree. The activity of going through project. I feel that this leads to one of the practical real-life project has prepared us to apply our self to be a good MBA professional. Naturally, it requires lot of support and strength to complete this project.

I thank our department as they have provided academic advertisement to make the one real-life project. Prof .Dr. Naresh patel (Faculty Guide) and also to the Mr. Swapnil Zaveri (Branch manager- Anand and Mr. Renik Kakadiya for their support and guidance at NJ Invest pvt.ltd.

Now, in the end my sincere to our class mates ,who have provided great support in building my strength and provided great support without which this project would have been much together. I am very much thankful to my family and friends for their support and valuable help.

EXECUTIVE SUMMARY

The main purpose of NJ India for summer training is that being in finance and also marketing field. It is difficult to sale a physical product and NJ India investment which sales a non –physical product or we can say that financial product like Mutual fund and Insurance is even more difficult to sale. So we want to know the overall working of NJ India investment. Pvt ltd and to accept the challenges in the field.

The main task of at NJ India invest pvt. Ltd is to recruit and development of the advisor which brings a client . The main competitor of NJ INDIA INVEST is PRUDENT COMPANY which is incorporated after NJ India investment . There are also some small players which sales mutual fund.

From this study we found some finding which include :

1) There is much untapped market which is due to fewer advisors
2) People are not aware mutual fund
3) Very less wealth advisor as compare to insurance advisor.
4) People think that is only a share market which is dealing in equity only which is totally wrong .

We also come to know about systematic investment plan (SIP) the benefit of this is remove the confusion of which is right time to invest in a share market which will yield a higher returns because the returns is being average out whenever is at high and low.

Overall experience of this summer training at NJ INDIA INVEST PVT. LTD. Anand branch was very good. In future also we are expecting their co-operation. The methodology for carrying out the project was very simple that is through primary and secondary both while preparing questionnaire and collecting the response from client , newspaper, magazine etc. The analysis of mutual fund has been done with respect to its various parameters.

TABLE OF CONTENT

Sr.no	Particulars	Page no.
	Title page	**1**
	Institute's certificate	**2**
	Student declaration	**3**
	Preface	**4**
	Acknowledgement	**5**
	Executive summery	**6**
Chapter 1	**Introduction**	**9-30**
1.1	General information	
1.2	Mission and Vision	
1.3	Management team	
1.4	Divisions/Department	
1.5	SWOT analysis	
1.6	Market position	
1.7	Services provided by the NJ India pvt ltd	
Chapter 2	**Mutual fund industries in India**	**30-42**
2.1	Introduction to mutual fund	
2.2	Types of mutual fund	
2.3	How to invest in mutual fund	
Chapter 3	**Wealth advisory business model**	**43-47**
3.1	Scope of wealth advisory business model	

3.2	Product offered	
3.3	Importance of wealth management	
Chapter 4	**Research methodology**	**48-51**
4.1	Sampling design	
4.2	Objectives of study	
4.3	Scope of the study	
4.4	Data collection	
4.5	Limitations of the study	
Chapter 5	**Data analysis and interpretation**	**52-61**
5.1	Interpretation	
5.2	Finding	
5.3	Suggestions and recommendation	
	Conclusion	**62**
	Literature Review	**63-67**
	Bibliography	**67**
	Questionnaire	**68-71**

CHAPTER -1

INTRODUCTION



1.1 General Information

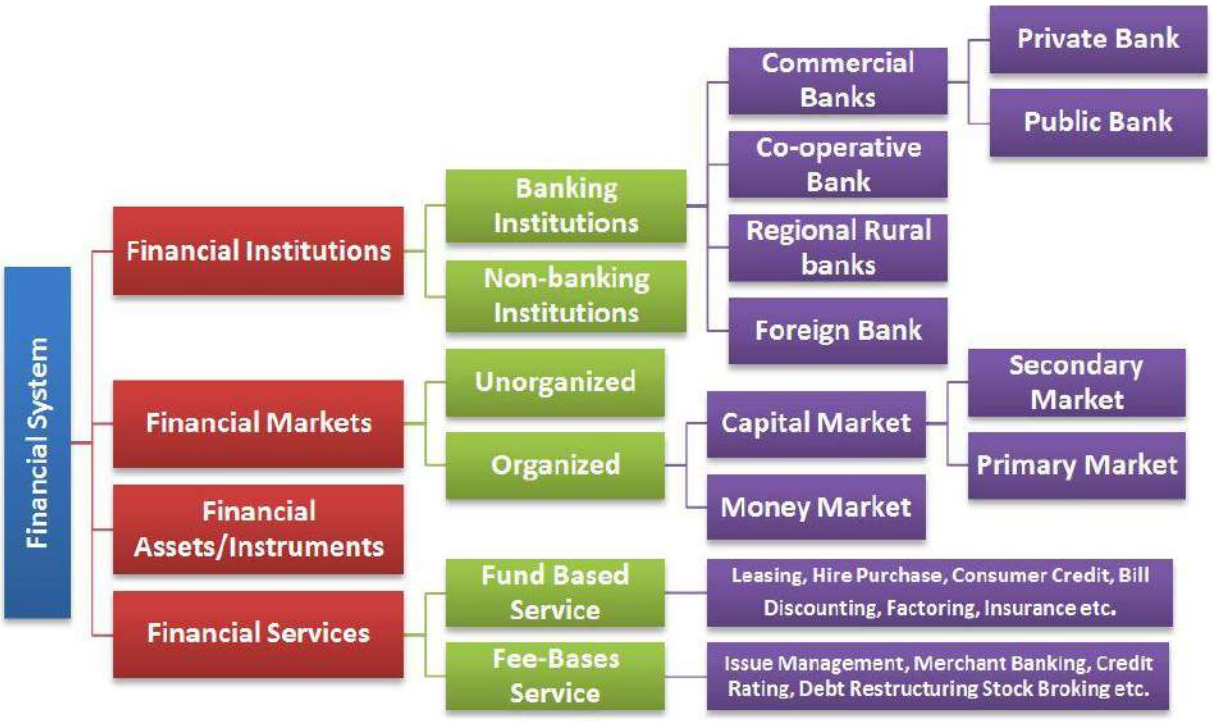
"success is a journey ,not a destination" .if we look for example to prove this quote then we can find many but there is none like that of NJ India invest .

NJ India Invest Pvt. Ltd is one of the leading advisor and distribution of financial product and services in India. Establish in the year 1994, NJ has over a decade of rich exposure in financial investment space, portfolio advisory services and distribution of financial product. NJ pride in being a professionally managed. quality focused and customer centric organization. The strength of NJ lies in the strong domain knowledge in investment consultancy and the delivery of sustainable value to clients with support from cutting-edge technology platform, developed in house.

In India, is present in more than 100 location in 19 states, also has a wide network of advisor, under the division, this offer a dedicated platform for independent financial advisor.

Advisor helps them grow & develop their advisory practice. Today provides over 15000 of such advisor with a unique, comprehensive 360 Advisory Platform to grow their business and alter quality solution to their clients. At NJ we believe in, having single window. multiple solution that are integrated for simplicity. Making innovations accessions, and value audition, a constant process providing customer with solution for tomorrow which keeps them above the curve. Today at our experience value in an enhanced way. As a leading player in industry, we aspire to meet expectation of all our clients, through meaningful and comprehensive.

A conceptual Framework of how the financial system works



1.2 MISSION

We work towards building trusted relationship with our stakeholders, for inclusive growth through constant process of innovation; time bound implementation and execution of ideas and technological development. We stretch our means and go overhead to make sure that our client's aspiration ,dreams and expectation are met with, through high service standard

1.3 VISION

- Total customer satisfaction
- Commitment to excellence
- Determination to succeed with strict adherence to compliance
- Successful wealth creation of our customer

1.3 MANAGEMENT TEAM

- **PROMOTERS**



Mr. Neeraj Choksi & **Mr. Jignesh Desai** (R) are the two first generation entrepreneurs who began the journey of 'NJ' in 1994. The promoters of NJ Group were friends since their college years and the bond between Mr. Neeraj Choksi & Mr. Jignesh Desai has been instrumental in the success of NJ.

Driven by their passion for financial well-being of customers & the mission for transforming lives, the promoters started NJ Wealth, previously known as - NJ Funds Network, in year 2003. With their strong vision and guidance, NJ Wealth Financial Products Distributor Network is on the forefront of innovation & growth. Both believe that the trust or our distributors and investors has played a very important role in NJ's journey, and in every step that we have taken. The desire is to help the masses access the best of the financial products & services and thereby positively transform their lives. This is also the responsibility and the vision the entire team at NJ believes in.

▪ LEADERSHIP TEAM

The senior leadership team at NJ brings together a team of people with wide experience and knowledge in the financial services domain. The key senior members of NJ are:

Sales Team:



Mr. Misbah Baxamusa

Misbah Baxamusa is the National Sales Head for NJ Wealth Distributor Network. One of the oldest in team NJ, he has over 13 years of rich experience in the financial services industry. An MBA by education, Misbah is known for his deep understanding of the distribution practices and its challenges.



Mr. Manish Gadhvi

Manish Gadhvi, is the Zonal Sales Head for Mumbai, Andra Pradesh and Tamil Nadu. With over 10 years of experience in the financial services industry, Manish has a no-nonsense and focussed approach on the distribution business.



Mr. Prashant Kakkad

Mr. Safaraz Patel

Sarfaraz Patel is the Zonal Sales Head for South Gujarat, MP and Maharashtra (ex. Mumbai). With over 9 years of experience in the financial services industry, Sarfaraz is aggressive in getting things done on ground.

Mr. Tushar Bhajantri



Tushar Bhajantri is the Zonal Sales Head for South India and is based out of Banglore. With a rich experience of over 11 years in the financial services industry, Tushar has a methodological approach to the distribution business.

Mr. Vinay Baraiya



Vinay Baria is responsble for business in a large part of Gujarat. With over 12 years of experience in the financial services industry, Vinay is known for his strong relationship management skills.

uct

Team:

Mr. Husaini Kanchwala

Husaini Kanchwala is the Product Head for Investments, having earlier been a part of sales. With an experience over 8 years in the financial services industry, Husaini is responsible for invest product promotions and tie-ups with manufacturers.

Mr. Jigesh Desai

Jigesh Desai is the Product Head for Real Estate having joined NJ 6 years back after being an entrepreneur in the realty market. With an experience of over 15 years, Jigesh is the person with sound grip on the realty market.

1.4 DEVISIONS/DEPARTMENTS

1) Marketing and Sales department:

NJ India Invest does not sell anything, tangible or intangible. In case of mutual funds, managerial efficiency and investment skill would determine returns. Successful mutual fund marketing, therefore, must create confidence among potential investors and strengthen their desire to put their money with a particular fund. Functions of marketing department:

1. Focus on the Customers.
2. Monitor the Competition
3.Create New Ideas
4. Simple Communication.
5. Manage the Budget.
6. Set the Strategy, Plan the Attack, and Execute.

Strategies adopted by the company:

- Direct Marketing
- Selling through Intermediaries

(A) DIRECT MARKETING :

1) Personal selling: In this case, the Customer Support Officer at particular branch take appointment from the potential prospect. Once the appointment is fixed, he informs the management executives in marketing department to meet and give him all details about the scheme being offered by the fund.

2) Telemarketing: In this type of marketing the database of the people is to be picked from the telephone directory or other commercial sources randomly Sometimes people belonging to particular profession are also contacted through phone and informed about funds.

(B) SELLING THROUGH INTERMEDIARIES:

Intermediaries include Distributors or Agents or Brokers who contribute in great manner to increase the sales of mutual funds schemes. These people

or distributors are in direct touch with the investors. Most of them are also involved in selling shares and other investment instruments. They are completely associated with financial markets and hence perform a good job to convince the investors to invest in mutual funds. On the other hand, customers prefer to put trust on those distributors who give them right information about the fund and keep them update with market conditions. Regular meeting with distributors also plays vital role in collecting the sales of mutual funds. The Sales executives regularly meet these distributors and solve their requirements and complain from either service side or from customer side. Some of the activities NJ India Invest practices in marketing department are as follows:

- Joint call
- Client meet
- SMS
- Courier
- Seminars
- E-Mail

2) Human Resource Department

- People & Culture

- People:

NJ understands that people are the almost asset of the company and it is not the company that grows but the people. NJ has hence undertaken rigorous training and education activities for enhancing entire team at NJ, NJ also believes in "Learning's through Responsibility concept for its employees. For people of NJ success is not new word, but is regular stepping stone to realizing one vision that everyone shares.

- Culture:

At NJ they believe in transforming the lives of the customers. They exist to create a difference - a change towards a better life. The culture at NJ reflects this responsibility, this dream of transforming lives. And they at NJ are always excited and enthused in doing so. Employees are given ample freedom in their work. The objective is to keep an open, healthy environment with ample scope for enterprise, improvement, innovations and out-of-the box solutions.

- Attendance and working hours

Employee shall report on time at their respective work place and must only leave after the completion of the stipulated duty hours after making their attendance in attendance sheet.

1. Attendance marking needs to be done on the same day only.
2. Working hours from 10A.M. to 7P.M.
3. Lunch break will be of 1 hour.
4. However being a fast growing organization, pursuing targets on day to day basis it is expected that employee enhance their productivity and should not be the "clock watchers".

Recruitment and selection of employees in NJ India Invest:

NJ INDIA INVEST carries three types of process:-

1) General Recruitment:

 The HR manger will create a notice for company's notice board, bulletin board and recruitment portals and will be handed over to selected placement agencies.

 After the display of recruitment profile by the different sources, many application received from different sources would be screened by the HR Manger's assistance that will select and short list candidates whose profile matches with the desired profile.

 A preliminary interview of the short listed candidates will be carried out by the Manger to ensure the validity of the details given in the CV.

 The CVs of the candidates short-listed by the HR Manager's team shall be sent to the department/divisional head for vetting. The final list of candidates who are to be called for the interview shall be decided after the department manager has vetted the applications. HR Manager shall call the short listed candidates for the interview on a convenient date.

2) Internal Application:

Depending upon the grade, the internal applications will have to be sent to the regional HR department. The internal candidates shall go through the same interview process as given above. Applicants of the employees whose past professional record was good in company can be selected. Those employees' CV can be taken for the internal application process of HR department.

3) Campus Recruitment:

It follows the campus recruitment for completion of vacancies.

 For the campus recruitment, HR manager will attend some colleges in the city. After completion of criteria, the colleges which are to be selected for the campus recruitment are decided by a team consisting of 3 or 4 members. Team members may be departmental head, Assistance of HR manager, etc.

 Based on the recruitment specified, some selected Management schools, Engineering colleges, Polytechnic institutes, ICAI (from the attached list) for pre-placement talks (PPT) are to be contacted. A Standard Corporate Presentation has been designed which should be used for the pre-placement talks to be held at the campus.

 During the PPT, the HR Manager will indicate the details of the vacancies available, responsibilities associated with it, remuneration, career path of the candidate, etc. Corporate HR shall co-ordinate with the placement section of the Management Schools for CVs of the interested students.

 It shall also contact the Placement section of the Engineering College and Polytechnics requesting for profile of interested students.

 The HR manager of branch will communicate the name of the short listed candidates to the college authorities so that they can call for the final selection process.

 The applicants will firstly be put through the group discussion. The idea of the group discussion is to ascertain the general knowledge, oral communication skills, thinking ability, assertiveness, etc of the candidate. Each member of the interview panel shall independently rate the candidates during the Group Discussion.

 For MBA, MCA, CA, Engineering, etc. short listed candidates will be put through an interview and a professional test. All candidates also have to give a general aptitude test and a written communication test. They'll also have to undergo a psychometric test for understanding the personality profile of the candidates. Now, further a list of short listed candidates shall be prepared based on the results of the professional test, aptitude test and psychometric test.

 The interview panel will also check the background of the candidates who are selected for the final interview. If the students are selected for the final interview, interview panel will contact the college for the students background checking. If there are candidates who have already done a job in some other company, then the interview panel will check his or her

background through the reference mentioned by the candidate in his/her profile.

 After completion of interview process, interview panel will provide that data of the candidates to the HR manger. Evaluating all the candidates on the basis of their qualifications and performance in interview and work experience, HR manger will take the decision to hire the candidates. He will send an appointment letter to candidate who many accept all the terms and conditions of company and also the salary packages.

3) Finance Department

Financial management refers to the efficient and effective management of money (funds) in such a manner as to accomplish the objectives of the organization. It is the specialized function directly associated with the top management. The goal of any finance function is to achieve three benefits: business support service, lowest costs and effective control of the environment. Money is the lifeblood of a business and finance is the nerve center. Financial objectives of NJ India Invest are to create the wealth of its investors and partners. Creating the stable position in financial market. Ultimate objectives are to increase maximum wealth of partners and company.

 Finance Audit:

Finance audit means auditing the company internal data, which indirectly help the company in finding out the deviation to corrective action. In NJ finance is done by the two ways: -

1) <u>Internal Audit</u>

This types of the audit is not genially accepted by the company in NJ. It is accepted in order to have truck oof its financial transaction. Here internal

audit is done on the monthly basis. Report of the audit is available from each auditor from each book of the account maintained.

2) Statutory Audit

Company on a quarterly basis generally does this types of audit. There the company audits financial statement on a monthly basis by discussing it with a financial auditor. Audit is done at the end of each year for preparing financial balance sheet profit loss account and other financial statement. Types of statement has to be issued at the end of each financial year but being a private company NJ prepare this document for the submission of the government and IT sector.

Inflow and Outflow of money

At NJ India Invest Money flows through two channels1) Receipts 2) Payments

Receipts:

NJ India Invest works as distributor of mutual fund, company have receipt in form of brokerage.

Payments:

It is divided into 3 parts:

1. Monthly expense
2. Brokerage
3. Others

4) Operation Department

Operations management is an area of business concerned with the production of goods and services, and involves the responsibility of ensuring that business operations are efficient in terms of using as little resource as needed, and effective in terms of meeting customer requirements. It is concerned with managing the process that converts inputs

(in the forms of materials, labor and energy) into outputs (in the form of goods and services). The basic activities of NJ India Invest are mostly spread over mutual fund which are:

- Over here, the person has to fill the form which consists of all the details of the type of mutual fund, the amount which he is willing to invest, the name of the mutual fund and other things like bank A/C details, address proof.

 After transactions take place, those forms are sent to AMC's where again the form details are scanned and are sent to the head quarter. At the head quarter, the details sent by the AMC are checked with the details of the employees of operations department. If any deviations are found, they are checked and corrected.

. After the procedure of purchasing gets complete, the most crucial thing is to decide in which company's mutual fund you want to invest and in how much proportion? The proportion is decided by the investor himself.

 Switching is also done by the N.J. or by the investor. The main purpose of doing such thing is to maximize "money" invested. Switch mainly occurs when the other type of mutual fund is yielding more profits.

 Redemption occurs when the period of the money invested in any mutual fund has come to an end. The maturity date of that mutual fund has come. This may also be done if he no more wants to invest his money in mutual funds for some time or maybe he is satisfied with the profit he has earned.

The process of service designs followed by N.J. India invests is as follows:-

There are number of companies in AMC (Asset Management Company). At N.J. are having the mutual funds of all the company's with different AMC'S registered with NJ. The clients are given various options and schemes to invest their money. The client then selects the company and invests his money in the mutual funds of that 59 particular company. At NJ, quality management is done by the way they treat their customers. Customers are only the backbone of the company. It is said that NJ makes relation with its customers for long years only. This is only because of the work quality of the company. Minimum errors, customer satisfaction, timely update of data, etc.are some of the quality measures taken by NJ INDIA INVEST.

- Scanning : scanning means the forms and data filled by the customers are checked and validated that whether they are filled properly or not. The person scans that all the details needed for the transaction are filled properly or not
- Data entry : The forms received from the customers are first scanned and then all the data are entered in the employee desk.
  It contains :
  PANCARD
  ID and ADDRESS PROOF
  Partner or broker enrollment

SELF DECLARATION:

Self declaration is nothing but a form to be filled by the partners. It means that the partners of the N.J. India have to fill up one form called self declaration then only they get their brokerage. These self declaration forms are sent to the AMC (Asset Management Company).

ARM (AMFI registration number):

AMFI registration number is the number which the partner gets after clearing the AMFI test. This number is valid for the 5 years. After the

completion on 5 years the partner has to get renewed from the respective authority.

WEALTH A/C:

Pan card

Address proof

Blank cheque

24*7 HELP DESK is also provided for any queries or complaint

1.5 SWOT ANALYSIS



Strength

 NJ India Invest Pvt. Ltd is located at more than 100 cities in 19 states.

 NJ India Invest Pvt. Ltd is a dominant player in Indian Mutual Fund distribution business with over decade of experience.

 NJ India Invest Pvt. Ltd has given a very good research support to his advisor.

 NJ India Invest Pvt. Ltd has tied up with all 44 AMC‟s and with 16 insurance companies.

 Regular seminar and partner meets have created and strengthened a healthy environment among advisor and company.

 NJ has 360 degree support that makes it different from its competitor.

Weakness

 The first and foremost lacking element in the company is that the awareness about company is very less in the market.
 NJ Funds is only dominant in Mutual funds. They should also focus on other financial instruments.

Opportunities

 NJ India Invest Pvt. Ltd have very wide scope in financial sector.
 Huge untapped market in semi-urban and rural areas. High level of savings habit among the people.
 Liberalized business environment.
 Using on-line mode of trading systems.
 Investment opportunities abound in the international market.
 Failures of non-bank financial company operations.

Threats

 Increasing competition among the players.
 High level of volatility in the stock market.
 Possibility of more stringent regulations by SEBI , RBI , AMFI , etc.

1.6 Market Position

NJ Group is a leading player in the Indian financial services industry known for its' strong distribution capabilities. The journey of NJ began in 1994 with the establishment of NJ India Invest Pvt. Ltd., the flagship company, to cater to investor

needs in the financial services industry. Today, the NJ Wealth Distributor Network, earlier known as the NJ Fundz Network, started in 2003 is among the largest networks of financial products distributor in India. The NJ Wealth Advisors Network today has

over 15,000* Wealth Advisors, called as NJ Partners, spread across 100+ locations in 21 states in India.

The NJ Wealth Advisors Network is among India's largest and most successful network of advisors in the financial services industry. The NJ Wealth Advisory Platform is a comprehensive, 360° platform offering end-to-end solutions, required for a successful wealth advisory practice.
NJ India invest Pvt. Ltd offer wide range of products like Mutual Fund, PMS, Fix Deposit, Bonds, Direct Equity, Real Estate etc. As a corporate broker NJ India has 30,000+ partners who manage 60,000crore plus (in Rs.) AUM and 25,00,000+ customer base in three countries and 21 state in India With wide range of offering and huge no of partner.

NJ being strong in market specially in mutual fund industry and company is market leader in mutual fund as corporate broker and NJ is Asia's no 1 corporate broker and overseas presence create a strong brand name among people over the years for his services.

SERVICES PROVIDED BY NJ INDIA INVEST PVT LTD: -

- **MARKETING SUPPORT**

  The Marketing Team will help you give the relevant support needed for effective sales, creating brand and for the development of your business. The Marketing / Sales team will help you with the following marketing support Branded Flyers and One-pagers for

products, new launches/NFOs, services, etc. Business Organizers, Performance Review Hand-books, etc. Communication support – NJ Knowledge Edge and NJ I-Gurukul series Letters, Direct Mail pieces Email Communications for products, new launches/NFOs, services, etc. Calculators and Tools for effective communication to clients Support in form of NJ websites, web services and product development Branded Presentations. Effective marketing support would help you complete your offering and package it properly. Such support would also add to your effectiveness in sales activities.

NJ India Invest and NJ Fund Network enjoy a strong brand in the industry. An NJ fund Network Partner leverages upon this brand in the market to gain credibility and acceptance. NJ aims to support the NJ fund Partners in marketing indirectly by contributing through written articles, advertisements in various magazines, newspapers, etc.

- **TECHNOLOGY**

  Technology is the biggest differentiator NJ pots a lot of efforts and resources are put in to build a technological edge to give you the best possible services to you so that you give the same to your clients. Technology has been and is NJ's key strength. What NJ offer on the technological front, is unique and comprehensive. Focus of NJ can be gauged from the fact that NJ has a separate sister concern started for the sole purpose of providing the best support to NJ in terms of technology. High infrastructural spending is done to improve & strengthen NJ's deliverables on this technological front. Fin logic Technologies (India) Pvt. Ltd. does all the development work in-house on a continuous basis through its team of talented professionals. All the tools, services, products, etc. offered by NJ has been developed in-house according to what people feel. In today's world much is dictated by two important words – Information and Technology.

- NJ realizes this more than anyone else. And that's the way NJ make constant efforts to keep you ahead of the curve and ensure that you and your client receive quality, accurate and timely information. But technology by itself cannot make a difference. Only when technology is combined with strong domain knowledge and understanding of customer needs, can it truly help make a significant difference. And this is what NJ has achieved and aims to continue doing so. Your Total Technology Solution Website creation and

Management On-line Automatic Investment Accounts to all clients Centralized Online Automatic Advisor Account (Partners Desk) for Management, MIS, Portfolio Access, etc. Marketing, Sales and other support through application of technology There exists a strong difference in quality, scope and type of reports offered by NJ against other distributors. NJ, with very strong domain knowledge – especially in mutual funds, and with investment-management perspective offers reports that are superior to other advisors and brokers and are even superior compared to what many good banks offer.

- **DATA MANAGEMENT AT NJ INDIA INVEST PVT LTD: -**

  NJ has made arrangements to receive the following … Details of transaction of any nature in Mutual Funds by any client, through NJ's Associates or us, on a Daily basis NAV, Dividend, and other details of all the Mutual Fund schemes on a Daily basis Monthly Portfolio and other important information of all the Mutual Fund schemes All relevant details of Direct Equities like – Prices, Dividends, Bonus, Market Capitalizations, etc. on a Daily basis All relevant market related information in addition to economic, event-specific, key economic variables, on a Daily basis All the data is effectively stored and managed at NJ and the same in used in providing you and your clients with up-to-date information and reports.

- **PARTNER SERVICES**
  - Dedicated Relationship Manager
  - Marketing & Sales support
  - Research support
  - Training & Education support
  - Dedicated Customer Care / Query management support
  - Technological support, including online business / 'Partners Desk' with CRM &
  - Employee Management modules

CLIENT SERVICES: Online family "Client Desk" enabling single portfolio view of 'entire' wealth portfolio Trading &Demat Account with online transacting & call-&-trade service in mutual funds, direct equity & ETF

- **TRAINING AND SUPPORT**

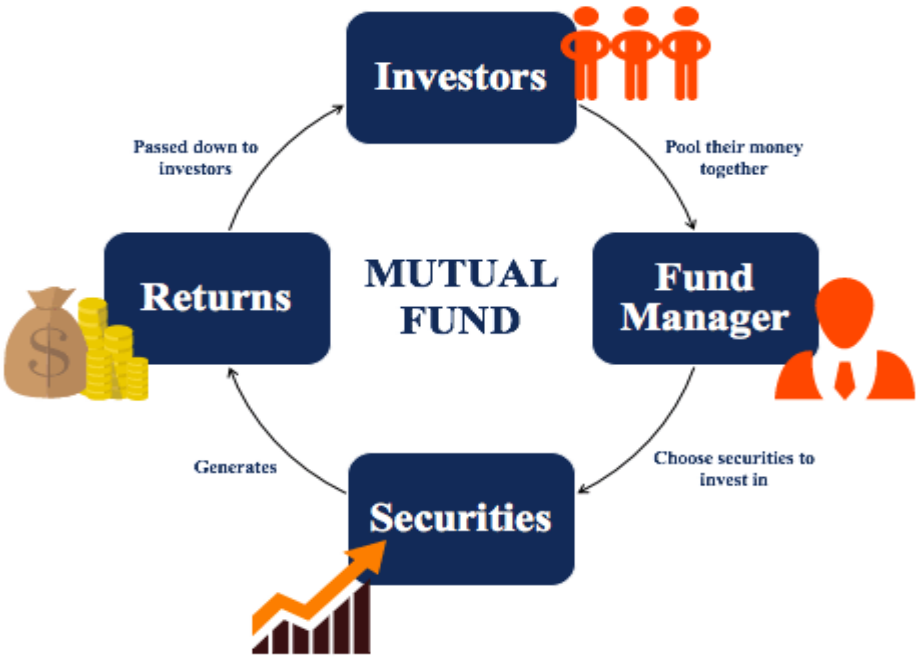
  Making people benefit from the growing economy is possible by attracting them to participate in Equity for long term, to make their money work for themselves and create wealth. For this to happen, a huge force of effective Financial Advisors is needed. Formation of fraternity of effective financial advisors is possible by spreading awareness and enabling people qualify requisite examination and develop skills to function as qualified Financial Advisor. This sporadic growth in terms of need of performers in financial advisory services has led to the crunch of available performers. Though lots of youngsters are getting into financial advisory services, but the greatest challenge is of right selling, for which adequate Training is a prerequisite.

  Advisory function demands updated knowledge, backed up by honed skills to fetch effective business. Building long term relationship with clients depends upon possessing clear edge over others in the field. Hence continuous people development has an important role in building this fraternity.

- Startedin2003,theNJWealthseekstoreachouttothecommonmanand extend the opportunity tocreatewealththroughanempowerednetworkoffinancialproductdistributors–theNJWealth Partners. To its Partners, NJ Wealth provides a full service, comprehensive .

CHAPTER-2

MUTUAL FUND INDUSTRIES IN INDIA



The mutual fund industry in India began in 1963 with the formation of the Unit Trust of India (UTI) as an initiative of the Government of India and the Reserve Bank of India. Much later, in 1987, SBI Mutual Fund became the first non-UTI mutual fund in India.

Subsequently, the year 1993 heralded a new era in the mutual fund industry. This was marked by the entry of private companies in the sector. After the Securities and Exchange Board of India (SEBI) Act was passed in 1992, the SEBI Mutual Fund Regulations came into being in 1996. Since then, the Mutual fund companies have continued to grow exponentially with foreign institutions setting shop in India, through joint ventures and acquisitions. The history of mutual funds in India can be broadly divided into four distinct phases.

First Phase - 1964-1987

Unit Trust of India (UTI) was established in 1963 by an Act of Parliament. It was set up by the Reserve Bank of India and functioned under the Regulatory and administrative control of the Reserve Bank of India. In 1978 UTI was de-linked from

the RBI and the Industrial Development Bank of India (IDBI) took over the regulatory and administrative control in place of RBI. The first scheme launched by UTI was Unit Scheme 1964. At the end of 1988 UTI had Rs. 6,700 crores of assets under management.

Second Phase - 1987-1993 (Entry of Public Sector Funds)

1987 marked the entry of non-UTI, public sector mutual funds set up by public sector banks and Life Insurance Corporation of India (LIC) and General Insurance Corporation of India (GIC). SBI Mutual Fund was the first non-UTI Mutual Fund established in June 1987 followed by Canbank Mutual Fund (Dec 87), Punjab National Bank Mutual Fund (Aug 89), Indian Bank Mutual Fund (Nov 89), Bank of India (Jun 90), Bank of Baroda Mutual Fund (Oct 92). LIC established its mutual fund in June 1989 while GIC had set up its mutual fund in December 1990. At the end of 1993, the mutual fund industry had assets under management of Rs. 47,004 crores.

Third Phase - 1993-2003 (Entry of Private Sector Funds)

With the entry of private sector funds in 1993, a new era started in the Indian mutual fund industry, giving the Indian investors a wider choice of fund families. Also, 1993 was the year in which the first Mutual Fund Regulations came into being, under which all mutual funds, except UTI were to be registered and governed. The erstwhile Kothari Pioneer (now merged with Franklin Templeton) was the first private sector mutual fund registered in July 1993.

The 1993 SEBI (Mutual Fund) Regulations were substituted by a more comprehensive and revised Mutual Fund Regulations in 1996. The industry now functions under the SEBI (Mutual Fund) Regulations 1996.

The number of mutual fund houses went on increasing, with many foreign mutual funds setting up funds in India and also the industry has witnessed several mergers and acquisitions. As at the end of January 2003, there were 33 mutual funds with total

assets of Rs. 1,21,805 crores. The Unit Trust of India with Rs. 44,541 crores of assets under management was way ahead of other mutual funds.

Fourth Phase-since February 2003

In February 2003, following the repeal of the Unit Trust of India Act 1963 UTI was bifurcated into two separate entities. One is the Specified Undertaking of the Unit Trust of India with assets under management of Rs. 29,835 crores as at the end of January 2003, representing broadly, the assets of US 64 scheme, assured return and certain other schemes. The Specified Undertaking of Unit Trust of India, functioning under an administrator and under the rules framed by Government of India and does not come under the purview of the Mutual Fund Regulations.

The second is the UTI Mutual Fund, sponsored by SBI, PNB, BOB and LIC. It is registered with SEBI and functions under the Mutual Fund Regulations. With the bifurcation of the erstwhile UTI which had in March 2000 more than Rs. 76,000 crores of assets under management and with the setting up of a UTI Mutual Fund, conforming to the SEBI Mutual Fund Regulations, and with recent mergers taking place among different private sector funds, the mutual fund industry has entered its current phase of consolidation and growth.

2.1 INTRODUCTION TO MUTUAL FUND



A mutual fund is a trust that pools the savings of a number of investors who share a common financial goal and investments may be in shares, debt securities, moneymarket securities or a combination of these. Those securities are professionally managed on behalf of the unit holders and each investor holds a pro-rata share of the portfolio, that is, entitled to profits as well as losses. Income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. A mutual fund is the most suitable investment scope for common people as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively lower cost.

Definition of mutual fund

"A mutual fund is nothing more than collection of stock and bonds. You can think of a mutual fund company that brings together a group of people and invest their money in stock, bonds, and other securities. Each investor own share, which represent a portion of the holdings of the fund"

2.1 Advantages of mutual fund

Diversification

Since one of the primary rules of investment is to diversify portfolios, a mutual fund can be a simple and successful way to accomplish this goal. With one investment, you will own shares of stock in many corporations. A mutual fund portfolio combines a variety of stocks, bonds, commodities and cash, mutual funds are, by nature, diversified. If one stock or asset goes down, there will be others that compensate for it. This just means that the potential for losses is spread out conservatively.

Liquidity

If you ever want to get out of a mutual fund, all you have to do is instruct your broker or financial advisor. They can sell it immediately. Normally, the funds take a day to come back into your account, but that's not so bad. Comparatively, individual stocks would take much longer to liquidate.

Professional Management

The biggest advantage of investing in mutual funds is that they are managed by qualified and professional expertise. Since most people are busy these days they do not have the time to monitor and manage their investment portfolios. However, in the case of mutual funds, investors are relaxed that their funds are in safe hands. So mutual funds do not require a great deal of time or knowledge from the investor. This can be a big help to an inexperienced investor who is looking to maximize their financial goals.

Simplicity

Investing in mutual funds is very easy and simple when compared to the other instruments available in the investment market. This is because many mutual fund dealers allow the investor to compare the funds based on metrics such as level of risk, return, and price. Because the information is easily accessible, the investor is able to make wise decisions. Investing in mutual funds also does not require large amounts of money as you can start with a minimum Rs.500 per month.

Tax Efficiency

Mutual funds are relatively more tax-efficient than other instruments. Long term capital gain tax on equity mutual funds is zero. That means if you sell your investments one year after purchase, there is no tax on your returns. Apart from this, there are a certain class of funds, called ELSS funds, that are exempt under section 80c up to a limit of Rs 1.5 lakhs.

Affordability

Small investors with low investment fund are unable to invest in high-grade or blue chip stocks. An investor through Mutual Funds can be benefited from a portfolio including of high priced stock.

Well regulated

India mutual funds are regulated by the Securities and Exchange Board of India, which helps provide comfort to the investors. SEBI forces transparency on the mutual funds, which helps the investor make an informed choice. SEBI requires the mutual funds to disclose their portfolios at least six monthly, which helps you keep track whether the fund is investing in line with its objectives or not.

Disadvantage of Mutual Funds

Fluctuating Returns

Mutual funds are like many other investments without a guaranteed return: there is always the possibility that the value of your mutual fund will depreciate. Unlike fixed income products, such as bonds and Treasury Bills, mutual funds experience price fluctuations along with the stocks that make up the fund. When deciding on a particular fund to buy, you need to research the risks involved - just because a professional manager is looking after the fund, that doesn't mean the performance will be stellar.

Evaluating Funds

Another disadvantage of mutual funds is the difficulty they pose for investors interested in researching and evaluating the different funds. Unlike stocks, mutual funds do not offer investors the opportunity to compare the P/E ratio, sales growth, earnings per share, etc. A mutual fund's net asset value gives investors the total value of the fund's portfolio less liabilities, but it is difficult to know how one fund is better than other.

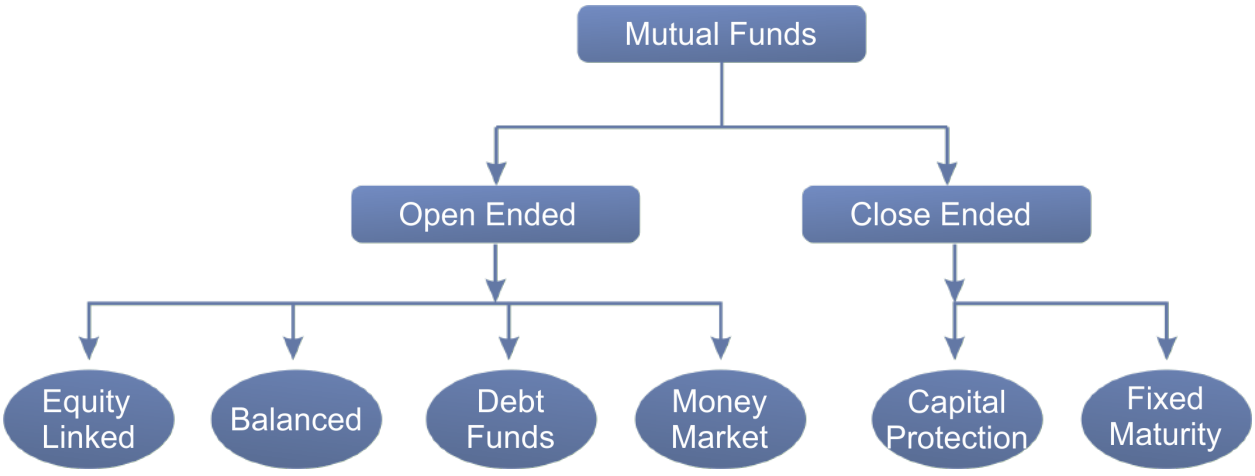
Costs

Mutual funds provide investors with professional management, but it comes at a cost. Funds will typically have a range of different fees that reduce the overall payout. In mutual funds, the fees are classified into two categories: shareholder fees and annual operating fees.

Loss of Control

The managers of mutual funds make all of the decisions about which securities to buy and sell and when to do so. This can make it difficult for you when trying to manage your portfolio.

2.2 Types of Mutual Funds



- **Based on structure**

Open-Ended Funds:

These are funds in which units are open for purchase or redemption through the year. All purchases/redemption of these fund units are done at prevailing NAVs. Basically these funds will allow investors to keep invest as long as they want. There are no limits on how much can be invested in the fund. They also tend to be actively managed which means that there is a fund manager who picks the places where investments will be made. These funds also charge a fee which can be higher than passively managed funds because of the active management. They are an ideal investment for those who want investment along with liquidity because they are not bound to any specific maturity periods. Which means that investors can withdraw their funds at any time they want thus giving them the liquidity they need.

Close-Ended Funds:

These are funds in which units can be purchased only during the initial offer period . Units can be redeemed at a specified maturity date. To provide for liquidity ,these schemes are often listed for a trade on stock exchange . unlike open ended mutual fund ,instead they need to be sold through the stock market at the prevailing price of the shares.

Interval Funds:

These are funds that have the features of open-ended and close-ended funds in that they are opened for repurchase of shares at 20 different intervals during the fund tenure. The fund management company offers to repurchase units from existing unit holders during these intervals. If unit holders wish to they can offload shares in favour of the fund.

- **Based on asset class**

Equity Funds:

These are funds that invest in equity stocks/shares of companies. These are considered high-risk funds but also tend to provide high returns. Equity funds can include

specialty funds like infrastructure, fast moving consumer goods and banking to name a few. THey are linked to the markets and tend to

Debt Funds:

These are funds that invest in debt instruments e.g. company debentures, government bonds and other fixed income assets. They are considered safe investments and provide fixed returns. These funds do not deduct tax at source so if the earning from the investment is more than Rs. 10,000 then the investor is liable to pay the tax on it himself.

Money Market Funds:

These are funds that invest in liquid instruments e.g. T-Bills, CPs etc. They are considered safe investments for those looking to park surplus funds for immediate but moderate returns. Money markets are also referred to as cash markets and come with risks in terms of interest risk, reinvestment risk and credit risks.

Balanced or Hybrid Funds:

These are funds that invest in a mix of asset classes. In some cases, the proportion of equity is higher than debt while in others it is the other way round. Risk and returns are balanced out this way. An example of a hybrid fund would be Franklin India Balanced Fund-DP (G) because in this fund, 65% to 80% of the investment is made in equities and the remaining 20% to 35% is invested in the debt market. This is so because the debt markets offer a lower risk than the equity market.

- **Based on investment objective**

Growth funds:

Under these schemes, money is invested primarily in equity stocks with the purpose of providing capital appreciation. They are considered to be risky funds ideal for investors with a long-term investment timeline. Since they are risky funds they are also ideal for those who are looking for higher returns on their investments.

Income funds:

Under these schemes, money is invested primarily in fixedincome instruments e.g. bonds, debentures etc. with the purpose of providing capital protection and regular income to investors.

Liquid funds:

Under these schemes, money is invested primarily in shortterm or very short-term instruments e.g. T-Bills, CPs etc. with the purpose of providing liquidity. They are considered to be low on risk with moderate returns and are ideal for investors with short-term investment timelines.

Tax-Saving Funds (ELSS):

These are funds that invest primarily in equity shares. Investments made in these funds qualify for deductions under the Income Tax Act. They are considered high on risk but also offer high returns if the fund performs well.

Fixed Maturity Funds:

Fixed maturity funds are those in which the assets are invested in debt and money market instruments where the maturity date is either the same as that of the fund or earlier than it.

- **Based on specialty**

Sector Funds:

These are funds that invest in a particular sector of the market e.g. Infrastructure funds invest only in those instruments or companies that relate to the infrastructure sector. Returns are tied to the performance of the chosen sector. The risk involved in these schemes depends on the nature of the sector.

·International funds:

These are also known as foreign funds and offer investments in companies located in other parts of the world. These companies could also be located in emerging economies. The only companies that won't be invested in will be those located inthe investor's own country.

Global funds:

These are funds where the investment made by the fund can be in a company in any part of the world. They are different from international/foreign funds because in global funds, investments can be made even the investor's own country.

Real estate funds:

These are the funds that invest in companies that operate in the real estate sectors. These funds can invest in realtors, builders, property management companies and even in companies providing loans. The investment in the real estate can be made at any stage, including projects that are in the planning phase, partially completed and are actually completed.

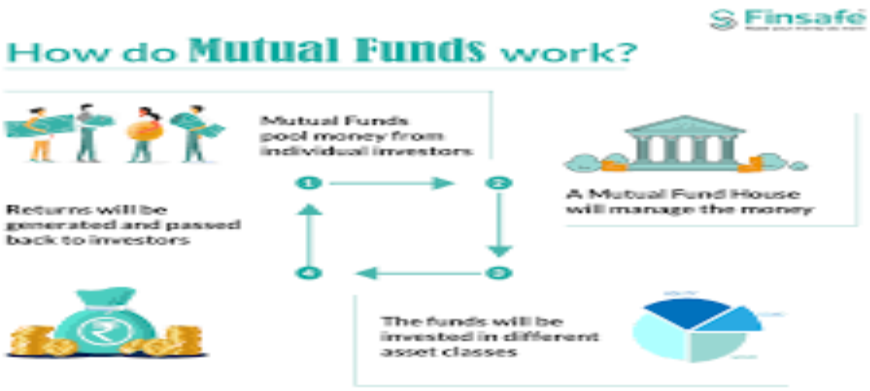
Commodity focused stock funds:

These funds don't invest directly in the commodities. They invest in companies that are working in the commodities market, such as mining companies or producers of commodities. These funds can, at times, perform the same way the commodity is as a result of their association with their production.

Market neutral funds:

The reason that these funds are called market neutral is that they don't invest in the markets directly. They invest in treasury bills, ETFs and securities and try to target a fixed and steady growth.

2.3 HOW TO INVEST IN MUTUAL FUND



- **Step One - Identify Your Investment Needs**

Your financial goals will vary, based on your age, lifestyle, financial independence, family commitments, and level of income and expenses among many other factors. Therefore, the first step is to assess your needs.

- **Steps Two - Choose the right Mutual Fund**

The important thing is to choose the right mutual fund scheme which suits your requirements. The offer document of the scheme tells you its objectives and providessupplementary details like the track record of the other scheme managed by the samefund manager.

- **Step Three - select the ideal mix of scheme**

Invest in just one mutual fund scheme may not meet all your investment needs. You may consider investing in a combination of scheme to achieve your specific goals.

- **Steps Four - Invest regularly**
- The best approach is to invest a fixed amount at specific intervals. say every month.By investing a fixed sum each month, you buy fewer units when the price is higherand more units when the price is low, thus bringing down your **Step Five - Start early**

It is desirable to start investing early and stick to a regular investment plan. If you waitand invest later. The power of compounding lets you Earn income on income and yourmoney multiplies at a compounded rate ofreturn

CHAPTER-3

WEALTH ADVISORY BUSINESS MODEL



With an above average growth across the globe, the wealth of Indian households is Increasing manifold along with the same the challenge to preserve, grow and manage such Wealth to satisfy the overall financial needs of a family is also increasing manifold.

Flow of information is fast and easy however it restricts one to read between the lines and in such an environment the chances of an individual investing into inappropriate Products increases.Hence the need of a trusted advisor is inevitable.

In our financial market there are two type of advisor is available one is Traditional Advisor and second is Wealth Advisor.

Traditional advisor is person who is only work with any one product of market for e.g., Insurance, Insurance advisor give the advice related to only insurance segment this workis restricted with this one product only. He not uses his expertise and skill to other area of finance.

Wealth advisor is person who is handed each and every product which available in financial market he is a person who is not only related to only one product but many product he advices you in the tax planning, insurance, mutual fund, financial planning, in real estate

3.1 SCOPE OF WEALTH ADVISORY BUSINESS MODEL

- **STRONG BUSINESS GROWTH:**

Rising GDP and high saving rate compared to other country is one of the reasons that will open all the doors of investment option. If you provide all those option to client it may increase your business up to an extent.

- **VERY LESS COMPETITION IN THE MARKET**:

There are very less advisor in market, who has the capacity to understand multi product and offer them to the investor. There are number of advisor who is advising, but very few people with all products less than one roof.

- **SATISFACTION TO THE CLIENTS:**

If all the option of investments are available under one roof, customer's loyalty and retention can be gained.

- **HIGHER EARNING POTENTIAL:**

There is tremendous increase in the wallet share from the investor and hence huge volume of business. And also income from the asset under management i.e. in form of trail commission which is available in mutual fund is a great advantage over long term.

- **GREATER CHOICE OF PRODUCTS AND SOLUTIONS**:

You can provide choice of product from equity, debt, gold, real estate and international equity. And also investment options available from Rs. 100/- to 100 rores this will help in covering model market share.

- **HELPS IN CLIENT ACQUISITION**

With multi products, you have more option to offer enabling you in faster client acquisition. Clint will be happy to deal with a single individual for multiple needs.

- **RIGHT SELLING:**

When an advisor can provide all the options of investment there is benefit of to do a complete financial planning for the investor. And with no affiliation to any single product, the advisor can indulge in giving the investor the right product, in accordance to the need.

3.2 PRODUCT OFFERED

For being a wealth advisors following products must be there in his product basket.

INVESTMENT:

- Mutual fund
- Portfolio management services
- Bonds
- Fixed deposits
- Debenture

REAL ESTATE:

- Residential property
- Commercial property

INSURANCE:

- Life Insurance
- General Insurance
- Health Insurance

3.3 IMPORTANCE OF WEALTH MANAGEMENT

These service offer 360 degree solution to your financial needs and will take care of a lot of other financial decisions for years. How important wealth management can be for you the below mentioned point try to explain:

INVESTMENT PLANNING

One thinks of earning return from the current assets an important part is played by investment planning. Your wealth manager will help you decide the right place to invest your capital

RETIREMENT PLANNING

Most of us do not think of a retirement plan during our early earning days and when thought strikes it is too late. This leads to a heavy investment in a money back policy or any other investment which requires quite a lot of money. When considering wealth services this problem can be avoided as your wealth manager will give youwide range of options on time that will not burn a hole in your pocket. The earlier you startplanning about your post retirementfinances, the better it is.

TAX PLANNING

If you have a good financial standing then it is obvious your tax returns would be the same. There are many investment options when choose smartly can cut down your tax return amount to a high extent. There is a systematic planning behind this which you will not have to worry about. The calculations would be done keeping in mind your other financial goals as well so that you do not end up making a huge investment to save tax and are left with nothing for other thought about investments.

FULL ASSURANCE

Wealth management services are a complete package that in a way help you build portfolio which is secure to a high degree and thus assurance you peace of mind for years to come.

CHAPTER-4

RESEARCH METHODOLOGY



- **Research Design:-** The research design adopted is descriptive research method that describes the characteristic of the population or phenomenon that is being studied.

- **Sources of data:-** 1. Primary data: A primary data was collected from a structured questionnaire method. And the questionnaire has been filled by individual investors via e-mail and social media communication

    2. Secondary data : Internet , company's website , Research report .

- **Assumption:-** It has been assumed that sample of 100 repent whole area of Anand The information gives by the customers may be unbiased.

4.1 SAMPLING DESIGN

Target Population: -

Target work is totally based B2B model. Our target population was Equity and Mutual fund Advisor, Tax Consultant, Advocates, Insurance Agent & Individual Stock Brokers,CA

Period Of Study: -

Period of study is 8 weeks

Sampling Method: -

Sampling method used in this research convenience sampling.

Sample Size: -

110 sample

4.2 OBJECTIVES OF STUDY

1. Primary objectives
2. Secondary objectives

1) Primary objectives:-

- To procure the basic knowledge of all types of investments option of the customers.
- To procure the basic knowledge of acceptance of the advisors for wealth advisor business model.

2) Secondary objectives:-

- To get the information about how NJ's services differ from its competitor.
- To get experience of selling and interacting with advisors.

4.3 SCOPE OF THE STUDY

On basis of the analysis, these results can be further strengthened, here we can say there is vast "SCOPE OF WEALTH ADVISORY BUSINESS MODEL" because in recent trend is number of people who work as an insurance advisor, RTO agent but very less work as mutual fund and wealth advisor.

Now days the wealth of the people is increased day advises the people in asset allocation in safe way. So an asset is become safe and investment is also become in good place so return also becomes higher.

In current scenario if we see than there is only 1 advisor out of every 38 advisor who work as an advisor for different product. So there is vast scope for wealth advisory business model.

4.4 DATA COLLECTION

Data collection method adopted in this study is survey through questionnaire.
Initial 60 days of our study was done in training.

The primary data was collected in form of questionnaire from various Financial Advisors. The most of the Agents were from mutual fund advisor .

During this period of collection of data we could manage to collect 100 samples. Each and every respondent were asked about the demographic questions and then after their perceptions were judged about the Wealth Advisory Business Model.

Lot of times were consumed in making them understand about wealth advisor model and Other financial Instruments so we were able to collect 100 samples in this short period of time. Many of the advisors refuse to give any data as they thought that we are promoting NJ India Invest.

4.5 LIMITATIONS OF THE STUDY

Every work has its own limitations. Limitations are extent to which the process should not exceed. The following limitations for the project are:

- Duration of project was not enough to make our conclusion on such a vast subject
- Time constraints have also become a major limitation.
- The sample size taken for drawing the conclusion was not sizeable
- Advisors ignorance was faced during discussions with respondent
- As sampling technique is convenient sampling so it may result in personal bias

Even respondents may give bias answer

CHAPTER-5

DATA ANALYSIS AND INTERPRETATION

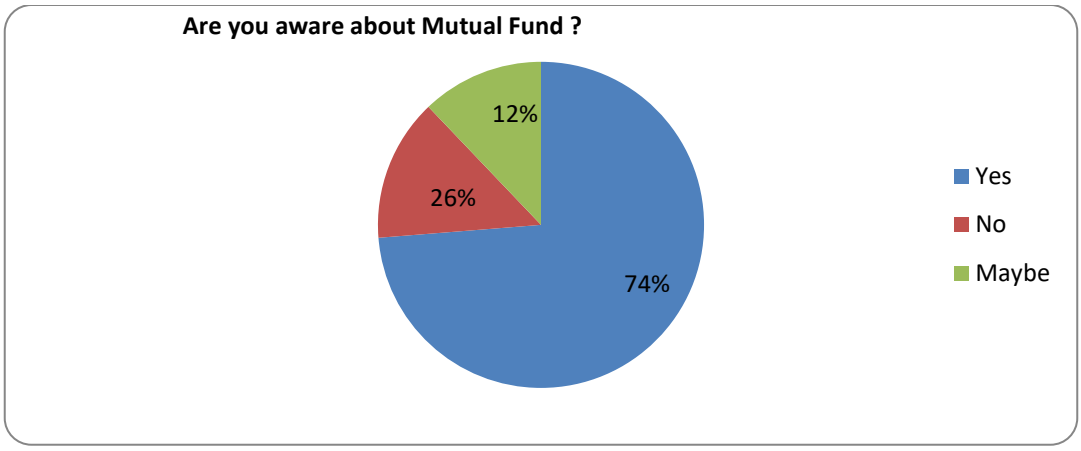
Demographic Profile of a respondent

Variable	Category	Percentage

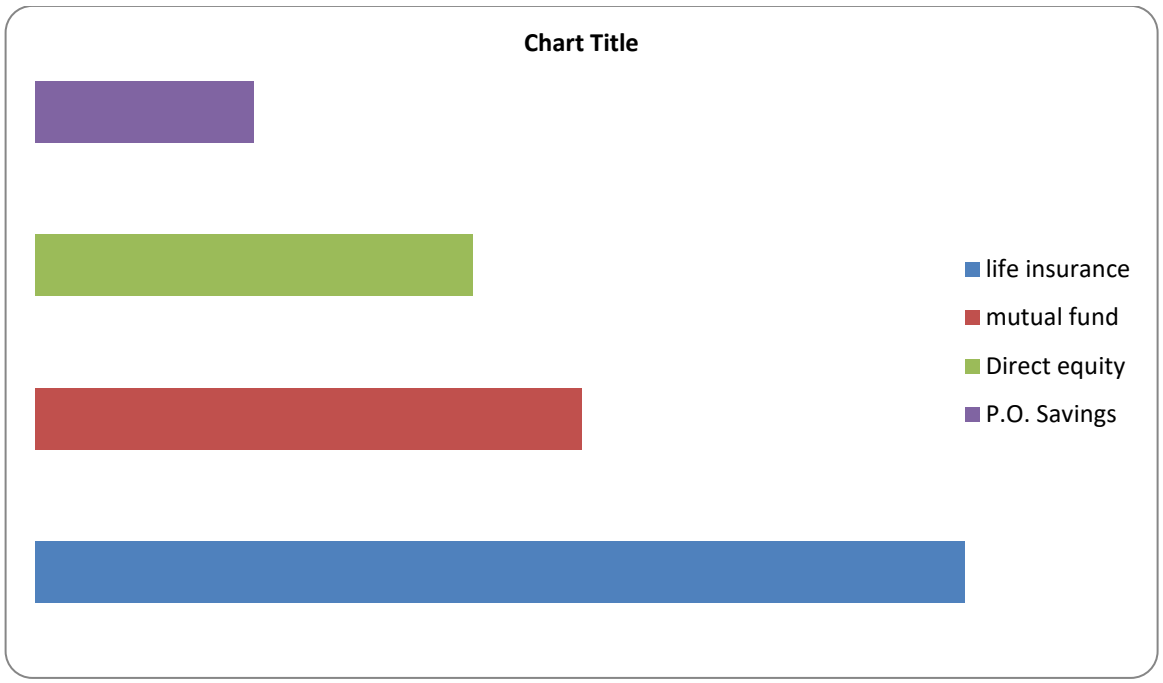
Gender	**Male**	**46**
	female	**58**
Age	**Below 20 yrs**	**11**
	21-30 yrs	**77**
	31-40 yrs	**6**
	41 and above	**5**
Qualification	**Matriculate**	**5**
	Graduate	**51**
	Post graduate	**34**
	professional	**10**
Occupation	**Student**	**65**
	Salaried employee	**13**
	Govt. Employee	**1**
	Business	**9**
	profession	**6**
Annual income	**Less than 200000**	**32**
	200000-500000	**47**
	500000-700000	**14**
	700000 or more	**6**

Here from the above table we can say that

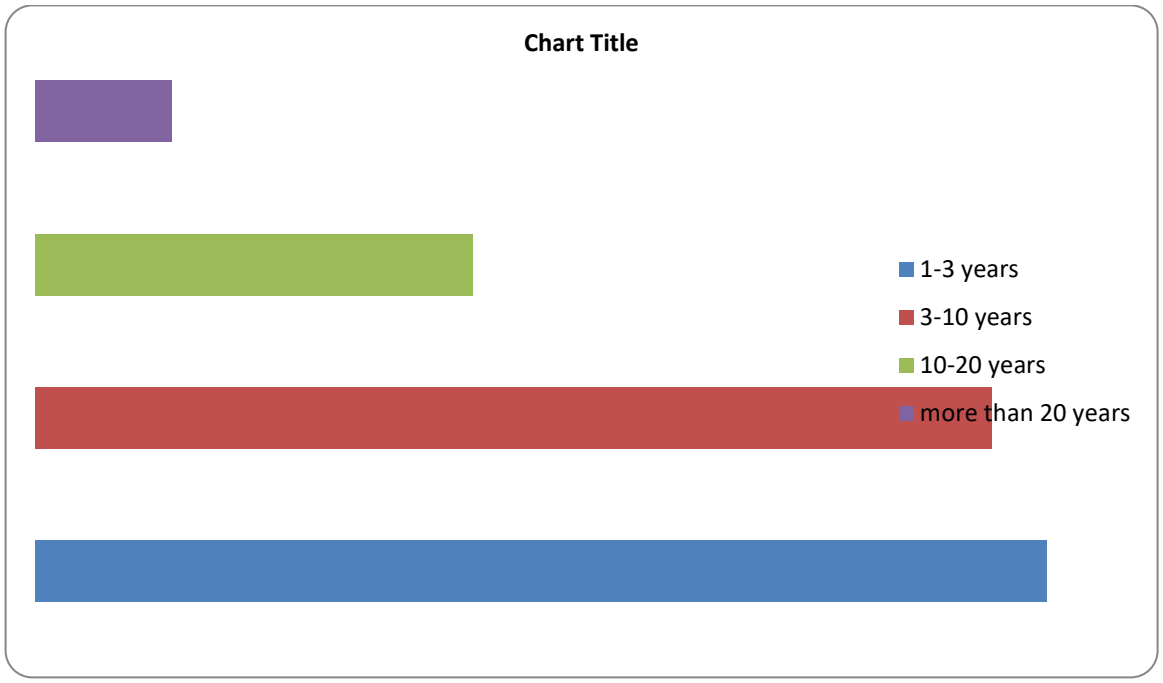
1. **Majority of the female**
2. **Age between 21-30 yrs**
3. **Majority of the people are graduate**
4. **Annual income is also between 200000 to 500000**



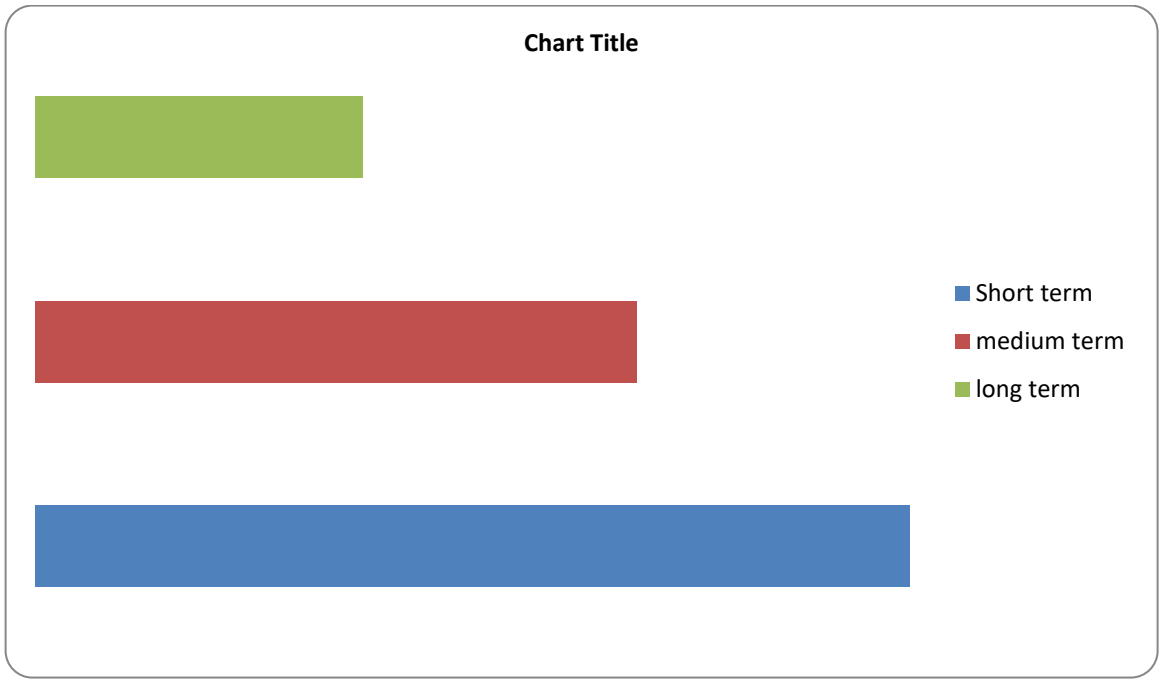
In this question 74% people having knowledge regarding Mutual fund and 26% people are not aware about mutual and 12% are not sure whether they having or not



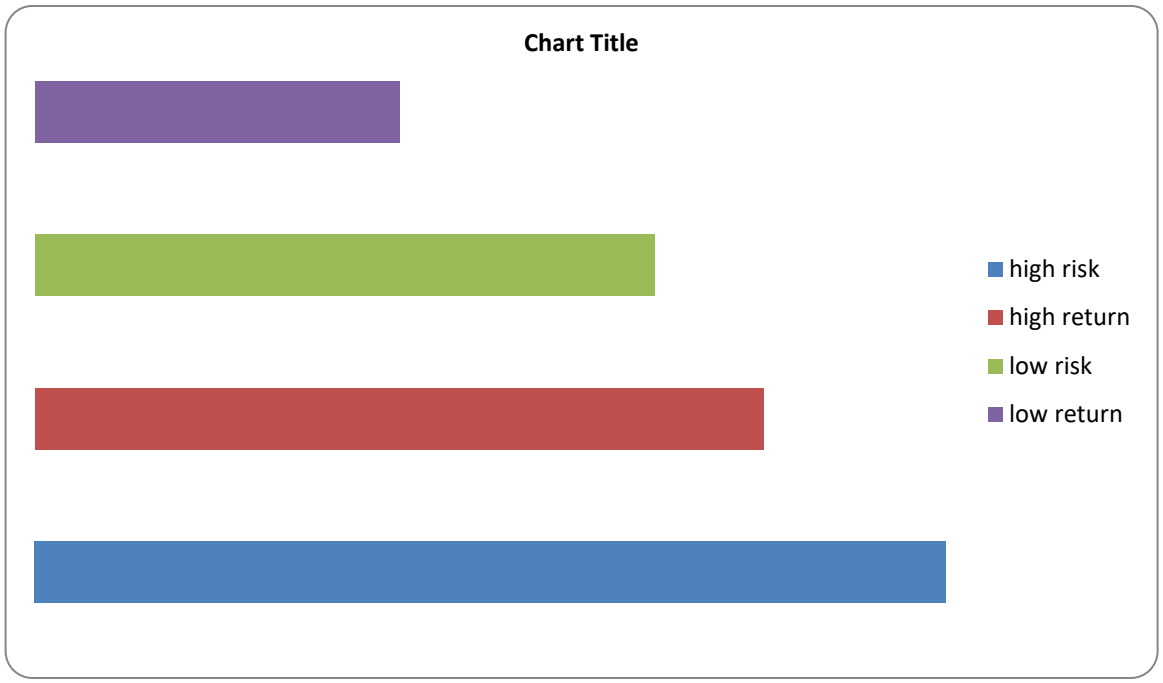
Here we can say most of the investors is working with life insurance 34% in this it is because in my research mostly people belong to insurance agent ,Mutual Fund , Post agent , Equity and as Tax Advisor in other consider CA, Advocate ,Real estate etc..



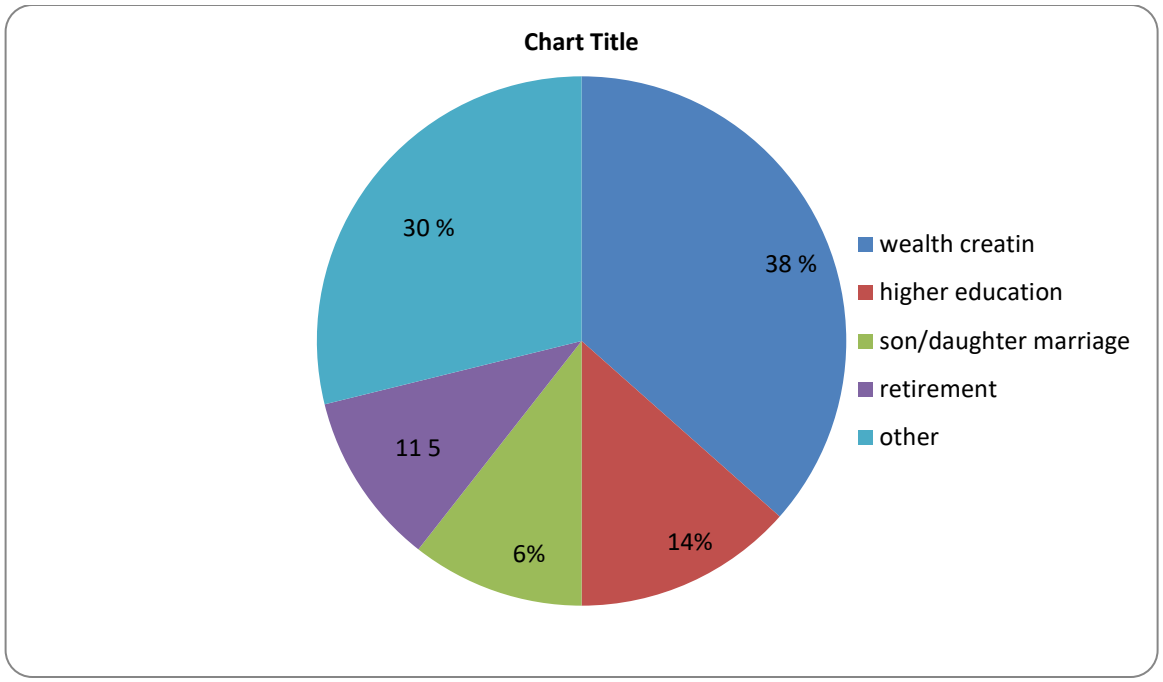
Here we can say that advisors which has experienced of 1 to 3 years are 37 , 3 to 10 year they are 35 ,advisors which has an experience of 10 to 20 year and more than 20 years are 16 &5



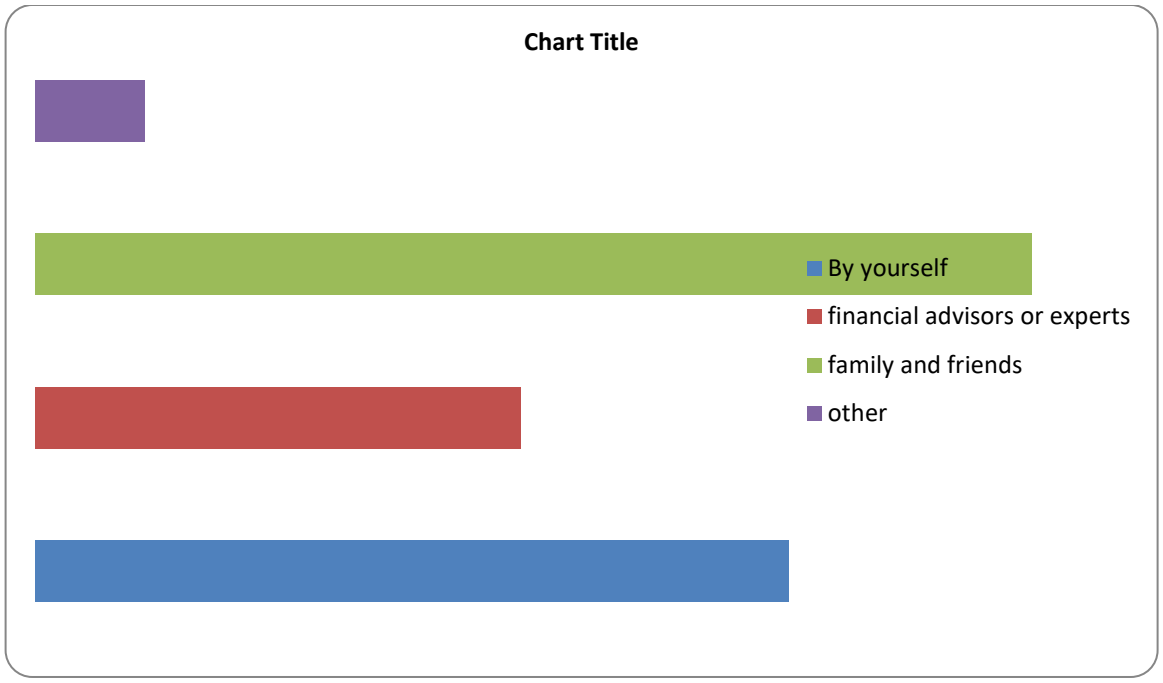
Here we can say people are more interested for short term than long term the short term investment is 48 % and long term investment is 18 % and medium term is 33 %



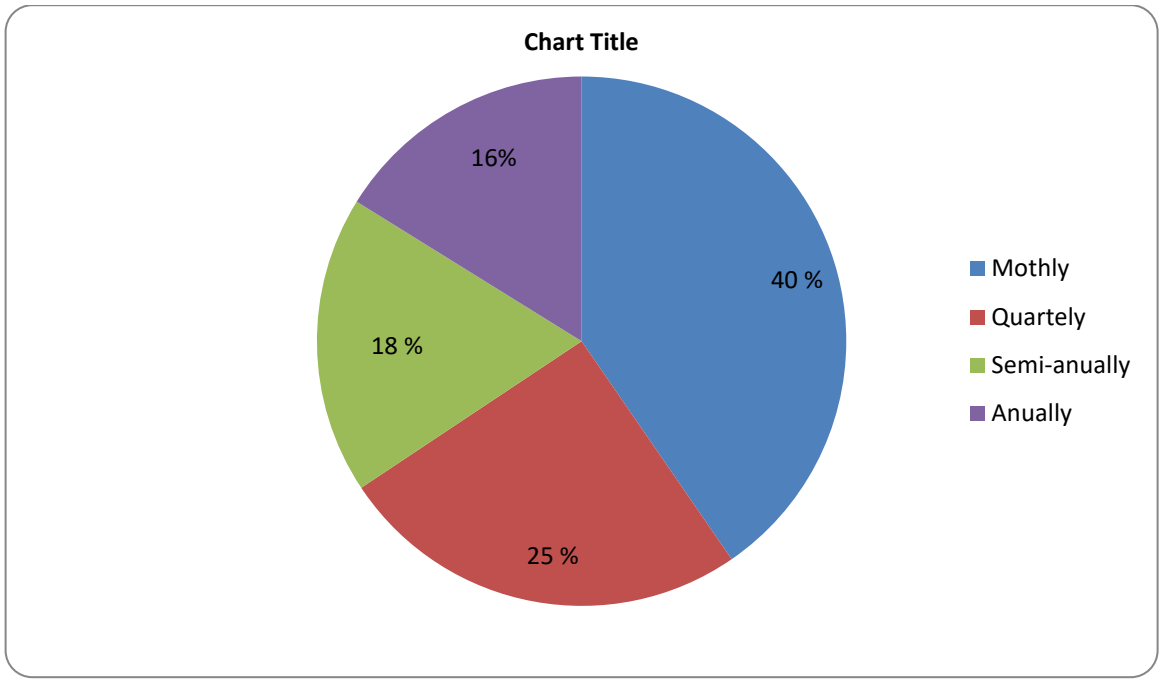
Here we can say that people want more return while taking low risk here the high risk and high return are 25% and 20% and low risk and low return is 17% and 10%



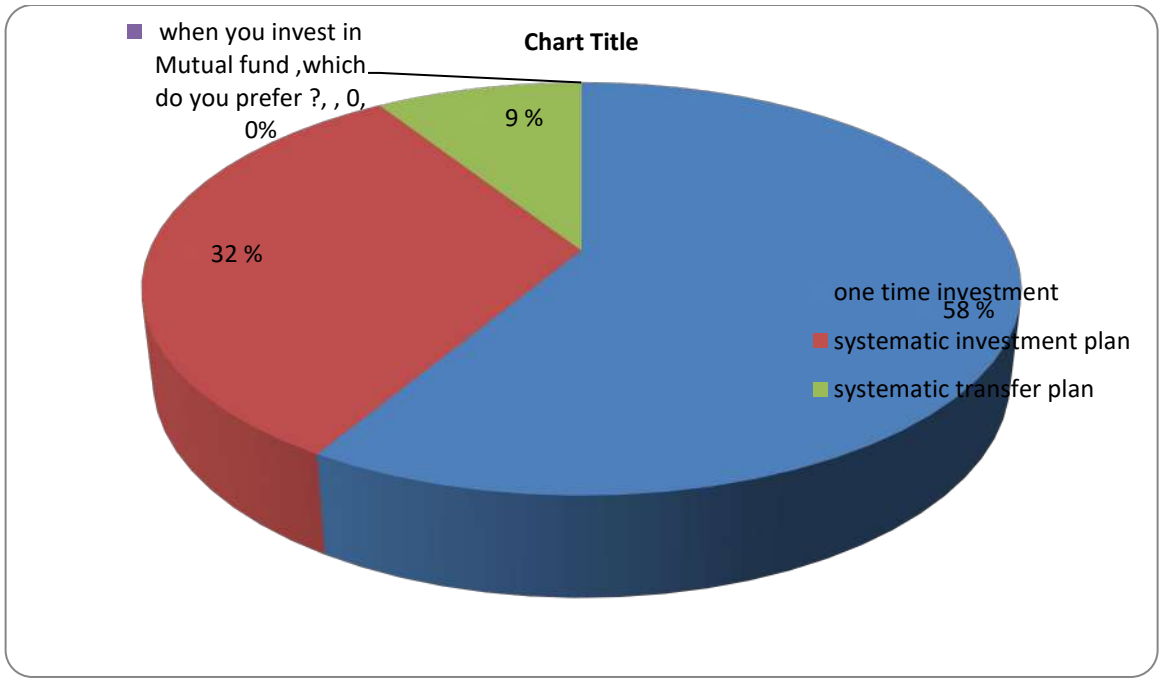
Here we can say people want to invest in mutual fund for wealth creation and for other uses but more for wealth creation is about 38 %



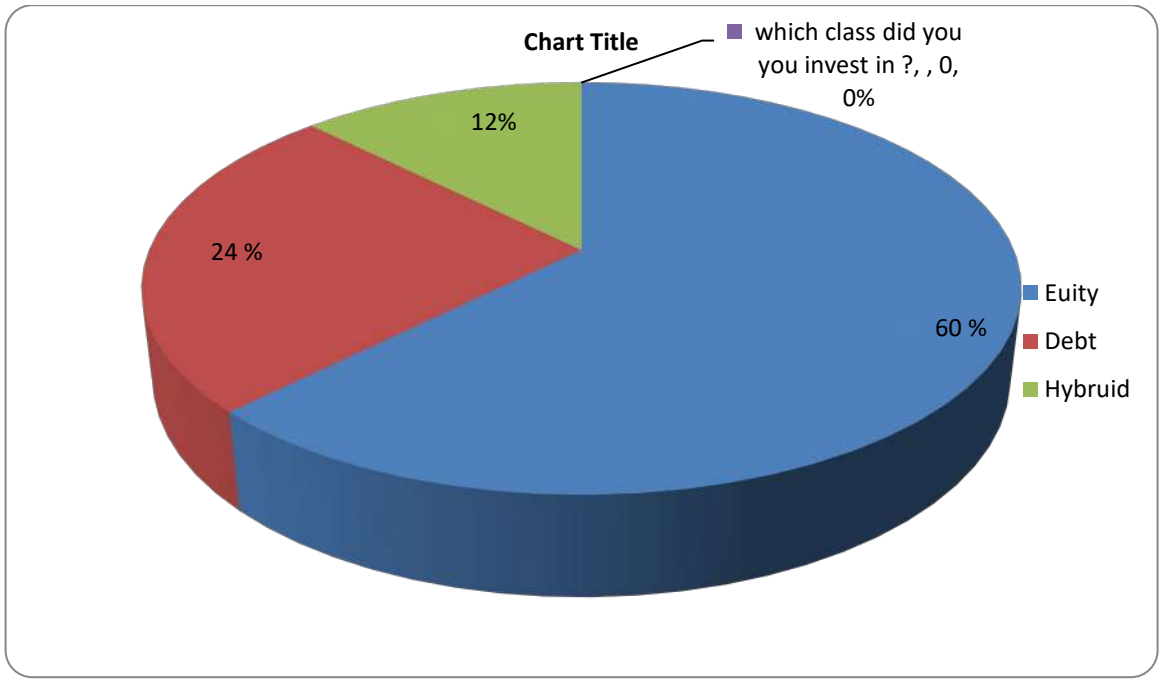
Here we can say that people are investing because of the family and friends advice rather than advice or through experts 41 % of the people are investing because of family and friends advice.



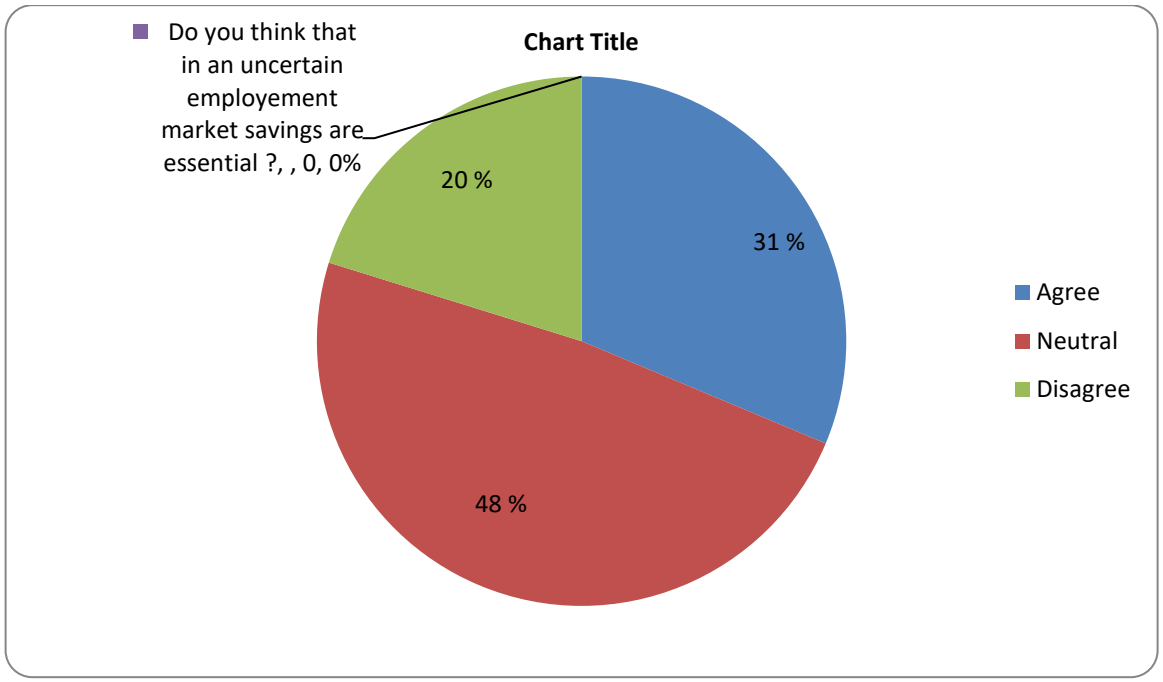
Here we can say that people monitoring monthly with 40%, quarterly 25%, semi-annually 18%, annually 16%



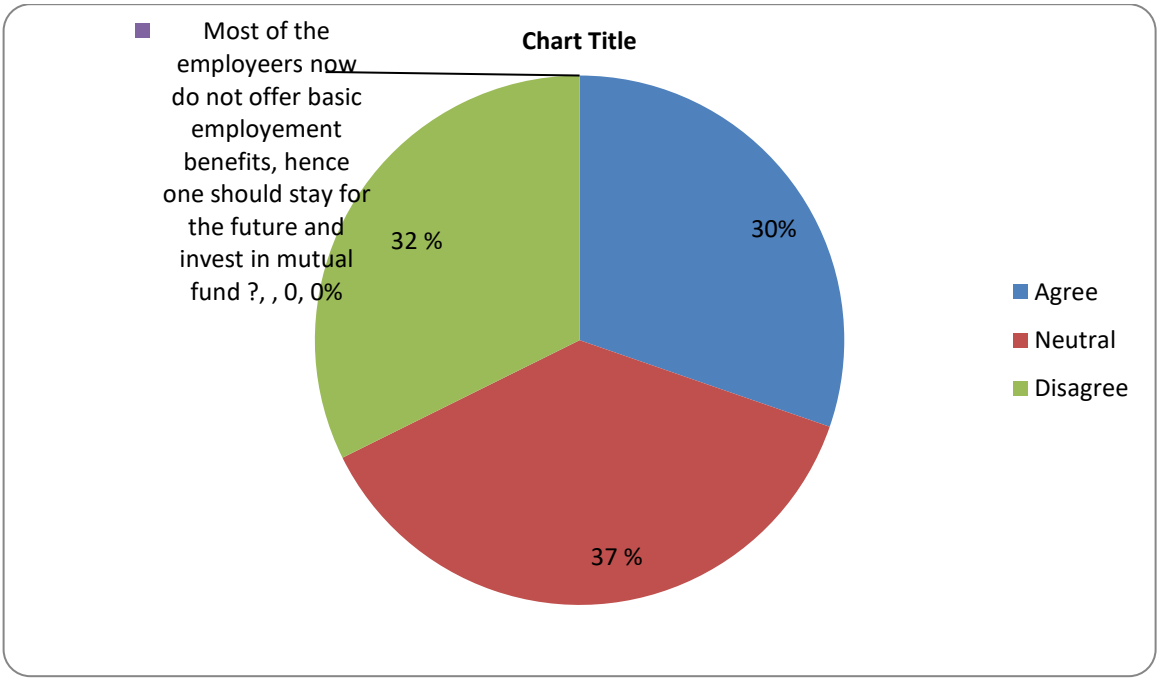
Here we can most of the people wants to invest in one time investment with 58% and systematic investment plan 32% and systematic transfer plan 9 %



Here we can say that most of the people want to invest in equity with 60% and debt with 24% and hybrid with 12 %



Here we can say that market savings are essential neutral with 48%, agree 31%, Disagree 20%



Here we can say that one should stay in future invest for mutual fund agree 30%, Neutral 37 % , Disagree 32

FINDING

- From the study it can be derived that highest percentage group advisors is working in a insurance segment.
- From the survey it has been found that most of the investors 35% are investing for high return and 25% of investors making investment because of the low price.
- People between the age range of 21-35 invest more in equity markets rather than the other age groups
- The most important factor is return which influenced the decision regarding investment.
- Only 30%of investors are aware about the Mutual scheme of NJ India ,70% of people are unaware about the mutual fund scheme of NJ India
- Financial advisors mostly advises knowledge based selling and financial scheme

- Majority of the investors are falling in the income of 10000-15000
- At the time of investment in money the investors is giving more preference to highest returns and lowest preference to liquidity
- Most of the investors prefer systematic investment plan rather than one time investment, most of the investors would like to leveraging their investment mode.
- Investment is steady and consistent.
- Maximum investors investing their money in Equity scheme where some of them are investing in Debt and balanced scheme.
- Out of total study 56%advisors give opinion that mutual fund gives more risk adjusted return than other financial instrument but still 53 %advisors not recommending fund to investors.
- Company has a very good reputation in mutual fund sector in each and every branch and region but financial advisors have less idea about NJ Funds and their business.

SUGGESTION AND RECOMMANDATION

- The advisor have to figure out the platform which they need to serve well
- The respondent are not aware of investment are having less knowledge give them proper guidance
- Most of the investors are aware but not willing to take risk try to convince them
- Efforts should be taken to popularize equity through appropriate publicity measures
- Awareness should be created among young investors regarding mutual fund.
- Company can focus on female investors because females are not very much attractive towards mutual fund. So proper guidance can be given to them to create awareness regarding mutual fund.
- Company should share data related to return on investment and growth rate of investment and growth of investment in mutual fund ,because constant income and capital appreciations are very important factors that influence the decision.

CONCLUSION

On the basis of my experience during the 8 weeks of the summer training, analyzing the data that was collected through a questionnaire and conversation with the people through calling I conclude this project work with the words that

In spite of the bleak and grim outlook of the future of capital market is growing at a very high peace. Taking these things into consideration there are lost of opportunity for the investment advisory service provider which already exist and which are due to enter in the Indian market. The fund managers of the scheme of mutual fund are also trying their best in giving more return to the investors by allocating the fund are also trying their best in giving more return to the investors by allocating the fund in a most suitable way . There is a suitable way. There is little awareness about equity and Mutual fund in India . People have accepted it as one of the major investment avenue .As people have entered in this particular investment avenue they have lost money because of movement in the market which is

below the par value and this has shaken the faith of investors in the avenue.

NJ has emerged a very strong player in the field of distribution of financial product it gives stiff competition to all players. If the progress of NJ goes in the same way then it will emerge as major player in the capital market. They have much more potential to expand their business. Comparing to other investment avenues ,investing in mutual fund is lot more profitable. So, everybody should invest a part of their income in this avenue for creation of wealth

LITERATURE REVIEW

Sovereign Wealth Funds: A literature review
Bader Alhashel
Journal of economics and business 78, 1-13, 2015

This paper reviews the research on the $6.65 trillion dollar Sovereign Wealth Funds (SWF). The literature, which has only appeared in the last few years, focuses for the most part on the investment behavior of SWFs, especially in light of calls for the regulation of these financial entities. The literature exhibits strong support for the idea that the motives of SWFs are economic, rather than political, as their opponents would claim. There appears to be conflicting evidence as to whether SWFs increase value.

Perspectives from the literature of private wealth management
William W Jennings, Stephen M Horan, William Reichenstein, Jean LP Brunel

The Journal of Wealth Management 14 (1), 8-40, 2011
Private wealth management is the investment management specialization focused on high-net-worth individuals and families. Portfolio design and investment solutions in private wealth management are customized to reflect the complexities of the investor's

unique circumstances. This literature review reflects the current best thinking on private wealth management.

Individual wealth management: Does self-esteem matter?
Swarnankur Chatterjee, Michael Finke, Nathaniel HarneThe Journal of Applied Business and Economics 10 (2), 11, 2009

Self-esteem measures confidence in one's abilities. Prior literature has shown that higher selfesteem can also affect individual financial decision making through an increased willingness to invest in risky assets and motivation to enhance self image through wealth accumulation. However, self-esteem can also lead to wealth-destroying investment behaviors due to overconfidence and an unwillingness to accept inevitable losses. Using the Rosenberg Selfesteem Scale included in the National Longitudinal Survey of Youth, we model wealth and portfolio allocation as a function of self-esteem, socioeconomic and demographic variables. Selfesteem is positively associated with an increase in net worth between 1994 and 2004, and with the proportion of a household portfolio held in investment assets. This study adds to the literature on psychological determinants of optimal household portfolio allocation by providing evidence that the positive effects of self-esteem outweigh the negative financial behaviors identified in prior literature.

Wealth Management "Manufacturing": Delivering More Value?
Magali Dubosson, Emmanuel Fragnière, Nils S Tuchschmid
The Journal of Wealth Management 11 (4), 48-59, 2009

Academic literature on wealth management is often devoted to portfolio optimization. It is important to remember, however, that wealth management exists as a way for financial institutions to cater to wealthy clients. The discipline of services marketing teaches us that a service will generate a profit if clients perceive it as sufficiently valuable that they are willing to pay for it. The business model of wealth management has long been grounded on "hidden fees." Increasingly stringent regulations have imposed greater transparency of these fees. Additionally, investors have become more sophisticated and expect sound expertise from wealth managers. This article conducts a thorough literature review related to the production aspects of wealth management. The authors then describe the investment process schematically as it has been adopted by most "industrialized"wealth management entities. They conclude with several arguments that could lead to new research directions in wealth management.

Factors Affecting Wealth Management Services: From Investors' and Advisors' Perspectives

The Journal of Wealth Management Summer 2017, 20 (1) 17-29

Understanding the key factors that affect consumers' decision process in selecting a wealth management (WM) service provider has become a critical issue for financial institutions as competition for WM customers becomes more fierce. This study applies the analytic hierarchy process technique to identify and weight these factors by surveying the relative importance of factors through questionnaires given to consumers and financial advisors. This article also analyzes the gaps of recognition of WM services from investors' and advisors' perspectives. In general, investors' first concern about WM is the product, followed by the quality of service and image. This article suggests that investors have changed their priorities after the recent global financial crisis. However, financial advisors have not yet caught up with the changing patterns because they still generally emphasize the quality of service as the most important factor when they offer WM.

Literature Gap:

Most of research are done on perception of investors towards mutual fund any two area. But there is not any research done in comparative study in one city. This survey was done on one city based on Anand's investors perception.

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Chapter -6

ANNEXURE

QUESTIONNAIRE

Dear respondent ,

Myself, Asha piprotar and I am student of **Dharamsinh Desai University, Nadiad** currently pursuing MBA & as a part of study I am doing a research title on **'Awareness regarding mutual fund among young investors'** so, kindly provide us some information. Information provided by you will be used for academic purpose only.

1. Name :
2. E-mail :
3. Gender :
    - Female
    - Male

4. Age :
    - Below 20 years
    - 21-30 years
    - 31-40 year
    - Above 40 years

5. Qualification :
    - Matriculate
    - Graduate
    - Post graduate
    - Profession
    - Other
6. Occupation :
    - Student
    - Business
    - Professional
    - Salaried employee
    - Government employee
    - Others

7. Annual income:
    - Less than 200000
    - 200000-500000
    - 500000-700000
    - 700000 or more
8. Family annual savings :
    - Below 50000
    - 50000-100000
    - More than 100000
9. In which of the following investment instrument you invest most part of your savings ?
    - Direct equity
    - Life insurance
    - Mutual fund
    - P.O.savings
    - Others
10. As per source of finance, which time horizon is more suitable for your investment ?
    - Short term (less than 3 years)
    - Medium term (3 to 7 years)

- Long term (more than 7 years)

11. What you consider most for your investment?

Low risk low return 1 2 3 4 5 high risk high return

12. Are you aware about mutual fund
    - Yes
    - No
    - Maybe

If yes then,

13. What percentage of return you expect long term from your funds invested in share markets?
    - 0-10%
    - 10% -20%
    - 20% -30%
    - 30 % &above

14. Why you are investing in mutual fund ?
    - Higher education
    - Son/daughter education
    - Wealth creation
    - Retirement
    - Other
15. How can you take your financial decision ?
    - By yourself
    - With family and friends
    - Financial advisors or experts
    - Others
16. What is the frequency of monitoring your investment in a year ?
    - Monthly
    - Quarterly
    - Semi-annually
    - Annually
17. As a young investors how long do you invest in mutual fund for better earnings ?
    - 1-3 years
    - 3-10 years
    - 10-20 years
    - More than 20 years

18. When you invest in mutual fund, which mode do you prefer ?

- One time investment
- Systematic investment plan
- Systematic transfer plan

19. Which asset class did you invest in?

- Equity
- Debt
- Hybrid

20. Do you think that in an uncertain employment market savings are essential?

Strongly agree 1 2 3 4 5 strongly disagree

21. Most of the employers now do not offer basic employment benefits, hence one should Stay for the future and invest in the mutual fund?

Strongly agree 1 2 3 4 5 strongly disagree

22. Any suggestion

A project on

Understand the market and penetration of credit assurance services in Indian economy

By: - AYASHA P. GULGULIA

(MB022)

Internship from: - Business Vruddhi

8june to 31 July

Submitted to:

Centre for management studies

Dharmsinh Desai university

NADIAD

DHARMSINH DESAI UNIVERSITY

STUDENTS' DECLARATION

I, Ayasha P. Gulgulia hereby declare that the report for summer internship report titled "Understand the market and penetration of credit assurance services in Indian Economy" is prepared by me after the completion of two months internship in Business Vruddhi in Valsad. I also confirm that, the report is only prepared for my academic requirement not for any other purpose.

Place:

Date:



CERTIFICATE

This is to certify that Ms. **AYASHA P GULGULIA** Has satisfactorily completed her summer internship from **8th June** to **31st July** and prepared a project report titled on **"understand the market and penetration of Credit Assurance services in Indian Economy"**

under my supervision and guidance.

During the Internship we found him / her sincere, hardworking and result oriented.

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

Signature of

Naresh Patel

Dean-Faculty of Management &

Information Science

Signature of

Dr. Frince Thomas

Faculty Guide

Date:

Place

PREFACE

As per the requirement of Master of Business Administration (MBA), students are required to undertake industrial training.

This industrial training helps the students to understand the theoretical knowledge in better manner. This practical knowledge is the prime requirement of today's business world.

During this project work, students get an opportunity to glance into the real business world. Here the student get chance to observe the day to day working of the business.

During the academic year 2020 - 2021, I have undergone for the training at “BUSINESS VRUDDHI’’ I have sincerely tried my best for precise and meaning full report construction.

Acknowledgements

I express my deep sense of gratitude and obligation to all those who helped me in the completion of this project report. The completion of this undertaking could not have been possible without the participation and assistance of so many people whose names may not all be enumerated. Their contributions are sincerely appreciated and gratefully acknowledged.

I Ayasha p Gulgulia, the student of Centre for Management Studies. Dharmsinh Desai University is extremely thankful to-business Vruddhi. for the confidence bestowed in me and entrusting my project entitled "**Understand the market and penetration of credit assurance services in Indian economy''**

I feel deeply honored in expressing my sincere thanks to the internal guide Dr. Frince Thomas special thanks to my External Guide Mr. viral Patel for his guidance and encouragement.

I express my gratitude to my college for arranging the summer training in good schedule. I am very thankful to "Dr. Hardik Shah" (Internship Placement Coordinator) for assisting me during the SIP. Last but not the least I place a deep sense of gratitude to my family members and my friends who have been constant source of inspiration during this internship period.

Executive summary

The main objective of my research is to understand the current market of credit assurance in the B2B businesses. My next objective was to Identifying scope and awareness of credit assurance among the businesses throw survey I also analyzed the potentials customers and their needs through SIP.

This project starts with the objective of study and methodology. The project paper contains research on 52 responses. In order to better guide my study, I laid down the objectives of the research by keeping in mind the things that I wanted to learn and explore and then I prepared Questionnaire accordingly.

The questionnaire was filled and finally I got the answers to the questions which were designed keeping in mind the objectives, And there responses concluded that majority of respondents are not aware of credit assurance services .So firstly, a mass advertisement or other advertisement alternatives should be used to create an awareness as there is a vast scope of credit assurance in current market scenario, and also it is necessary as it was found from the survey that majority of respondent were afraid of running business on credit. And also got to know a good thing that the one who are aware of such services are ready to shift their burden of credit on service providers.

Table of Contents

Chapter no.	Title	Page no.
1	Introduction	12
1.1	About the company	13
1.2	About the founder	14
1.3	Services of the company	16
2	Introduction about the topic	21
2.1	Credit	21
2.2	Assurance	21
2.3	Type of assurance	21
2.4	Credit assurance	22
2.5	Scope of credit assurance	22
2.6	Challenges faced by business	22
2.7	Benefits of credit assurance	24
2.8	Company USP	24
2.9	Competitor	25
2.10	Kind of dues	25
3	Research methodology	26
3.1	Objectives	26
3.2	Design	26
3.3	Instruments	26
3.4	Data collection	27
3.5	Sampling method	27
3.6	Limitations	28
3.7	Future scope of study	29

4	Questionnaire	30
5	Data analysis and interpretation	37
5.1	Data analysis and interpretation	37
5.2	Response and its interpretation	37
6	Findings	59
7	suggestions	60
8	Conclusion	61
9	Reference	62

List of Table

Table no.	Particular	Pgno.
1.	Nature of business	39
2.	Company yearly turnover	40
3.	Credit assurance	41
4.	Already using credit assurance service	42
5.	Name of your current service provider	43
6.	How much do they charge	43
7.	How much satisfied you are from your current service provider	45
8.	Other option should be involved in this service	46
9.	Do you deal in credit	47
10.	Do you face money recovery problem from client	48
11.	Does your business face bed debt issues	49
12.	Do you want to minimize your risk in bed debts	50
13.	Credit sale done in a year approx.	51
14.	Up to how much amount you provide credit sale	52
15.	Average time allowed to debtors	53
16.	If debtors exceed its time limit than do you charge interest	54
17.	Shift money recovery burden	55
18.	Are you afraid to do business on credit	56
19.	Do you check background of client before giving credit	57
20.	Feedback of client	58

List of figure

Table no.	Particular	Pgno.
1.1	Our achievement	13
1.2	Quotes	15
1.3	Our mantra	15
1.4	Service of company	16
1.5	Money recovery	16
1.6	Credit assurance	16
1.7	Legal consultant	17
1.8	Credit score	18
1.9	Virtual CFO	18
1.10	Core value	19
1.11	Vision	20
1.12	Mission	20
2.1	IBC	22
2.2	Challenges	22
2.3	Competitor	25
2.4	Due receivable	25
5.1	Location of the company	38
5.2	Type of business	39
5.3	Company yearly turnover	40
5.4	Do you Credit assurance	41
5.5	Already using credit assurance service	42
5.6	Are you satisfied with your current service provider	44
5.7	How much satisfied you are from your current service provider	45
5.8	Credit assurance minimize your risk	46
5.9	Do you deal in credit	47
5.10	Do you face money recovery problem from client	48

5.11	Does your business face bed debt issues	49
5.12	Do you want to minimize your risk in bed debts	50
5.13	Credit sale done in a year approx.	51
5.14	Up to how much amount you provide credit sale	52
5.15	Average time allowed to debtors	53
5.16	If debtors exceed its time limit than do you charge interest	54
5.17	Shift money recovery burden	55
5.18	Are you afraid to do business on credit	56
5.19	Do you check background of client before giving credit	57
5.20	Feedback of client	58

CHAPTER 1

ABOUT THE COMPANY

Business Vrddhi has started journey from 30.09.2020 to carve new path in industry. We believe in delivering quality service and value addition to our clients. We work on identical financial services across India. We are committed to enrich our clients and stockholders by adding values and fulfilling their needs.

We are an Ahmedabad based business support company dedicated to helping small and medium companies in their vision, by supporting them getting their stuck money back and ensuring their credit. We have catered our clients pan India in the past 4 years. We have helped 750+ clients to recover their 350+ Crores of stucked amount from their debtors. Till date we have solved more than 1300 cases across India.

Our USP is "NO RECOVERY NO CHARGE ". We can help you recover your stuck money in 90 to 360 days with 100% Legal process only. We have success ratio of more than 96%.



Fig.1

1.1 ABOUT THE FOUNDER



Viral Patel is Passionate and dynamic leader with great vision. He has more than 3.5 years of corporate experience with world's leading organisation. He has done MBA in Marketing and have Experience in market research

Viral Patel have done his graduation in Bachelor of engineering in mechanical engineering in 2015. During his engineering he have done many extracurricular activities like taking part in dramas, hosting the annual events, organizing technical events in collage and many such more activities. During the same period, he took extra technical knowledge from automobile garage and workshops that has enriched him with knowledge. he realized that he is more passionate about managing things and executing it. Then he started preparing for his MBA.

In 2015, he took admission in MBA at Pune. There also he planned to launch his own business and he started working on it. Initially he found gap in demand supply of cosmetic items among our collage girls. They are facing huge challenges to procure all these items as our college was bit away from market and time was also stick constrain for us. he realized this gap and tried to fulfill it. Initially he delivers first order very effectively for few of girls. But then he came to know that 1 item was duplicate. he stopped that concept and started hunting new one. He did research for import -Export market of capsicum mirch. Then Same he did for Essential oil and perfume market.

He started trading in perfumes in 2016 and also started expanding his father's business in Pune city. he created new market and closed many deals with aggravate wholesalers.

In 2016 he got placed in one of the pioneer organization in market research industry that is IMRB, now it's knows as Kantar Operations. He worked there for almost 3.5 years. Where he managed and executed many projects and learn many things about product placing, product pricing, marketing and promotion campaigns, market share, competitive analysis and many more such things. After 3.5 years he realized huge market gap in terms and knowledge and experience of financial and legal services in sme and msems.

He further launched his own venture in 2020 Business Vruddhi, now He is creating one eco system where clients get all financial and legal services from single platform.

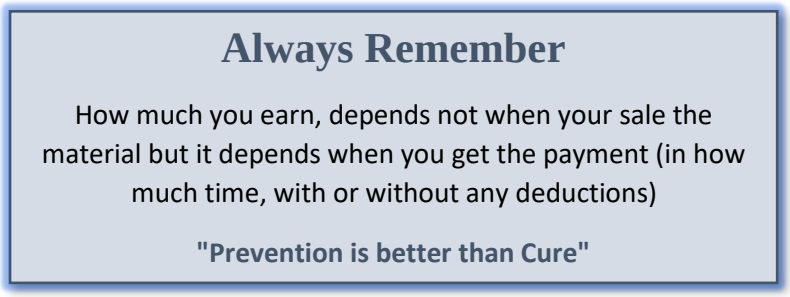


Fig.1.2



Fig.1.3

1.3 Services of company



Fig.1.4

MONEY RECOVERY

Money recovery service mainly focused on the stuck money in the market. In which the debtor doesn't pay the amount so by this service we get back our stuck money from the market and get the financial help. Its problem statement is credit business, sometimes its head ache to the firm. It is a cumulative concept for the fair and ethical recovery of delinquent amount and past-due payments from an indebted subject on behalf of the creditor.



Fig.1.5

Main Problem face by the firm is:

- Party doesn't pick up the phone?
- Party promises but doesn't pay?
- Party is buying from others, holding your money?

In this type of case money recovery helps the firm. And it is provided to only the B2B market.

CREDIT ASSURANCE

Credit Assurance is a preventive tool which widely used by creditors to avoid and minimize the risk of their payments and make higher possibilities of recovery of their money if any causality occurs while giving credit to their client.

In This service company provide, when outstanding increases, Parties often stops responding you and starts buying from other party at the time of payment, raising imaginary disputes to deduct the payments. Trouble of parties holding your money, paying only when you supply

new material. DeLay in Collection from debtors causing stress on Working Capital. Deprivation of opportunity, profit or interest because delay in payment. Frustration of false commitments by parties Shutting down of Business and parties running away Wasting valuable time on follow up for stuck money Paying Interest to Banks but not receiving it in return from your creditors Creating small issues into bigger ones & using it as an alibi to hold your payment.



Fig.1.6

Main Problem face by the firm is: -

- Are you doing business on Credit?
- Does the party pay you on time?
- Do you want to assure your given credit?

Legal Consultant

A service agreement is an agreement between two persons or businesses where one agrees to provide a specified service to the other. It defines the relationship, the responsibilities of each party, the compensation or payment and the services that will be provided, among other things. In the market it is required to have a legal agreement for the business. If it is not done then it creates a huge problem in the market to get back our money or any credit business. So it is required to get the legal agreement in the business. It is considered in all the market types ex B2B, B2C etc. So it is required to get a legal agreement in the firm to do the work in flow.



Fig.1.7

6 key terms in a service agreement:

- Fees and expenses
- Nature of the services
- Term of Service Agreement
- Rights, Responsibilities and Obligations of the Parties
- Confidentiality and Privacy.

CREDIT SCORE

CIBIL Score is a three-digit numeric summary of your credit history. The score is derived using the credit history found in the CIBIL Report (also known as CIR i.e., Credit Information Report). A CIR is an individual's credit payment history across loan types and credit institutions over a period of time. A CIR does not contain details of your savings, investments or fixed deposits. A Credit Score defines the Credit Worthiness of a person. A Credit Score is an individual's credit payment history across loan types and credit institutions like Banks over a period of time. These scores vary from 300-900 depending on the scale and the bureau. Our experts believe a good score is somewhere between 720-900, which might never create any hassle in getting your loans. It helps you to improve your Credit Scores and also helps you to clear your disputes in your credit report. We help consumers to maintain a healthy credit score.



Fig. 1.8

4 major factors that affect your credit score

- Payment history
- Credit mix
- High credit utilization
- Multiple enquiries

Vertual CFO

In the market for the financial service the CFO work is very wide apart. It has to work and describe several factors like setting up an accounting system, cash flow, financial projection, debt. & Creditors management, budgeting etc. For start-ups, small and medium enterprises, keeping fixed costs at a low level is a primary requirement and outsourcing services provide them with the flexibility of choosing services as and when required and keep a tap on fixed costs.



Fig1.9

Benefits of Virtual CFO?

- More Independence
- All Skills and Experience is Covered
- Continuity & Stability
- No Geographic Limitations
- Superior Resource at Reasonable Cost
- Flexible and Ease from Headache as Employer

So by providing Virtual CFO service the company will provide all the necessary service with a good budget amount.

It can be used for any kind of nature business and get the best outcome of the business

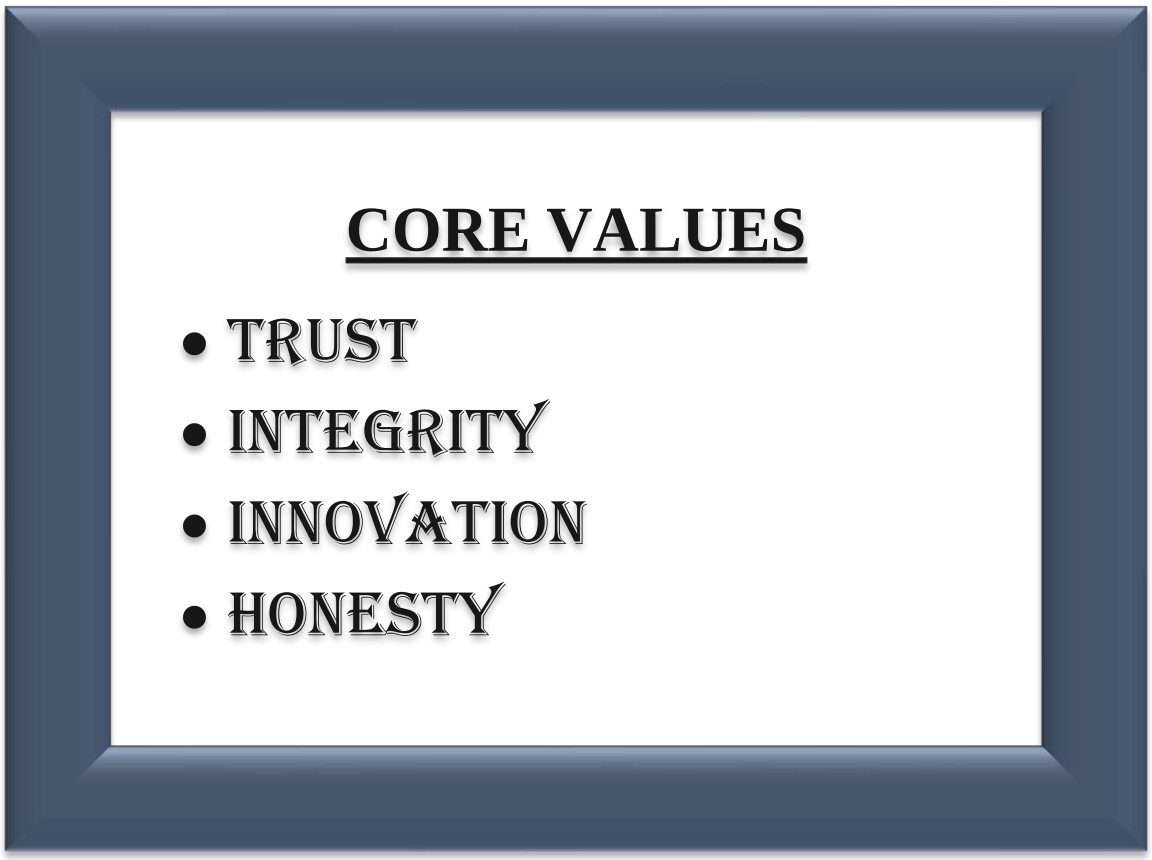


Fig.1.10

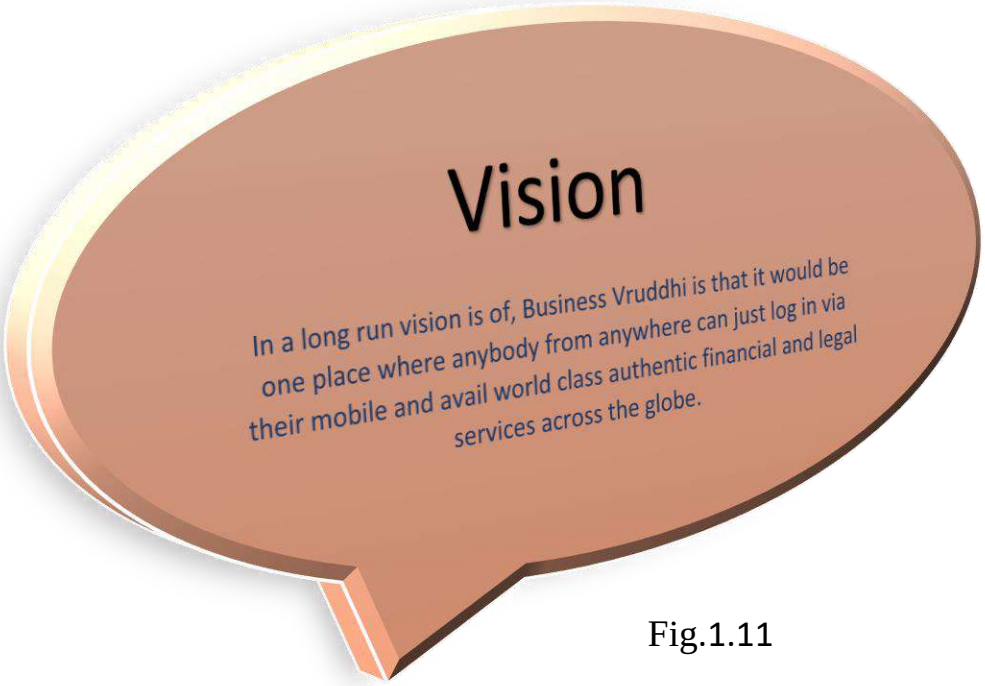


Fig.1.11



Fig.1.12

CHAPTER 2

INTRODUCTION ABOUT THE TOPIC

2.1 Credit

the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future.

2.2 Assurance

Assurance refers to financial coverage that provides remuneration for an event that is certain to happen. Assurance is similar to insurance, with the terms often used interchangeably. However, insurance refers to coverage over a limited time, whereas assurance applies to persistent coverage for extended periods. Assurance may also apply to validation services provided by accountants and other professionals.

2.3 Types of Assurance

Assurance can also refer to professional services provided by accountants, lawyers, and other professionals. These professionals assure the integrity and usability of documents and information produced by businesses and other organizations. Assurance in this context helps companies and other institutions manage risk and evaluate potential pitfalls. Audits are credit assurance is example of assurance provided by such firms for businesses to assure that information provided to shareholders is accurate and impartial.

2.4 Credit assurance

Credit Assurance is a preventive tool which widely used by creditors to avoid and minimize the risk of their payments and make higher possibilities of recovery of their money if any causality occurs while giving credit to their client.



Fig.2.1

2.5 Scope of Credit assurance

- Previously there was a very strong article of IBC which were highly used to recover our pending payments from clients
- But from 24.03.2020 govt. Has raised a limit for IBC from 1L to 1 Crore. Which mean majority of SME and MSME will not be able to use this code for below 1 crores of matters.
- But with the help of our Credit Assurance service, they can use this code for amount even if it's below 1 Crore.

2.6 CHALLENGES FACED BY BUSINESS WHILE GIVING CREDITS

When outstanding increases, Parties often stops responding you and starts buying from other party







4. Deprivation of opportunity, profit or interest because of delay in payment



5. Paying Interest to Banks but not receiving it in return from your creditors



6. Delay in Collection from debtors causing stress on Working Capital.





7.Trouble of parties holding your money,



paying only when you supply new material.



8. At the time of payment, raising imaginary disputes to deduct the payments.

9. When outstanding increases, Parties often stops responding you and starts buying from other party







Fig.2.2

2.7 BENIFITS OF CREDIT ASSURANCE

- Boost up your Cash Flows
- Faster Rotation of money
- Empowers you to have credit appraisal of the parties
- Reduces your headache of collection as it'll be managed by us
- Scope & Coverage of Business will increase, calculated risk
- Improved profits as Minimal Bad Debts & lower cost of WC
- Party would not be able to use rejection/dispute to delay payment or cut money
- In case of insolvency of the party, your claim shall preference above others
- You don't have to personally go to court or waste time in legal proceeding

2.8 Company USP

- We provide unique services to our clients across India.
- Client get financial and legal services at a single platform.
- We provide our services pan India

2.9 Competitor

Major competitor of business Vruddhi

- Kenstone capital debt consulting Pvt. ltd
- Millennium credit consultants
- Recreate credit & collections LLP
- Credit 4 loan
- Recreate credit & collections LLP



Fig.2.3



Fig.2.4

2.10Kind of Dues receivable: IBC

- Goods supplied
- Services rendered
- Contractual payments Home buyers
- Loan amount
- Interest on loan amount
- Rent
- Advance
- Salary

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH OBJECTIVES

- Understanding the current market of credit assurance
- Identifying scope and awareness of credit assurance throw survey
- Identify the potentials customers and their needs.

3.2 RESEARCH DESIGN

Here descriptive research method is used to explore the subject. I am following Quantitative method and specifically Industrial and Corporate research.

3.3 RESEARCH INSTRUMENTS

▶ Primary data

- personal contact
- telephonic contact with the prospects
- questionnaire
- mail

- social media

▶ Secondary data

- website
- Historical Data

Here the data was collected with the combination of both the primary and secondary data.

3.4 Data collection

- A structured questionnaire was used for the purpose of survey.
- Tool of data collection: - CATI and software google form.

3.5 Sampling method

- The sampling technique that was used for the project is the "random sampling'' and "convenience sampling method'' which comes under the non- probability sampling method. A convenience sampling method is a kind of non- probability inspecting technique where the example is taken from a gathering of individuals simple to contact or to reach.
- Here I have taken a sample size of 50 Samples.
- And I have considered b2b businesses.

3.5 Research Limitations

- Originally this survey had a varied number of respondents spread across the country so, it cannot be generalized to the entire district, or implied state or to the whole country. The view of 52 respondents cannot replicate the response of the entire district or the state or the country.

- Responses are taken from individuals living in various parts of India mainly from the state Gujarat, Rajasthan, Delhi, Bengaluru.

- Incomplete response from many respondents as many of them are not the proper. person to give the appropriate answers.
- The sample size of this study is 52, which is comparatively small for gaining accurate results.

- Sample size may not be representing the entire population.

- As I have used here Random sampling and convenience sampling so the results would be biased as it does not represent the entire population.

- Some of the responses could be casual in nature or not properly disclosed.

- The opinions / preferences expressed by the respondent are purely personal and they are subjected to individual bias in their nature.

3.6 Future Scope of the Study

To gain more productive outcomes of the study:

- The study could be further carried out with an increase in its sample size.
- The study could also include respondents from the various other regions of India.
- The study could also be extended with the addition of time duration.
- As the contribution of financial services is more important in forthcoming years and therefore there will be a need for more researches to take an appropriate policy in this regard, so there is a greater scope for future researches in this area**.**

Chapter:4

Questionnaire

Credit Assurance

Greetings to everyone...

My name is Ayasha gulgulia, I am currently pursuing MBA from Dharmsinh Desai University, Nadiad. As a part of my summer internship project, I am doing a research project on "Understand the market and penetration of Credit Assurance services in Indian Economy ".

I am requesting you to please fill this form, it is going to be used in my project. Your response will be very useful for me and my research.

Thanks for your cooperation and valuable Feedback.

* Required

1. Company name? *

_____

2. Location of the company? *

_____

3. Mail i'd? *

_____

4. Type of business? *

Mark only one oval.

- ◯ Manufacturer
- ◯ Wholesaler
- ◯ Retailer
- ◯ Services provider
- ◯ Other: _____

5. Company yearly turnover? *

Mark only one oval.

- ◯ <50lac
- ◯ <5crore
- ◯ <10 crore
- ◯ <100 crore
- ◯ >100 crore

6. Do you know about credit Assurance? *

Mark only one oval.

- ◯ YES
- ◯ NO

7. Are you already using the credit assurance service? *

Mark only one oval.

- ◯ YES *Skip to question 8*
- ◯ NO *Skip to question 14*

8. what is the name of your current service provider? *

_____

9. How much do they charge ? *

_____

10. Are you satisfied with your current service provider? *

Mark only one oval.

- ◯ YES
- ◯ NO

11. How satisfied you are from your current service provider? *

Mark only one oval.

	1	2	3	4	5	
VERY BAD	◯	◯	◯	◯	◯	VERY GOOD

12. Did credit assurance minimize your risk? *

Mark only one oval.

- ◯ YES
- ◯ NO

13. Which other option are you considering should be involved in this service? *

_____

14. Do you deal in credit? *

Mark only one oval.

- YES
- NO

15. Do you face money recovery problems from client? *

Mark only one oval.

- YES
- NO

16. Does your business face bed debts issues? *

Mark only one oval.

- YES
- NO

17. Do you want to minimize your risk in bed debt? *

Mark only one oval.

- YES
- NO

18. How much credit sale you do in a year? *

Mark only one oval.

- <10lac
- 10 to 20lac
- 20 to 50lac
- 50Lac and above

19. Upto how much amount you provide credit sale? *

Mark only one oval.

- <5Lac
- <10Lac
- 10Lac and above

20. What average time you allow your debtors? *

Mark only one oval.

- <15 DAYS
- 30 DAYS
- 45 DAYS
- MORE THEN 45 DAYS

21. Do you charge any Interest? if debtors exceed its time limit? *

Mark only one oval.

- YES
- NO

22. Would you like to shift your burden of money recovery from clients? *

Mark only one oval.

- YES
- NO

23. Are you afraid to do business on credit? *

Mark only one oval.

- YES
- NO

24. Do you check background of client before giving the credit? *

Mark only one oval.

- YES
- NO

25. Any other feedback you would like to add

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION

5.1 DATA ANALYSIS AND INTERPRETATION

The questionnaire being the part of the research, the responses are obtained from it and based on which the interpretation is done.

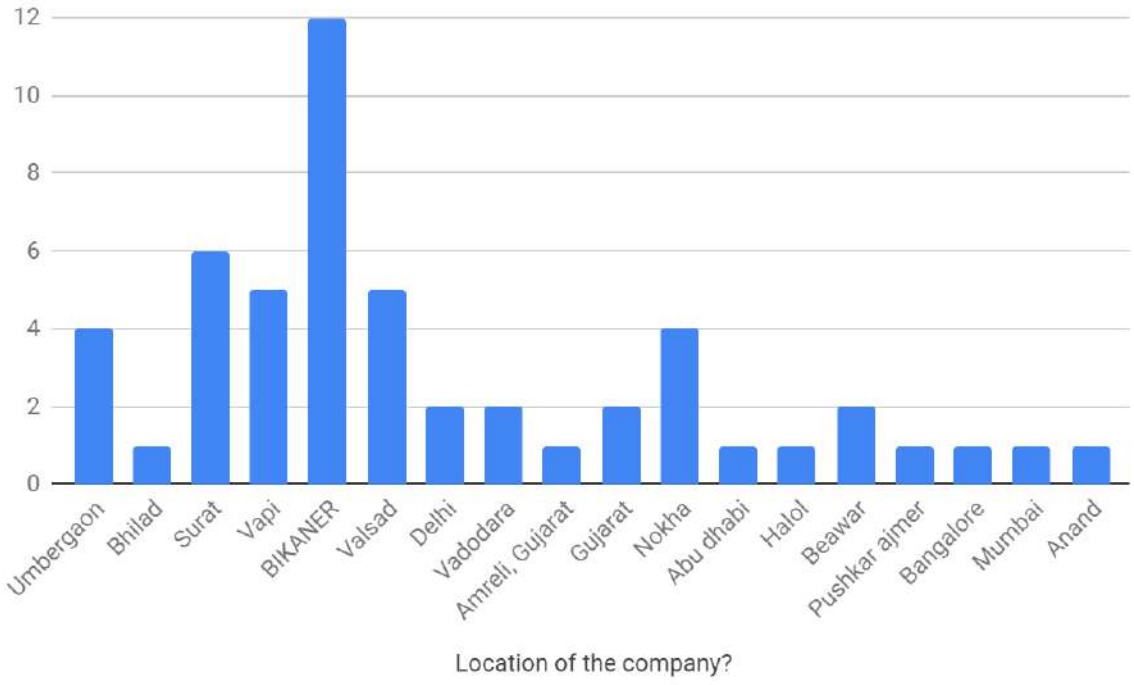
5.2 RESPONSES AND ITS INTERPRETATION

Responses and their interpretation a are as under: -

1. Location of the company?

52 responses

Fig.5.1



- **Interpretation:** According to the survey we can note that most of the questionnaire are fill from Bikaner city i.e., 12 respondence which is 23.07%. and 2nd highest is Surat city i.e., 6 respondence which is 11.53%.

2. Type of business?

52 responses

Fig.5.2

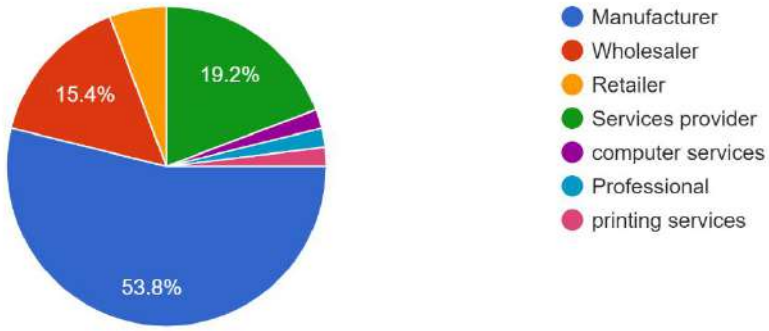


Table.1

Particulars	No of respondent	% of respondent
Manufacturer	28	53.8
Wholesaler	8	15.4
Retailer	3	5.8
Services provider	10	19.2
Other	3	5.8

- **Interpretation:** From the above data and graph we can note that majority of the responses where from manufacturer i.e., 28 which is 53.8%. the least responses where from retailers and other i.e., 6 which is 11.6% together.

3. Company yearly turnover?

52 responses

Fig.5.3

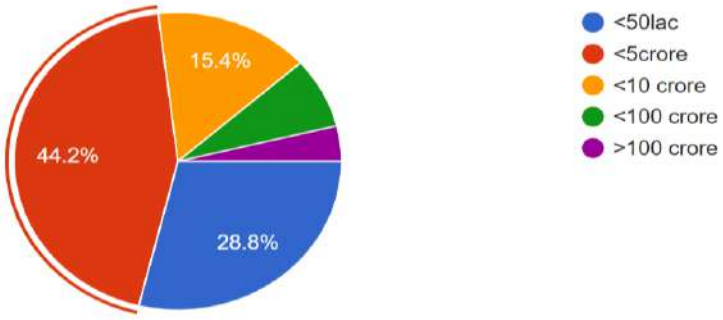


Table.2

Particulars	No of respondent	% Of respondent
<50lac	15	28.8%
<5crore	23	44.2%
<10 crore	8	15.4%
<100 crore	4	7.7%
>100 crore	2	3.8%

➢ **Interpretation:** According to survey from the above graph and data we can note that highest respondent's yearly turnover is <5 crore. Only 3.8% respondent are having their yearly turnover >100crore.

4. Do you know about credit Assurance?

52 responses

Fig.5.4

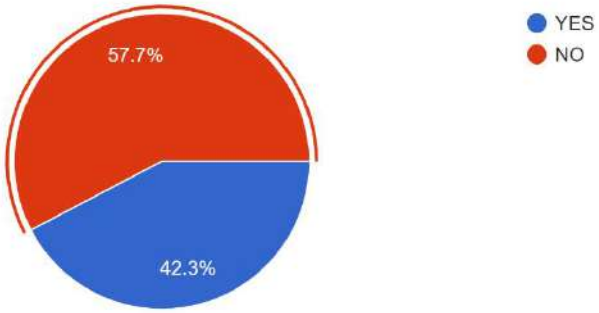


Table.3

Particulars	No of respondent	% Of respondent
Yes	22	42.3%
No	30	57.7%

- **Interpretation:** According to the survey majority of respondents don't know about credit assurance. But some of the respondents are aware of credit assurance i.e., 22 which is 42.3%

5. Are you already using the credit assurance service?

52 responses

Fig.5.5

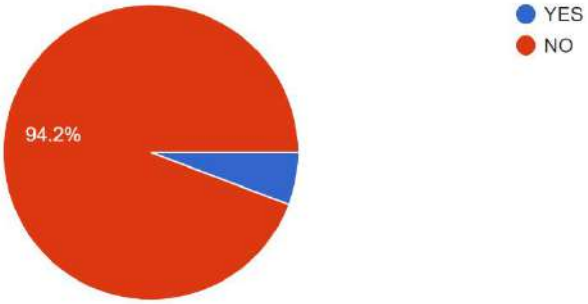


Table.4

Particulars	No of respondent	% of respondent
Yes	3	5.8%
No	49	94.2%

- **Interpretation:** According to survey many of the respondent are aware of credit assurance but out of them only 3 respondents i.e., 5.8% uses this service.

6. what is the name of your current service provider?3 responses

Table.5

Company name	City	Service Provider
C.P. Marbles	Bhilad	SBI (govt. service)
Fabric Zone	Surat	Swarnim
Essen Steel	Abu Dhabi	Not Sure

Interpretation: According to the survey only these 3 companies C.P. marbles, fabric zone, essen steel respondents uses credit assurance service from services provider i.e., SBI, Swarnim, and by seeing above table we can also note that one of the essen steel company doesn't want to reveal its service provider's name.

7. How much do they charge ?3 responses

Table.6

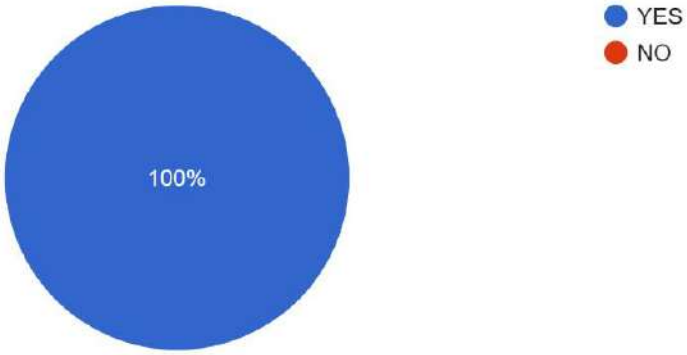
Company name	city	Service provider
C.P. Marbles	Bhilad	9%
Fabric Zone	Surat	Depends
Essen steel	Abu Dhabi	Not sure

- **Interpretation:** According to survey all the service provider charges different. C.P. marbles give their service provider 9% of their recovery amount. According to the saying Fabric zone the charges depend upon the amount of recovery. Essen steel doesn't want to reveal the charges.

8. Are you satisfied with your current service provider?

3 responses

Fig.5.6



- **Interpretation:** According to the survey all the respondents using the service of credit assurance are satisfied with the services provided by service provider.

9. How satisfied you are from your current service provider?

3 responses

Fig.5.7

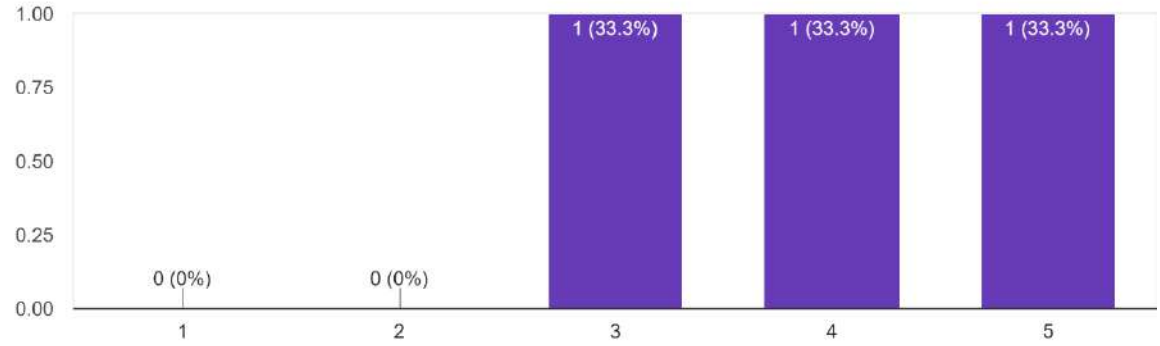


Table.7

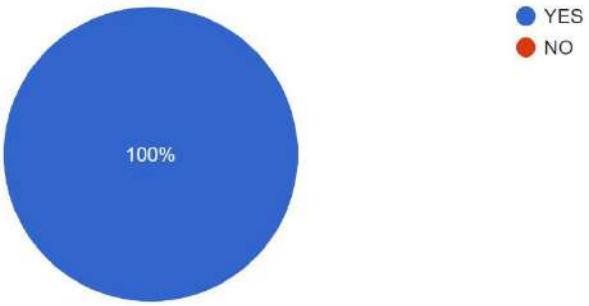
Company name	City	Service Provider
C.P. Marbles	Bhilad	3
Fabric Zone	Surat	5
Essen steel	Abu Dhadi	4

- **Interpretation:** According to survey we can say that all of them have given different rating to their services providers c.p. marbles is neutral and fabric zone is very happy with the service as they have given very good rating to the service provider and essen steel is also seen too be satisfied as they have also given good rating to the services provider.

10. Did credit assurance minimize your risk?

3 responses

Fig.5.8



- **Interpretation:** According to the survey after using the credit Assurance risk are minimizing.

11. Which other option are you considering should be involved in this service? 3 responses

Table.8

Company name	City	Additional requirement
C.P. marbles	Bhilad	Time duration
Fabric zone	Surat	None
Essen Steel	Abu dhabi	Inspite of all the clauses some miscellaneous things are left unattended in the insurance so I suggest there should be a clause which is flexible and helps the insured add some clauses by himself so that all is covered

Interpretation: According to the survey 2 of the respondence have given additional requirement which should be involved in the service of credit assurance which is stated in the above table.

12. Do you deal in credit?

49 responses

Fig.5.9

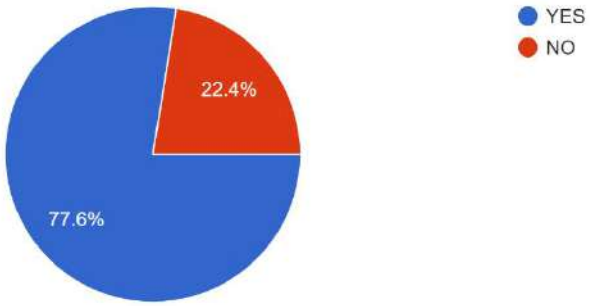


Table.9

Particulars	No of respondent	% Of respondent
Yes	38	77.6%
No	11	22.4%

- **Interpretation:** According to the survey most of the businessman deal in credit. i.e., 38 respondent which is 77.6%. But at the same time 11 respondents doesn't deal in credit which is equal to 22.4%

13. Do you face money recovery problems from client?

49 responses

Fig.5.10

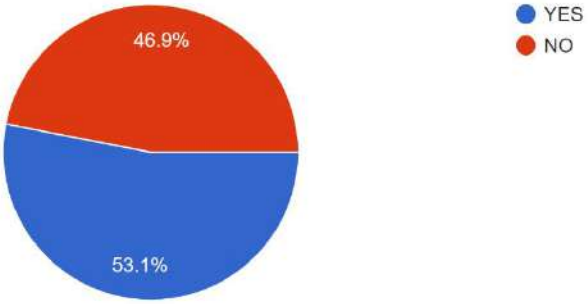


Table.10

Particulars	No of respondent	% Of respondent
Yes	26	53.1%
No	23	46.9%

- **Interpretation:** According to survey 38 respondents were dealing in credit out of them 26 respondents are facing money recovery problem from client. And 23 respondents are able to manage their credits which is equal to 46.9%.

14. Does your business face bed debts issues?

49 responses

Fig.5.11

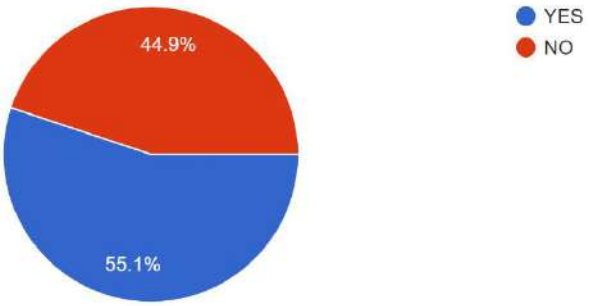


Table.11

Particulars	No of respondent	% Of respondent
Yes	27	55.1%
No	22	44.9%

➢ **Interpretation:** According to the survey 27 respondent faces bed debts issues which is equal to 55.1% and at that same time 22 respondents doesn't face bed debts issues which is equal to 44.9%.

15. Do you want to minimize your risk in bed debt?

49 responses

Fig.5.12

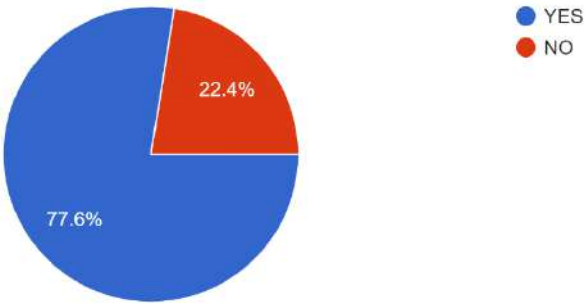


Table.12

Particulars	No of respondent	% Of respondent
Yes	38	77.6%
No	11	22.4%

- **Interpretation:** according to survey and on the bases of above graph and table we can note that 38 respondents which is equal to 77.6% wants to minimize their risk in bed debts.

16. How much credit sale you do in a year?

49 responses

Fig.5.13

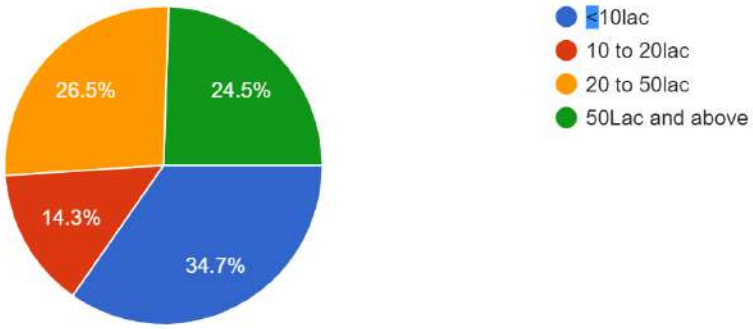


Table.13

Particulars	No of respondent	% Of respondent
<10 lac	17	34.7%
10 to 20lac	7	14.3%
20 to 50lac	13	26.5%
50 lac and above	12	24.5%

- **Interpretation:** According to survey most of the credit sale is done is less than 10 lac which is equal to 34.7% and the least credit sale is done between 10 to 20 lac it can be determined by above graph and table.

17. Upto how much amount you provide credit sale?

49 responses

Fig.5.14



Table.14

Particulars	No of respondent	% Of respondent
< 5lac	49%	24
< 10lac	10.2%	5
10lac and above	40.8%	20

- **Interpretation:** According to the survey most of the respondence provide credit sale less than 5lac which is equal to 49%. And the least respondent gives less than 10lac which is 10.2%.

18. What average time you allow your debtors?

49 responses

Fig.5.15

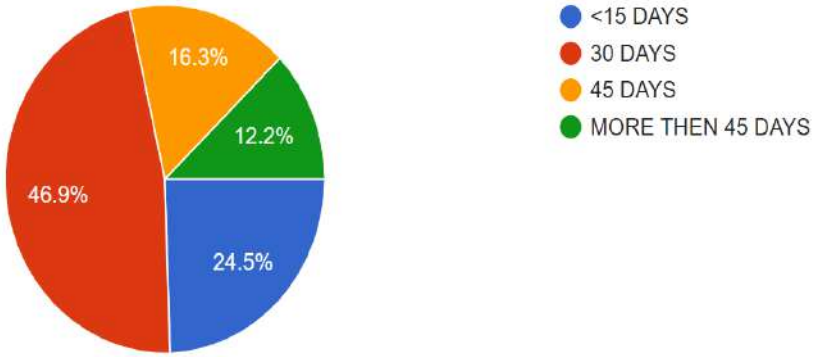


Table.15

Particulars	No of respondent	% Of respondent
<15 days	12	24.5%
30 days	23	46.9%
45days	8	16.3%
>45days	6	12.2%

- **Interpretation:** According to the survey most of the respondent give credit for 30 days i.e.,23 respondent which is equal to 46.9%. and least respondent gives credit for 45 days and more i.e., equal to 12.2%.

19. Do you charge any Interest? if debtors exceed its time limit?

49 responses

Fig.5.16

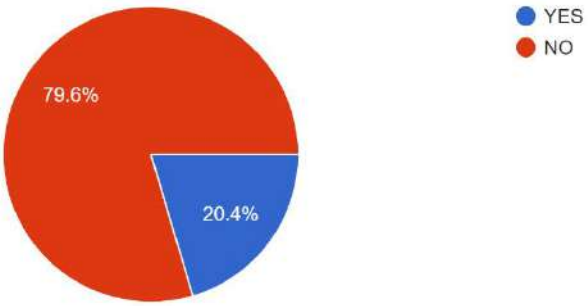


Table.16

Particulars	No of respondent	% of respondent
Yes	10	20.4%
No	39	79.6%

- **Interpretation:** According to the survey 39 respondence which is equal to 79.6% they don't charge interest if the customer exceeds the time limit and some respondence do charge interest to client if they don't give money on time i.e., 10 respondence which is equal to 20.4%.

20. Would you like to shift your burden of money recovery from clients?

49 responses

Fig.5.17

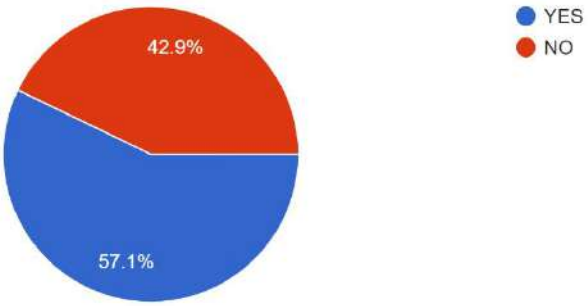


Table.17

Particulars	No of respondent	% Of respondent
Yes	28	57.1%
No	21	42.9%

- **Interpretation:** According to the survey 28 respondence want to shift their burden of money recovery from client i.e., is 57.1%. and 21 respondence doesn't want to shift their burden of money recovery from the client i.e., 42.9%.

21. Are you afraid to do business on credit?

49 responses

Fig.5.18

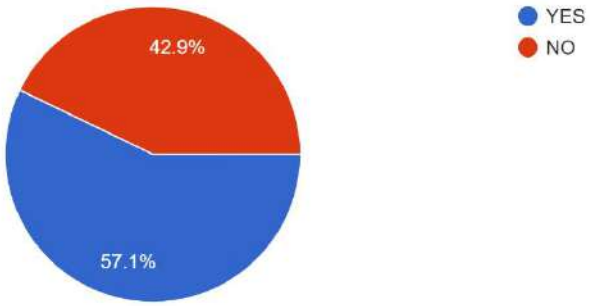


Table.18

Particulars	No of respondent	% of respondent
Yes	28	57.1%
No	21	42.9%

- **Interpretation:** According to the survey 28 respondents are afraid to do business on credit which is equal to 57.1% and 21 respondents are not afraid to do business on credit which is equal to 42.9%.

22. Do you check background of client before giving the credit?

49 responses

Fig.5.19

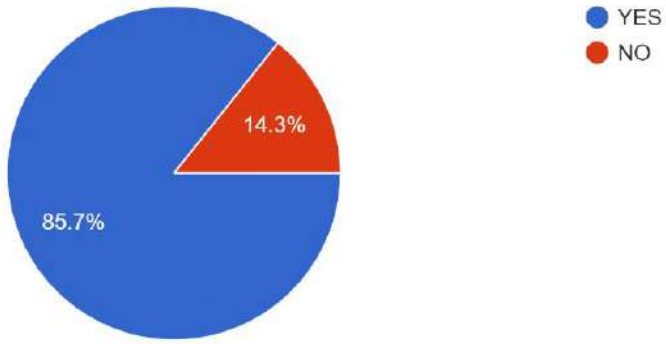


Table.19

Particulars	No of respondent	% Of respondent
Yes	42	85.7%
No	7	14.3%

- **Interpretation:** According to the survey most of the respondent check the background of client before giving the credit i.e., 42 respondent which is equal to 85.7% and only 7 respondents doesn't check the background of the client before giving the credit which is equal to 14.3%.

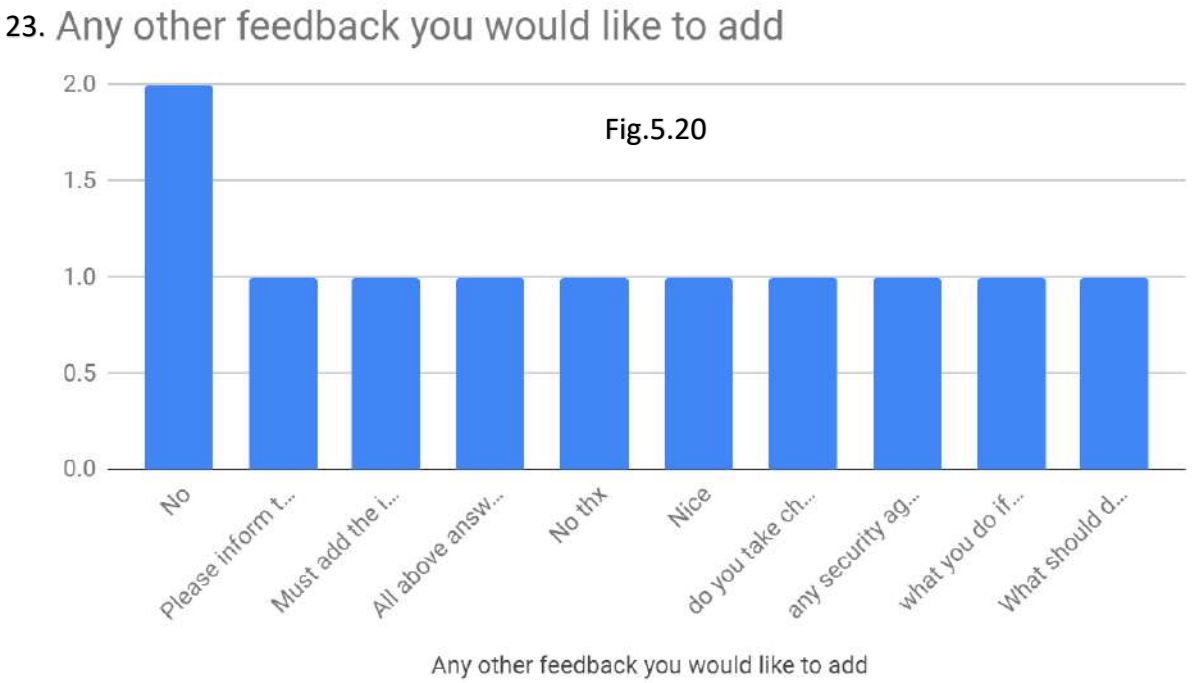


Fig.5.20

Table.20

Company name?	Any other feedback you would like to add
Heli polymer	No
ARHAM TRADING COMPANY	No
Pavan industries	Please inform the result of your survey. Beat wishes
Craftyoursoul99	Must add the introduction about the credit assurance for yge
Shiva Enterprise	All above answer are depend on Clint's relations, it may very company to company
Limpiar Facility Management	No thx
Paras enterprise	Nice
pooja infosystem	do you take cheque against credit sale
Priya Xerox service	any security against credit sale
print point	what you do if credit not recovered
M D Enterprise	What should do If we give credit nd they not clearing their Balance payment within a Time.

- According to the survey out of 52 respondents only 11 responses have been received for feedback from this we can conclude the people generally doesn't wish to answer the non-mandatory question.

Chapter 6

Finding

- The study found that majority of respondents were not aware of credit assurance.
- As per the responses majority of the respondents run their business on credit.
- Large number of respondence are facing bad debts or money recovery problem and are willing to shift their burden of their money recovery from client.
- There is a vast scope of credit assurance in B2B. So, awareness and advertisement should be encouraged.
- From this study it was found that still majority of sme and msme firms follow traditional way of business by cross verifying background of client by their own. So they won't provide credit facility to new clients.
- In this study majority of the respondent were manufacturer and having an approximately turnover of less than 5 crore.
- From the study it was observed that very few firms our currently using credit assurance services.
- From this study it was found that many of the respondence do not generally trust modern technique such as credit assurance.

Chapter 7

Suggestion

From the research survey, it can be recommended to the company that

- As credit assurance is having vast scope in long run. They should conduct guidance workshops about how they can secure their credit.
- Prospects should be given awareness about how they can have benefit of it in their business.
- Even we can publish about this in newspaper and website in prospect friendly language.
- To overcome the problem faced by B2B Industries the service of credit assurance should be made flexible so that prospect can understand it in better way.
- There is a need for spreading awareness among prospect about credit consultancy.
- It would be a challenge for business Vruddhi to create awareness of credit assurance where people think it is like credit insurance. But they should explain them how they can secure their credit in best way.
- To overcome the problem of industries this policy should be flexible to understand the problem of clients.
- The industries should know how they can transfer their risks and have a fruitful business without any burden of credits.
- Prospect are facing bed debts issues and want to shift their burden so their should be an Awareness camping to reach out to this kind of prospects and help them out.

Chapter 8

Conclusion

When an industrialist gets to know about such kind of services, they are willing to know more about it and how they can be benefited by this kind of services.

According to the survey majority of the respondence are giving credits to client and are aware about the credit assurance but don't have accurate idea how they can be benefited by such service providers.

People are facing bad debts issues and want to shift their burden but have no idea about how they can use the services to secure their bad debts as majority of respondents are aware but are not confident about using these services as they don't have proper knowledge about such services.

As credit assurance is unique service which can ease the burden of industrialist, advertisement and awareness are highly recommended to increase these services in the market.

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A project on

Understand the market and penetration of credit assurance services in Indian economy

By: - AYASHA P. GULGULIA

(MB022)

Internship from: - Business Vruddhi

8june to 31 July

Submitted to:

Centre for management studies

Dharmsinh Desai university

NADIAD

DHARMSINH DESAI UNIVERSITY

STUDENTS' DECLARATION

I, Ayasha P. Gulgulia hereby declare that the report for summer internship report titled "Understand the market and penetration of credit assurance services in Indian Economy" is prepared by me after the completion of two months internship in Business Vruddhi in Valsad. I also confirm that, the report is only prepared for my academic requirement not for any other purpose.

Place:

Date:



CERTIFICATE

This is to certify that Ms. **AYASHA P GULGULIA** Has satisfactorily completed her summer internship from **8th June** to **31st July** and prepared a project report titled on **"understand the market and penetration of Credit Assurance services in Indian Economy"**

under my supervision and guidance.

During the Internship we found him / her sincere, hardworking and result oriented.

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

Signature of

Naresh Patel

Dean-Faculty of Management &

Information Science

Signature of

Dr. Frince Thomas

Faculty Guide

Date:

Place

PREFACE

As per the requirement of Master of Business Administration (MBA), students are required to undertake industrial training.

This industrial training helps the students to understand the theoretical knowledge in better manner. This practical knowledge is the prime requirement of today's business world.

During this project work, students get an opportunity to glance into the real business world. Here the student get chance to observe the day to day working of the business.

During the academic year 2020 - 2021, I have undergone for the training at "BUSINESS VRUDDHI'' I have sincerely tried my best for precise and meaning full report construction.

Acknowledgements

I express my deep sense of gratitude and obligation to all those who helped me in the completion of this project report. The completion of this undertaking could not have been possible without the participation and assistance of so many people whose names may not all be enumerated. Their contributions are sincerely appreciated and gratefully acknowledged.

I Ayasha p Gulgulia, the student of Centre for Management Studies. Dharmsinh Desai University is extremely thankful to-business Vruddhi. for the confidence bestowed in me and entrusting my project entitled "**Understand the market and penetration of credit assurance services in Indian economy''**

I feel deeply honored in expressing my sincere thanks to the internal guide Dr. Frince Thomas special thanks to my External Guide Mr. viral Patel for his guidance and encouragement.

I express my gratitude to my college for arranging the summer training in good schedule. I am very thankful to "Dr. Hardik Shah" (Internship Placement Coordinator) for assisting me during the SIP. Last but not the least I place a deep sense of gratitude to my family members and my friends who have been constant source of inspiration during this internship period.

Executive summary

The main objective of my research is to understand the current market of credit assurance in the B2B businesses. My next objective was to Identifying scope and awareness of credit assurance among the businesses throw survey I also analyzed the potentials customers and their needs through SIP.

This project starts with the objective of study and methodology. The project paper contains research on 52 responses. In order to better guide my study, I laid down the objectives of the research by keeping in mind the things that I wanted to learn and explore and then I prepared Questionnaire accordingly.

The questionnaire was filled and finally I got the answers to the questions which were designed keeping in mind the objectives, And there responses concluded that majority of respondents are not aware of credit assurance services .So firstly, a mass advertisement or other advertisement alternatives should be used to create an awareness as there is a vast scope of credit assurance in current market scenario, and also it is necessary as it was found from the survey that majority of respondent were afraid of running business on credit. And also got to know a good thing that the one who are aware of such services are ready to shift their burden of credit on service providers.

Table of Contents

Chapter no.	Title	Page no.
1	Introduction	12
1.1	About the company	13
1.2	About the founder	14
1.3	Services of the company	16
2	Introduction about the topic	21
2.1	Credit	21
2.2	Assurance	21
2.3	Type of assurance	21
2.4	Credit assurance	22
2.5	Scope of credit assurance	22
2.6	Challenges faced by business	22
2.7	Benefits of credit assurance	24
2.8	Company USP	24
2.9	Competitor	25
2.10	Kind of dues	25
3	Research methodology	26
3.1	Objectives	26
3.2	Design	26
3.3	Instruments	26
3.4	Data collection	27
3.5	Sampling method	27
3.6	Limitations	28
3.7	Future scope of study	29

4	Questionnaire	30
5	Data analysis and interpretation	37
5.1	Data analysis and interpretation	37
5.2	Response and its interpretation	37
6	Findings	59
7	suggestions	60
8	Conclusion	61
9	Reference	62

List of Table

Table no.	Particular	Pgno.
1.	Nature of business	39
2.	Company yearly turnover	40
3.	Credit assurance	41
4.	Already using credit assurance service	42
5.	Name of your current service provider	43
6.	How much do they charge	43
7.	How much satisfied you are from your current service provider	45
8.	Other option should be involved in this service	46
9.	Do you deal in credit	47
10.	Do you face money recovery problem from client	48
11.	Does your business face bed debt issues	49
12.	Do you want to minimize your risk in bed debts	50
13.	Credit sale done in a year approx.	51
14.	Up to how much amount you provide credit sale	52
15.	Average time allowed to debtors	53
16.	If debtors exceed its time limit than do you charge interest	54
17.	Shift money recovery burden	55
18.	Are you afraid to do business on credit	56
19.	Do you check background of client before giving credit	57
20.	Feedback of client	58

List of figure

Table no.	Particular	Pgno.
1.1	Our achievement	13
1.2	Quotes	15
1.3	Our mantra	15
1.4	Service of company	16
1.5	Money recovery	16
1.6	Credit assurance	16
1.7	Legal consultant	17
1.8	Credit score	18
1.9	Virtual CFO	18
1.10	Core value	19
1.11	Vision	20
1.12	Mission	20
2.1	IBC	22
2.2	Challenges	22
2.3	Competitor	25
2.4	Due receivable	25
5.1	Location of the company	38
5.2	Type of business	39
5.3	Company yearly turnover	40
5.4	Do you Credit assurance	41
5.5	Already using credit assurance service	42
5.6	Are you satisfied with your current service provider	44
5.7	How much satisfied you are from your current service provider	45
5.8	Credit assurance minimize your risk	46
5.9	Do you deal in credit	47
5.10	Do you face money recovery problem from client	48

5.11	Does your business face bed debt issues	49
5.12	Do you want to minimize your risk in bed debts	50
5.13	Credit sale done in a year approx.	51
5.14	Up to how much amount you provide credit sale	52
5.15	Average time allowed to debtors	53
5.16	If debtors exceed its time limit than do you charge interest	54
5.17	Shift money recovery burden	55
5.18	Are you afraid to do business on credit	56
5.19	Do you check background of client before giving credit	57
5.20	Feedback of client	58

CHAPTER 1

ABOUT THE COMPANY

Business Vrddhi has started journey from 30.09.2020 to carve new path in industry. We believe in delivering quality service and value addition to our clients. We work on identical financial services across India. We are committed to enrich our clients and stockholders by adding values and fulfilling their needs.

We are an Ahmedabad based business support company dedicated to helping small and medium companies in their vision, by supporting them getting their stuck money back and ensuring their credit. We have catered our clients pan India in the past 4 years. We have helped 750+ clients to recover their 350+ Crores of stucked amount from their debtors. Till date we have solved more than 1300 cases across India.

Our USP is "NO RECOVERY NO CHARGE ". We can help you recover your stuck money in 90 to 360 days with 100% Legal process only. We have success ratio of more than 96%.



Fig.1

1.1 ABOUT THE FOUNDER



Viral Patel is Passionate and dynamic leader with great vision. He has more than 3.5 years of corporate experience with world's leading organisation. He has done MBA in Marketing and have Experience in market research

Viral Patel have done his graduation in Bachelor of engineering in mechanical engineering in 2015. During his engineering he have done many extracurricular activities like taking part in dramas, hosting the annual events, organizing technical events in collage and many such more activities. During the same period, he took extra technical knowledge from automobile garage and workshops that has enriched him with knowledge. he realized that he is more passionate about managing things and executing it. Then he started preparing for his MBA.

In 2015, he took admission in MBA at Pune. There also he planned to launch his own business and he started working on it. Initially he found gap in demand supply of cosmetic items among our collage girls. They are facing huge challenges to procure all these items as our college was bit away from market and time was also stick constrain for us. he realized this gap and tried to fulfill it. Initially he delivers first order very effectively for few of girls. But then he came to know that 1 item was duplicate. he stopped that concept and started hunting new one. He did research for import -Export market of capsicum mirch. Then Same he did for Essential oil and perfume market.

He started trading in perfumes in 2016 and also started expanding his father's business in Pune city. he created new market and closed many deals with aggravate wholesalers.

In 2016 he got placed in one of the pioneer organization in market research industry that is IMRB, now it's knows as Kantar Operations. He worked there for almost 3.5 years. Where he managed and executed many projects and learn many things about product placing, product pricing, marketing and promotion campaigns, market share, competitive analysis and many more such things. After 3.5 years he realized huge market gap in terms and knowledge and experience of financial and legal services in sme and msems.

He further launched his own venture in 2020 Business Vruddhi, now He is creating one eco system where clients get all financial and legal services from single platform.

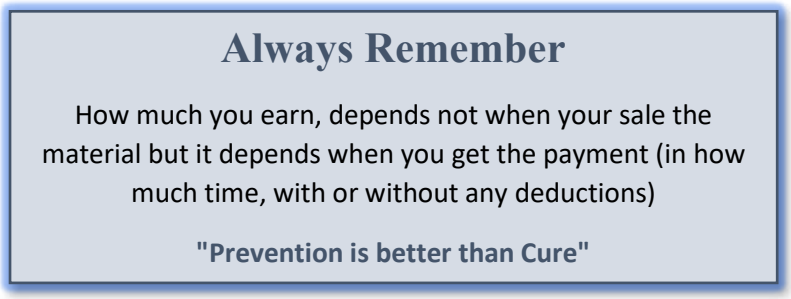


Fig.1.2



Fig.1.3

1.3 Services of company



Fig.1.4

MONEY RECOVERY

Money recovery service mainly focused on the stuck money in the market. In which the debtor doesn't pay the amount so by this service we get back our stuck money from the market and get the financial help. Its problem statement is credit business, sometimes its head ache to the firm. It is a cumulative concept for the fair and ethical recovery of delinquent amount and past-due payments from an indebted subject on behalf of the creditor.



Fig.1.5

Main Problem face by the firm is:

- Party doesn't pick up the phone?
- Party promises but doesn't pay?
- Party is buying from others, holding your money?

In this type of case money recovery helps the firm. And it is provided to only the B2B market.

CREDIT ASSURANCE

Credit Assurance is a preventive tool which widely used by creditors to avoid and minimize the risk of their payments and make higher possibilities of recovery of their money if any causality occurs while giving credit to their client.

In This service company provide, when outstanding increases, Parties often stops responding you and starts buying from other party at the time of payment, raising imaginary disputes to deduct the payments. Trouble of parties holding your money, paying only when you supply

new material. DeLay in Collection from debtors causing stress on Working Capital. Deprivation of opportunity, profit or interest because delay in payment. Frustration of false commitments by parties Shutting down of Business and parties running away Wasting valuable time on follow up for stuck money Paying Interest to Banks but not receiving it in return from your creditors Creating small issues into bigger ones & using it as an alibi to hold your payment.



Fig.1.6

Main Problem face by the firm is: -

- Are you doing business on Credit?
- Does the party pay you on time?
- Do you want to assure your given credit?

Legal Consultant

A service agreement is an agreement between two persons or businesses where one agrees to provide a specified service to the other. It defines the relationship, the responsibilities of each party, the compensation or payment and the services that will be provided, among other things. In the market it is required to have a legal agreement for the business. If it is not done then it creates a huge problem in the market to get back our money or any credit business. So it is required to get the legal agreement in the business. It is considered in all the market types ex B2B, B2C etc. So it is required to get a legal agreement in the firm to do the work in flow.



Fig.1.7

6 key terms in a service agreement:

- Fees and expenses
- Nature of the services
- Term of Service Agreement
- Rights, Responsibilities and Obligations of the Parties
- Confidentiality and Privacy.

CREDIT SCORE

CIBIL Score is a three-digit numeric summary of your credit history. The score is derived using the credit history found in the CIBIL Report (also known as CIR i.e., Credit Information Report). A CIR is an individual's credit payment history across loan types and credit institutions over a period of time. A CIR does not contain details of your savings, investments or fixed deposits. A Credit Score defines the Credit Worthiness of a person. A Credit Score is an individual's credit payment history across loan types and credit institutions like Banks over a period of time. These scores vary from 300-900 depending on the scale and the bureau. Our experts believe a good score is somewhere between 720-900, which might never create any hassle in getting your loans. It helps you to improve your Credit Scores and also helps you to clear your disputes in your credit report. We help consumers to maintain a healthy credit score.



Fig. 1.8

4 major factors that affect your credit score

- Payment history
- Credit mix
- High credit utilization
- Multiple enquiries

Vertual CFO

In the market for the financial service the CFO work is very wide apart. It has to work and describe several factors like setting up an accounting system, cash flow, financial projection, debt. & Creditors management, budgeting etc. For start-ups, small and medium enterprises, keeping fixed costs at a low level is a primary requirement and outsourcing services provide them with the flexibility of choosing services as and when required and keep a tap on fixed costs.



Fig1.9

Benefits of Virtual CFO?

- More Independence
- All Skills and Experience is Covered
- Continuity & Stability
- No Geographic Limitations
- Superior Resource at Reasonable Cost
- Flexible and Ease from Headache as Employer

So by providing Virtual CFO service the company will provide all the necessary service with a good budget amount.

It can be used for any kind of nature business and get the best outcome of the business

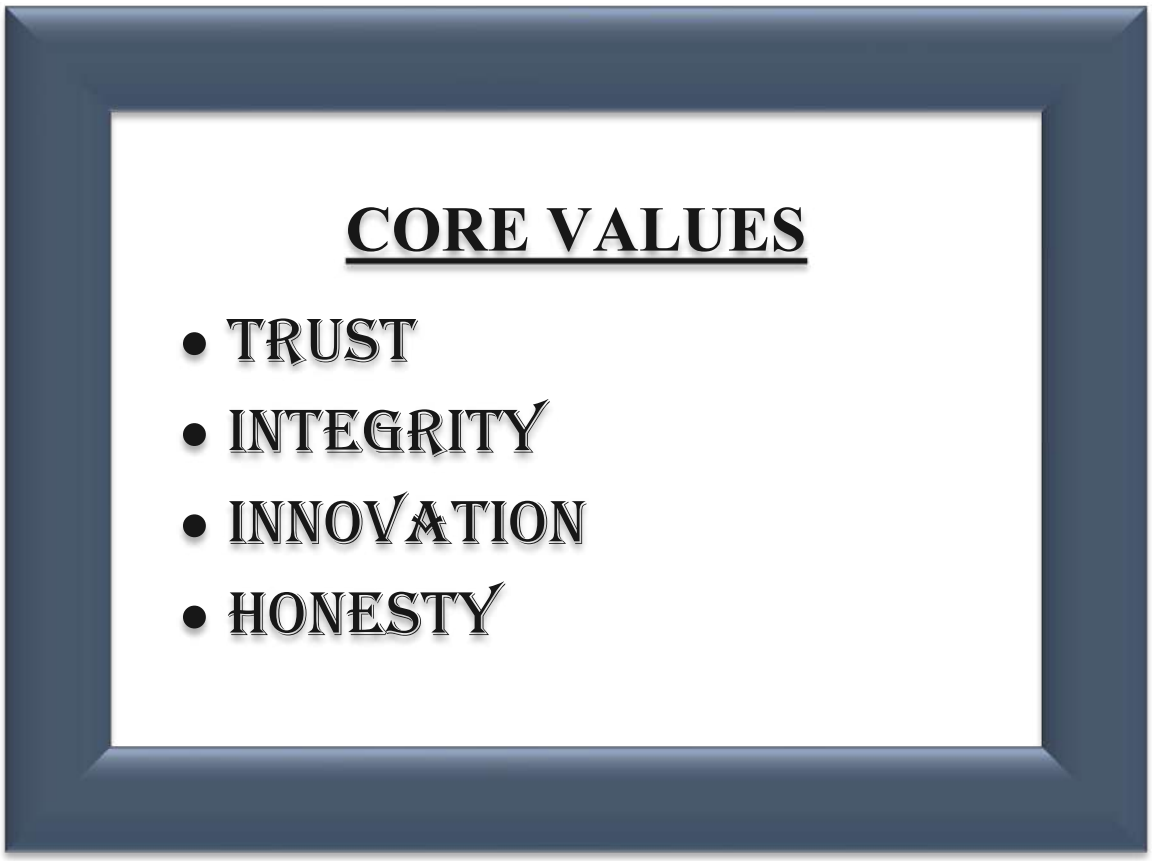


Fig.1.10

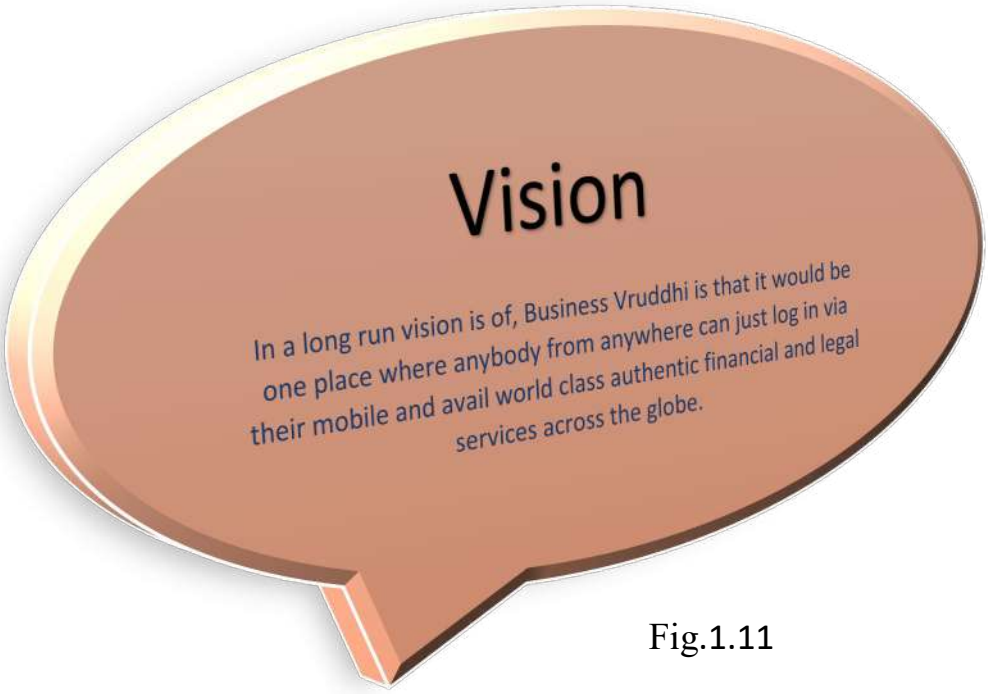


Fig.1.11



Fig.1.12

CHAPTER 2

INTRODUCTION ABOUT THE TOPIC

2.1 Credit

the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future.

2.2 Assurance

Assurance refers to financial coverage that provides remuneration for an event that is certain to happen. Assurance is similar to insurance, with the terms often used interchangeably. However, insurance refers to coverage over a limited time, whereas assurance applies to persistent coverage for extended periods. Assurance may also apply to validation services provided by accountants and other professionals.

2.3 Types of Assurance

Assurance can also refer to professional services provided by accountants, lawyers, and other professionals. These professionals assure the integrity and usability of documents and information produced by businesses and other organizations. Assurance in this context helps companies and other institutions manage risk and evaluate potential pitfalls. Audits are credit assurance is example of assurance provided by such firms for businesses to assure that information provided to shareholders is accurate and impartial.

2.4 Credit assurance

Credit Assurance is a preventive tool which widely used by creditors to avoid and minimize the risk of their payments and make higher possibilities of recovery of their money if any causality occurs while giving credit to their client.



Fig.2.1

2.5 Scope of Credit assurance

- Previously there was a very strong article of IBC which were highly used to recover our pending payments from clients
- But from 24.03.2020 govt. Has raised a limit for IBC from 1L to 1 Crore. Which mean majority of SME and MSME will not be able to use this code for below 1 crores of matters.
- But with the help of our Credit Assurance service, they can use this code for amount even if it's below 1 Crore.

2.6 CHALLENGES FACED BY BUSINESS WHILE GIVING CREDITS

When outstanding increases, Parties often stops responding you and starts buying from other party







4. Deprivation of opportunity, profit or interest because of delay in payment



5. Paying Interest to Banks but not receiving it in return from your creditors



6. Delay in Collection from debtors causing stress on Working Capital.





7.Trouble of parties holding your money,



paying only when you supply new material.



8. At the time of payment, raising imaginary disputes to deduct the payments.

9. When outstanding increases, Parties often stops responding you and starts buying from other party







Fig.2.2

2.7 BENIFITS OF CREDIT ASSURANCE

- Boost up your Cash Flows
- Faster Rotation of money
- Empowers you to have credit appraisal of the parties
- Reduces your headache of collection as it'll be managed by us
- Scope & Coverage of Business will increase, calculated risk
- Improved profits as Minimal Bad Debts & lower cost of WC
- Party would not be able to use rejection/dispute to delay payment or cut money
- In case of insolvency of the party, your claim shall preference above others
- You don't have to personally go to court or waste time in legal proceeding

2.8 Company USP

- We provide unique services to our clients across India.
- Client get financial and legal services at a single platform.
- We provide our services pan India

2.9 Competitor

Major competitor of business Vruddhi

- Kenstone capital debt consulting Pvt. ltd
- Millennium credit consultants
- Recreate credit & collections LLP
- Credit 4 loan
- Recreate credit & collections LLP



Fig.2.3



Fig.2.4

2.10Kind of Dues receivable: IBC

- Goods supplied
- Services rendered
- Contractual payments Home buyers
- Loan amount
- Interest on loan amount
- Rent
- Advance
- Salary

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH OBJECTIVES

- Understanding the current market of credit assurance
- Identifying scope and awareness of credit assurance throw survey
- Identify the potentials customers and their needs.

3.2 RESEARCH DESIGN

Here descriptive research method is used to explore the subject. I am following Quantitative method and specifically Industrial and Corporate research.

3.3 RESEARCH INSTRUMENTS

▶ Primary data

- personal contact
- telephonic contact with the prospects
- questionnaire
- mail

- social media

▶ Secondary data

- website
- Historical Data

Here the data was collected with the combination of both the primary and secondary data.

3.4 Data collection

- A structured questionnaire was used for the purpose of survey.
- Tool of data collection: - CATI and software google form.

3.5 Sampling method

- The sampling technique that was used for the project is the "random sampling'' and "convenience sampling method'' which comes under the non- probability sampling method. A convenience sampling method is a kind of non- probability inspecting technique where the example is taken from a gathering of individuals simple to contact or to reach.
- Here I have taken a sample size of 50 Samples.
- And I have considered b2b businesses.

3.5 Research Limitations

- Originally this survey had a varied number of respondents spread across the country so, it cannot be generalized to the entire district, or implied state or to the whole country. The view of 52 respondents cannot replicate the response of the entire district or the state or the country.

- Responses are taken from individuals living in various parts of India mainly from the state Gujarat, Rajasthan, Delhi, Bengaluru.

- Incomplete response from many respondents as many of them are not the proper. person to give the appropriate answers.
- The sample size of this study is 52, which is comparatively small for gaining accurate results.

- Sample size may not be representing the entire population.

- As I have used here Random sampling and convenience sampling so the results would be biased as it does not represent the entire population.

- Some of the responses could be casual in nature or not properly disclosed.

- The opinions / preferences expressed by the respondent are purely personal and they are subjected to individual bias in their nature.

3.6 Future Scope of the Study

To gain more productive outcomes of the study:

- The study could be further carried out with an increase in its sample size.
- The study could also include respondents from the various other regions of India.
- The study could also be extended with the addition of time duration.
- As the contribution of financial services is more important in forthcoming years and therefore there will be a need for more researches to take an appropriate policy in this regard, so there is a greater scope for future researches in this area.

Chapter:4

Questionnaire

Credit Assurance

Greetings to everyone...

My name is Ayasha gulgulia, I am currently pursuing MBA from Dharmsinh Desai University, Nadiad. As a part of my summer internship project, I am doing a research project on "Understand the market and penetration of Credit Assurance services in Indian Economy ".

I am requesting you to please fill this form, it is going to be used in my project. Your response will be very useful for me and my research.

Thanks for your cooperation and valuable Feedback.

* Required

1. Company name? *

_____

2. Location of the company? *

_____

3. Mail i'd? *

_____

4. Type of business? *

Mark only one oval.

- ◯ Manufacturer
- ◯ Wholesaler
- ◯ Retailer
- ◯ Services provider
- ◯ Other: _____

5. Company yearly turnover? *

Mark only one oval.

- ◯ <50lac
- ◯ <5crore
- ◯ <10 crore
- ◯ <100 crore
- ◯ >100 crore

6. Do you know about credit Assurance? *

Mark only one oval.

- ◯ YES
- ◯ NO

7. Are you already using the credit assurance service? *

Mark only one oval.

- ◯ YES *Skip to question 8*
- ◯ NO *Skip to question 14*

8. what is the name of your current service provider? *

_____

9. How much do they charge ? *

10. Are you satisfied with your current service provider? *

Mark only one oval.

- YES
- NO

11. How satisfied you are from your current service provider? *

Mark only one oval.

	1	2	3	4	5	
VERY BAD						VERY GOOD

12. Did credit assurance minimize your risk? *

Mark only one oval.

- YES
- NO

13. Which other option are you considering should be involved in this service? *

14. Do you deal in credit? *

Mark only one oval.

- YES
- NO

15. Do you face money recovery problems from client? *

Mark only one oval.

- YES
- NO

16. Does your business face bed debts issues? *

Mark only one oval.

- YES
- NO

17. Do you want to minimize your risk in bed debt? *

Mark only one oval.

- YES
- NO

18. How much credit sale you do in a year? *

Mark only one oval.

- <10lac
- 10 to 20lac
- 20 to 50lac
- 50Lac and above

19. Upto how much amount you provide credit sale? *

Mark only one oval.

- <5Lac
- <10Lac
- 10Lac and above

20. What average time you allow your debtors? *

Mark only one oval.

- <15 DAYS
- 30 DAYS
- 45 DAYS
- MORE THEN 45 DAYS

21. Do you charge any Interest? if debtors exceed its time limit? *

Mark only one oval.

- YES
- NO

22. Would you like to shift your burden of money recovery from clients? *

Mark only one oval.

- YES
- NO

23. Are you afraid to do business on credit? *

Mark only one oval.

- YES
- NO

24. Do you check background of client before giving the credit? *

Mark only one oval.

- YES
- NO

25. Any other feedback you would like to add

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION

5.1 DATA ANALYSIS AND INTERPRETATION

The questionnaire being the part of the research, the responses are obtained from it and based on which the interpretation is done.

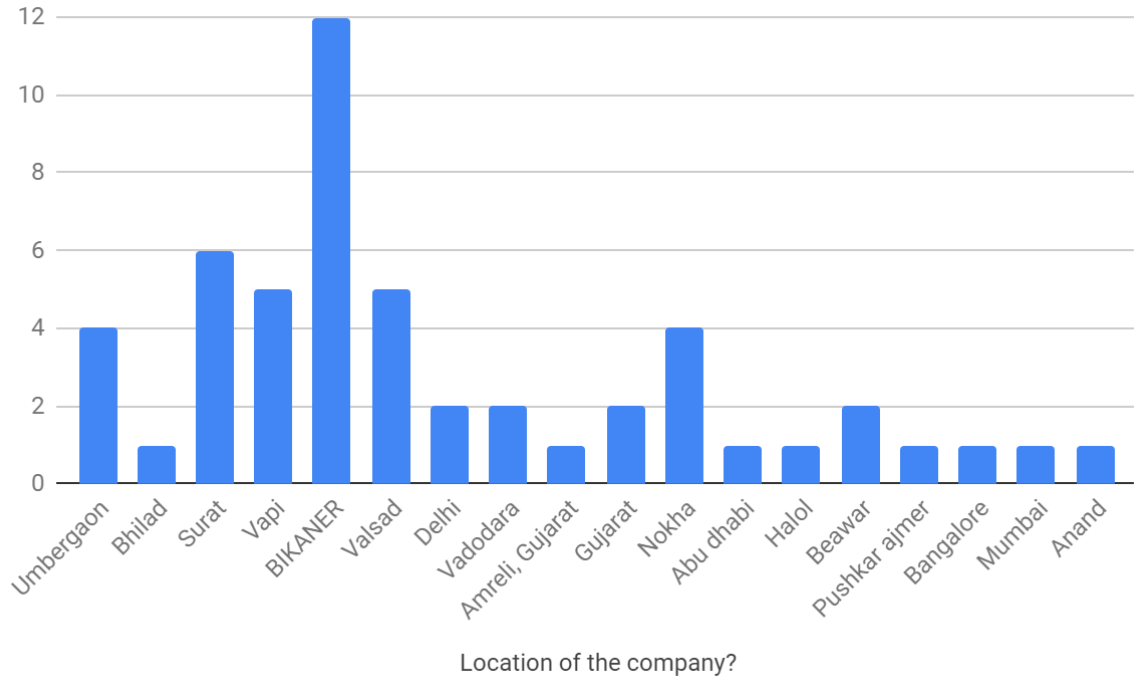
5.2 RESPONSES AND ITS INTERPRETATION

Responses and their interpretation a are as under: -

1. Location of the company?

52 responses

Fig.5.1



- **Interpretation:** According to the survey we can note that most of the questionnaire are fill from Bikaner city i.e., 12 respondence which is 23.07%. and 2nd highest is Surat city i.e., 6 respondence which is 11.53%.

2. Type of business?

52 responses

Fig.5.2

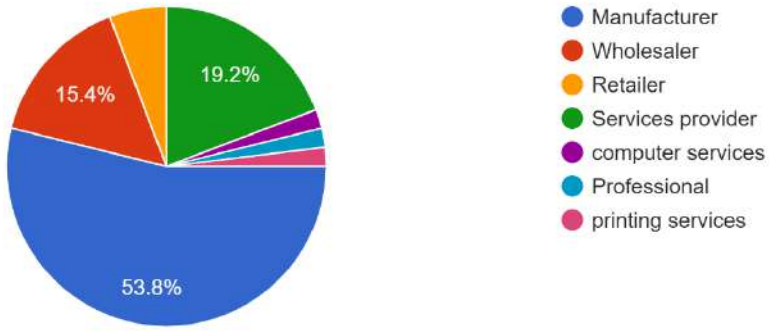


Table.1

Particulars	No of respondent	% of respondent
Manufacturer	28	53.8
Wholesaler	8	15.4
Retailer	3	5.8
Services provider	10	19.2
Other	3	5.8

- **Interpretation:** From the above data and graph we can note that majority of the responses where from manufacturer i.e., 28 which is 53.8%. the least responses where from retailers and other i.e., 6 which is 11.6%
  together.

3. Company yearly turnover?

52 responses

Fig.5.3

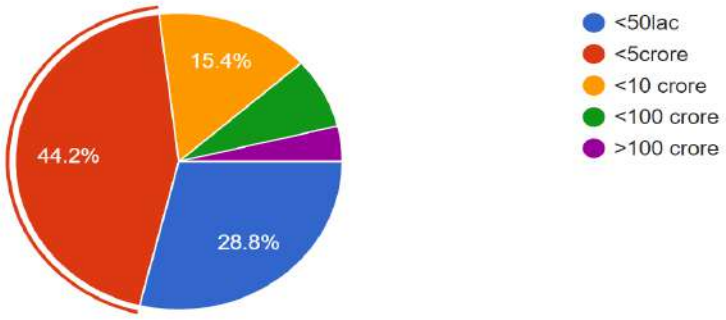


Table.2

Particulars	No of respondent	% Of respondent
<50lac	15	28.8%
<5crore	23	44.2%
<10 crore	8	15.4%
<100 crore	4	7.7%
>100 crore	2	3.8%

➢ **Interpretation:** According to survey from the above graph and data we can note that highest respondent's yearly turnover is <5 crore. Only 3.8% respondent are having their yearly turnover >100crore.

4. Do you know about credit Assurance?

52 responses

Fig.5.4

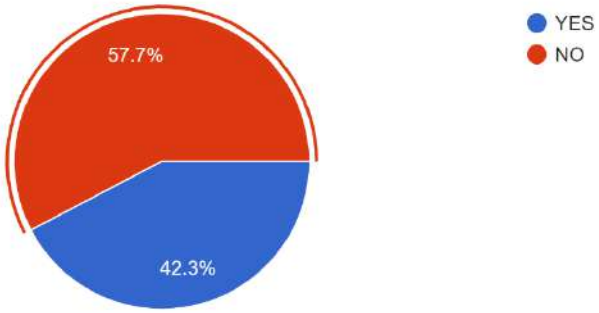


Table.3

Particulars	No of respondent	% Of respondent
Yes	22	42.3%
No	30	57.7%

- **Interpretation:** According to the survey majority of respondents don't know about credit assurance. But some of the respondents are aware of credit assurance i.e., 22 which is 42.3%

5. Are you already using the credit assurance service?

52 responses

Fig.5.5

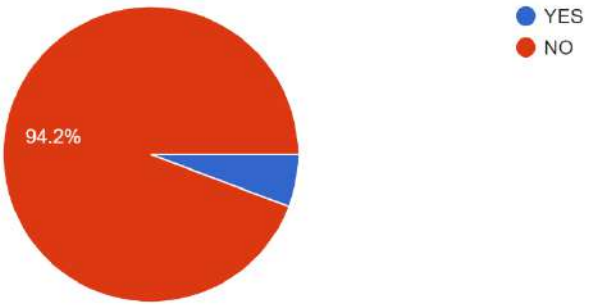


Table.4

Particulars	No of respondent	% of respondent
Yes	3	5.8%
No	49	94.2%

- **Interpretation:** According to survey many of the respondent are aware of credit assurance but out of them only 3 respondents i.e., 5.8% uses this service.

6. what is the name of your current service provider?3 responses

Table.5

Company name	City	Service Provider
C.P. Marbles	Bhilad	SBI (govt. service)
Fabric Zone	Surat	Swarnim
Essen Steel	Abu Dhabi	Not Sure

Interpretation: According to the survey only these 3 companies C.P. marbles, fabric zone, essen steel respondents uses credit assurance service from services provider i.e., SBI, Swarnim, and by seeing above table we can also note that one of the essen steel company doesn't want to reveal its service provider's name.

7. How much do they charge ?3 responses

Table.6

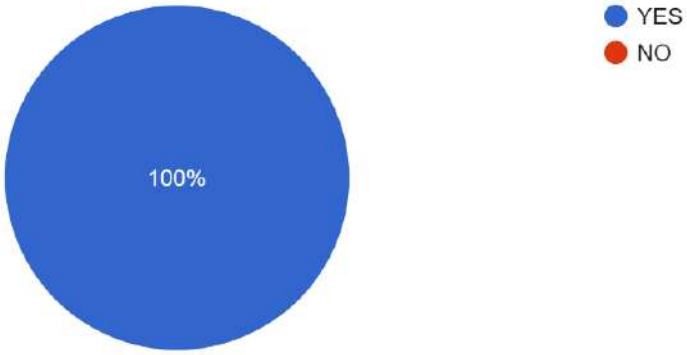
Company name	city	Service provider
C.P. Marbles	Bhilad	9%
Fabric Zone	Surat	Depends
Essen steel	Abu Dhabi	Not sure

- **Interpretation:** According to survey all the service provider charges different. C.P. marbles give their service provider 9% of their recovery amount. According to the saying Fabric zone the charges depend upon the amount of recovery. Essen steel doesn't want to reveal the charges.

8. Are you satisfied with your current service provider?

3 responses

Fig.5.6



- **Interpretation:** According to the survey all the respondents using the service of credit assurance are satisfied with the services provided by service provider.

9. How satisfied you are from your current service provider?

3 responses

Fig.5.7

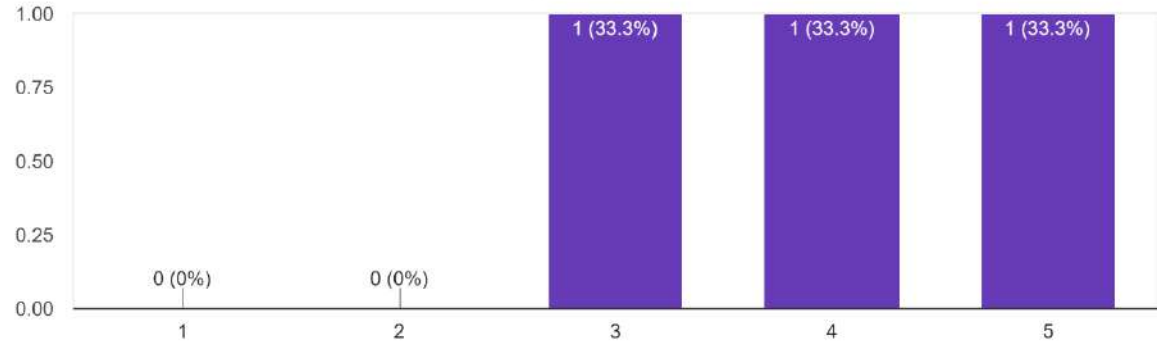


Table.7

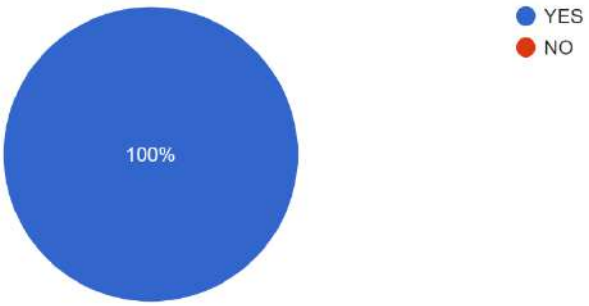
Company name	City	Service Provider
C.P. Marbles	Bhilad	3
Fabric Zone	Surat	5
Essen steel	Abu Dhadi	4

- **Interpretation:** According to survey we can say that all of them have given different rating to their services providers c.p. marbles is neutral and fabric zone is very happy with the service as they have given very good rating to the service provider and essen steel is also seen too be satisfied as they have also given good rating to the services provider.

10. Did credit assurance minimize your risk?

3 responses

Fig.5.8



- **Interpretation:** According to the survey after using the credit Assurance risk are minimizing.

11. Which other option are you considering should be involved in this service?3 responses

Table.8

Company name	City	Additional requirement
C.P. marbles	Bhilad	Time duration
Fabric zone	Surat	None
Essen Steel	Abu dhabi	Inspite of all the clauses some miscellaneous things are left unattended in the insurance so I suggest there should be a clause which is flexible and helps the insured add some clauses by himself so that all is covered

Interpretation: According to the survey 2 of the respondence have given additional requirement which should be involved in the service of credit assurance which is stated in the above table.

12. Do you deal in credit?

49 responses

Fig.5.9

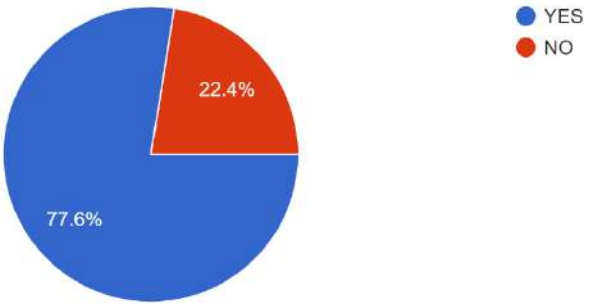


Table.9

Particulars	No of respondent	% Of respondent
Yes	38	77.6%
No	11	22.4%

- **Interpretation:** According to the survey most of the businessman deal in credit. i.e., 38 respondent which is 77.6%. But at the same time 11 respondents doesn't deal in credit which is equal to 22.4%

13. Do you face money recovery problems from client?

49 responses

Fig.5.10

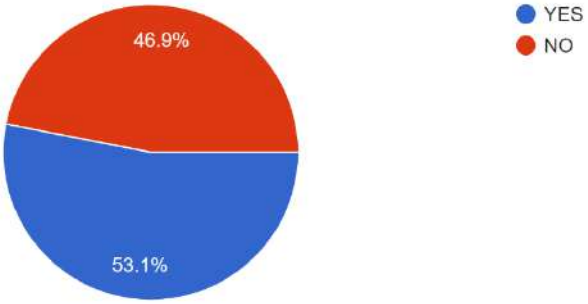


Table.10

Particulars	No of respondent	% Of respondent
Yes	26	53.1%
No	23	46.9%

- **Interpretation:** According to survey 38 respondents were dealing in credit out of them 26 respondents are facing money recovery problem from client. And 23 respondents are able to manage their credits which is equal to 46.9%.

14. Does your business face bed debts issues?

49 responses

Fig.5.11

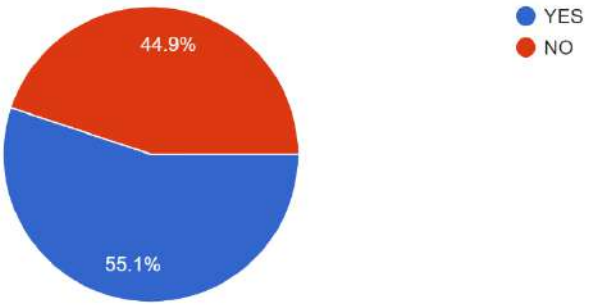


Table.11

Particulars	No of respondent	% Of respondent
Yes	27	55.1%
No	22	44.9%

➢ **Interpretation:** According to the survey 27 respondent faces bed debts issues which is equal to 55.1% and at that same time 22 respondents doesn't face bed debts issues which is equal to 44.9%.

15. Do you want to minimize your risk in bed debt?

49 responses

Fig.5.12

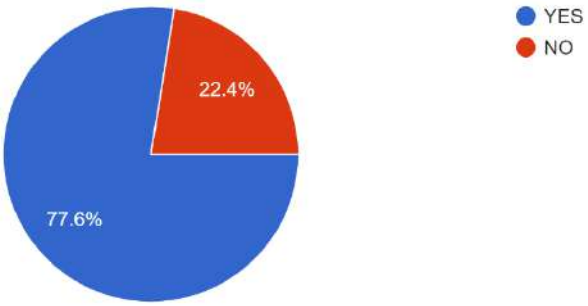


Table.12

Particulars	No of respondent	% Of respondent
Yes	38	77.6%
No	11	22.4%

- **Interpretation:** according to survey and on the bases of above graph and table we can note that 38 respondents which is equal to 77.6% wants to minimize their risk in bed debts.

16. How much credit sale you do in a year?

49 responses

Fig.5.13

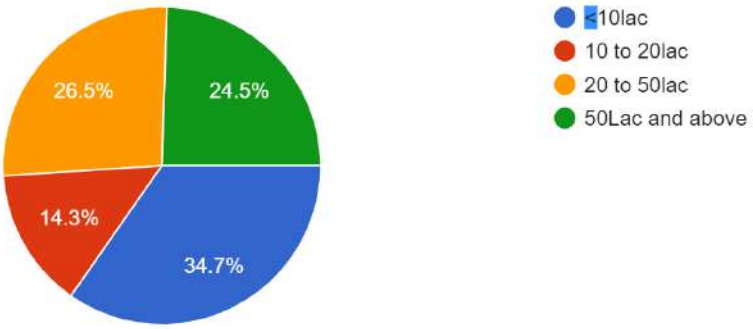


Table.13

Particulars	No of respondent	% Of respondent
<10 lac	17	34.7%
10 to 20lac	7	14.3%
20 to 50lac	13	26.5%
50 lac and above	12	24.5%

- **Interpretation:** According to survey most of the credit sale is done is less than 10 lac which is equal to 34.7% and the least credit sale is done between 10 to 20 lac it can be determined by above graph and table.

17. Upto how much amount you provide credit sale?

49 responses

Fig.5.14



Table.14

Particulars	No of respondent	% Of respondent
< 5lac	49%	24
< 10lac	10.2%	5
10lac and above	40.8%	20

- **Interpretation:** According to the survey most of the respondence provide credit sale less than 5lac which is equal to 49%. And the least respondent gives less than 10lac which is 10.2%.

18. What average time you allow your debtors?

49 responses

Fig.5.15

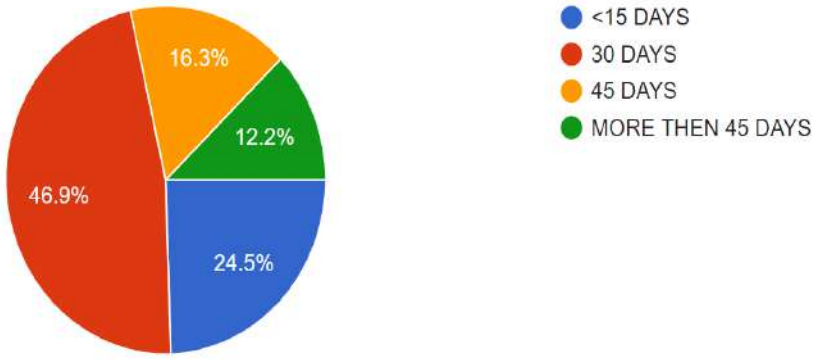


Table.15

Particulars	No of respondent	% Of respondent
<15 days	12	24.5%
30 days	23	46.9%
45days	8	16.3%
>45days	6	12.2%

- **Interpretation:** According to the survey most of the respondent give credit for 30 days i.e.,23 respondent which is equal to 46.9%. and least respondent gives credit for 45 days and more i.e., equal to 12.2%.

19. Do you charge any Interest? if debtors exceed its time limit?

49 responses

Fig.5.16

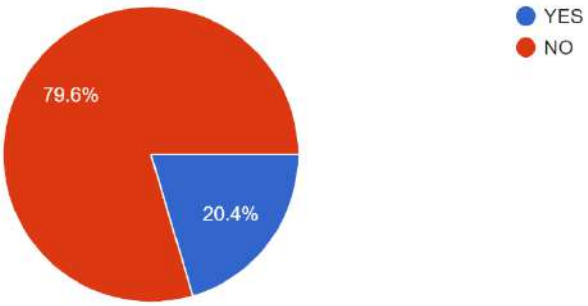


Table.16

Particulars	No of respondent	% of respondent
Yes	10	20.4%
No	39	79.6%

- **Interpretation:** According to the survey 39 respondence which is equal to 79.6% they don't charge interest if the customer exceeds the time limit and some respondence do charge interest to client if they don't give money on time i.e., 10 respondence which is equal to 20.4%.

20. Would you like to shift your burden of money recovery from clients?

49 responses

Fig.5.17

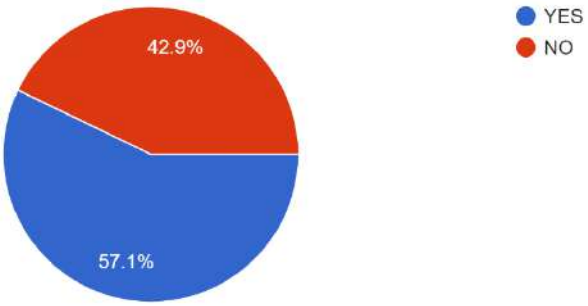


Table.17

Particulars	No of respondent	% Of respondent
Yes	28	57.1%
No	21	42.9%

- **Interpretation:** According to the survey 28 respondence want to shift their burden of money recovery from client i.e., is 57.1%. and 21 respondence doesn't want to shift their burden of money recovery from the client i.e., 42.9%.

21. Are you afraid to do business on credit?

49 responses

Fig.5.18

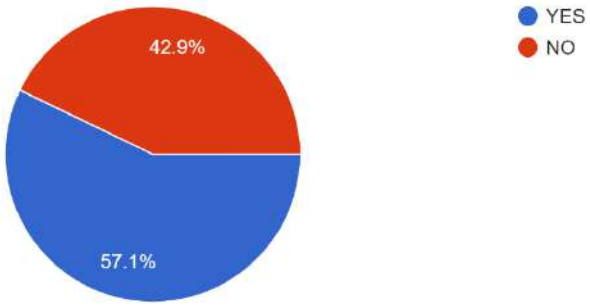


Table.18

Particulars	No of respondent	% of respondent
Yes	28	57.1%
No	21	42.9%

- **Interpretation:** According to the survey 28 respondents are afraid to do business on credit which is equal to 57.1% and 21 respondents are not afraid to do business on credit which is equal to 42.9%.

22. Do you check background of client before giving the credit?

49 responses

Fig.5.19

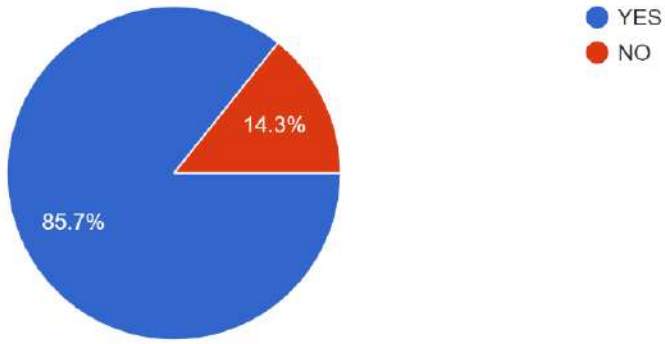


Table.19

Particulars	No of respondent	% Of respondent
Yes	42	85.7%
No	7	14.3%

- **Interpretation:** According to the survey most of the respondent check the background of client before giving the credit i.e., 42 respondent which is equal to 85.7% and only 7 respondents doesn't check the background of the client before giving the credit which is equal to 14.3%.

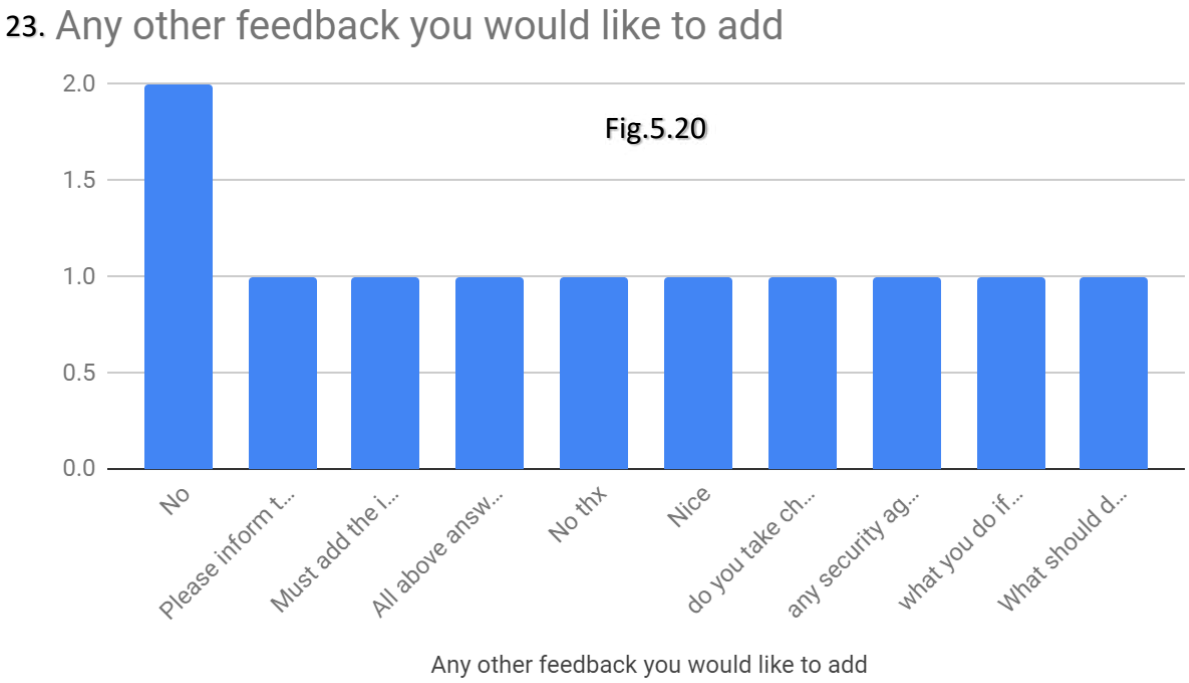


Fig.5.20

Table.20

Company name?	Any other feedback you would like to add
Heli polymer	No
ARHAM TRADING COMPANY	No
Pavan industries	Please inform the result of your survey. Beat wishes
Craftyoursoul99	Must add the introduction about the credit assurance for yge
Shiva Enterprise	All above answer are depend on Clint's relations, it may very company to company
Limpiar Facility Management	No thx
Paras enterprise	Nice
pooja infosystem	do you take cheque against credit sale
Priya Xerox service	any security against credit sale
print point	what you do if credit not recovered
M D Enterprise	What should do If we give credit nd they not clearing their Balance payment within a Time.

- According to the survey out of 52 respondents only 11 responses have been received for feedback from this we can conclude the people generally doesn't wish to answer the non-mandatory question.

Chapter 6

Finding

- The study found that majority of respondents were not aware of credit assurance.
- As per the responses majority of the respondents run their business on credit.
- Large number of respondence are facing bad debts or money recovery problem and are willing to shift their burden of their money recovery from client.
- There is a vast scope of credit assurance in B2B. So, awareness and advertisement should be encouraged.
- From this study it was found that still majority of sme and msme firms follow traditional way of business by cross verifying background of client by their own. So they won't provide credit facility to new clients.
- In this study majority of the respondent were manufacturer and having an approximately turnover of less than 5 crore.
- From the study it was observed that very few firms our currently using credit assurance services.
- From this study it was found that many of the respondence do not generally trust modern technique such as credit assurance.

Chapter 7

Suggestion

From the research survey, it can be recommended to the company that

- As credit assurance is having vast scope in long run. They should conduct guidance workshops about how they can secure their credit.
- Prospects should be given awareness about how they can have benefit of it in their business.
- Even we can publish about this in newspaper and website in prospect friendly language.
- To overcome the problem faced by B2B Industries the service of credit assurance should be made flexible so that prospect can understand it in better way.
- There is a need for spreading awareness among prospect about credit consultancy.
- It would be a challenge for business Vruddhi to create awareness of credit assurance where people think it is like credit insurance. But they should explain them how they can secure their credit in best way.
- To overcome the problem of industries this policy should be flexible to understand the problem of clients.
- The industries should know how they can transfer their risks and have a fruitful business without any burden of credits.
- Prospect are facing bed debts issues and want to shift their burden so their should be an Awareness camping to reach out to this kind of prospects and help them out.

Chapter 8

Conclusion

When an industrialist gets to know about such kind of services, they are willing to know more about it and how they can be benefited by this kind of services.

According to the survey majority of the respondence are giving credits to client and are aware about the credit assurance but don't have accurate idea how they can be benefited by such service providers.

People are facing bad debts issues and want to shift their burden but have no idea about how they can use the services to secure their bad debts as majority of respondents are aware but are not confident about using these services as they don't have proper knowledge about such services.

As credit assurance is unique service which can ease the burden of industrialist, advertisement and awareness are highly recommended to increase these services in the market.

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A PROJECT REPORT

ON

MUTUAL FUND AS A BUSINESS OPPORTUINITY FOR FINANCIAL ADVISORS

BY

Babita Bhagat P.

(MB006)

NAME OF THE ORGANIZATION

NJ INDIA INVEST PVT LTD

JULY 2021

SUBMITTED TO

CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY

NADIAD

Students' Declaration

I, Babita Bhagat P., hereby declare that the report for Summer Internship Project titled "Mutual fund as a business opportunity for financial advisors" is prepared by me after the completion of two Months work at N J India Invest Pvt Ltd, Bharuch. I also confirm that, the report is only prepared for my academic requirement not for any other purpose.

Place: Nadiad

Date: 31st July, 2021

Certificate

This is to certify that Babita Bhagat P. has satisfactorily completed her Summer Internship program from 8th May, 2021 to 31st July, 2021 and prepared report titled "Mutual fund as a business opportunity for financial advisors" under my supervision and guidance.

During the Internship we found him Sincere, Hardworking and Result oriented.

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

Prof. (Dr.) Naresh K. Patel
Dean-Faculty of Management and Information science
Dharmsinh Desai University
Nadiad- 387001

Prof. Agnya Patel.
Faculty Guide

Date: 31st July 2021

Place: Nadiad

Preface

The summer training of a management studies play an important role in developing his as well-groomed professional. It allows a student to give theoretical concepts a practical in the field of application. If gives the candidate an idea of dynamic & versatile professional world as well as exposure to intricacies & complexities of corporate world.

The main purpose of practical training is to develop experimental knowledge and consciousness about the industrial environment and business practices in the students as an augmentation to theoretical studies of administration and management in specific area like Finance, Marketing, HRM, Operations, etc. it increases the skill, abilities and attitude to perform specific job in industrial environment.

Studying theories in classroom is like looking to the swimming pool and understand how to swim. It is only when you jump into it and understand yourself how to do it practically; you can understand how to swim. And so in MBA, each student is provided with an opportunity with the medium of Summer Internship Training. Studying theories in classroom work can give a new light by taking the same to a corporate level in this training, by working with corporate as a trainee, understanding the culture, industry. With the help of this training, I have been able to relate the actual situation in the practical corporate world with the knowledge I had been able to grab while studying. The training has made one thing clear that efficiency and effectiveness are the two pillars to success; not only doing right things but also doing things rightly.

As a student of Master of Business Administration, I am very obliged to attain my project report Entitled "MUTUAL FUND AS A BUSINESS OPPORTUNITY TO FINANCIAL ADVISORS". I have tried to include all the necessary details regarding the subject. The main purpose behind this report is to fill up the gap between theory and practical aspect.

Real learning places it`s worth only when it gives sweet fruits in future. Summer training is one way to learning at work. I enjoyed the interesting experience & every part of i

Acknowledgement

As any good work is incomplete without acknowledging the people who made it possible, this report is incomplete without thanking the people without whom this project would not have taken shape.

This project is the result of continuous co-operation, effective guidance and support from all the people associated with this project. I would like to express my regards and thanks to **Prof. Agnya Patel,** my Guide of "**MUTUAL FUNDS AS A BUSINESS OPPORTUINITY FOR FINANCIAL ADVISORS**", for giving me an opportunity to work on this project and learn something new.

I would also like to thank my Company guide **Mr. Dharmesh Bhatt,** who taught me right way to look for the investments and how one should be money hearted, and all the employees of **NJ India Invest Pvt. Ltd.** for their kind support and giving me full knowledge and guidance on different aspects of investments.

Lastly, I would like to thank my family members and friends for their continuous support, blessings and encouragement. I sincerely hope this project would strive to answer need of the corporate world. This project gave me a challenging experience in research study.

Executive Summery

Today's mutual fund industry is characterized by cut throat competition, so it is very important for a company, which offers a basket of offerings, to design clear cut strategies. The project that I had worked upon in my training provided a lot of scope to learn, right from the basics, about the investment opportunities available in mutual funds in India, various factors involved in selecting an investment option. It further included a market research where I interacted with different people, to gain more knowledge about the different investment opportunities in India.

Here, I conducted the survey through structured questionnaire. It was designed in way to know our title that is "Mutual fund as a business opportunity for financial advisors".

For this research, we have used primary as well as secondary data for the analysis. The sampling method is non-probability sampling technique; in that convenience sampling is used in project study. In descriptive statistic, collected data are summarized by using the frequency and percentage tables, the graphical representation of tables is also included with their interpretation.

At the end of analysis, I found that the Indian mutual fund industry is one of the fastest growing and most competitive segments of financial sectors. However, growth rates of AMCs have come down from the peak levels seen in the early 2000s. One of the biggest reasons behind this is the lack of healthy participation from a large part of the country. It can be because of low demand from public outside major cities. This low demand in turn could be caused by low levels of financial literacy, cultural attitudes towards savings and investments etc. who are interested in becoming financial advisors tend to work less than 5 years and number of female financial advisors are very less, it could be because of unsteady pay or no job safety.

The biggest problems with mutual funds are their cost and fees it includes purchase fees redemption fee, exchange fee, management fee, account fee and transaction costs. There are some loads which add to the cost of mutual funds. Load is a type of commission depending on the types of funds. Mutual funds are easy to buy and sell. You can either buy them directly from the fund company or through a third party. Before investing in a funds, one should consider some factor like objective, risk, fund manager's scheme track record, cost factor etc.

There are many types of mutual funds. You can classify funds-based structure (open-ended & close-ended) Nature (equity, debt, balanced). Investment objective (growth, income, money market) etc.

Most of the investors have risk adverse attitude. They don't want to take much risk and so some of them still go for conventional way of investment. It is observed that youngsters are risk takers. Most of the clients of financial advisors are business man and service man because they have stable way of income. Financial advisor's most of the earnings comes from commission of the investors. Many people are not aware about mutual fund but they know about SIP. SIP if considered the safest way of investment as one can start investing with very small amount. Financial advisors not usually give suggestion to their clients to invest in Lump-sum scheme as one have to invest all the money in one go and according to financial advisors their clients don't prefer this scheme. People are now getting aware about mutual funds and in India there is a large portion to cover which is consider as opportunity for financial advisors.

TABLE OF CONTENTS

SR.No.	PARTICULARS	Page No.
	Chapter-1: Introduction to Mutual Fund Industry	
1.1	Introduction to Mutual Fund	11
1.2	History of Mutual Fund	14
1.3	The Mutual Fund Industry in India	15
1.4	Performance of Mutual Fund In India	18
1.5	Structure of Mutual Fund	19
1.6	Types of Mutual Funds	22
1.7	Types of Mutual Fund Schemes	32
1.8	Legal and Political Environment of Mutual Fund	35
1.9	Advantages of Mutual Funds	37
1.10	Disadvantages of mutual Funds	40
	Chapter-2: Company's Profile	
2.1	Introduction of NJ India Invest PVT LTD	42
2.2	Philosophy of Company	46
2.3	Management on company	47
2.4	Offerings of the Company	49
2.5	Dedicated Team	50
2.6	360- Advisory Platform	51
2.7	Businesses of NJ India Invest PVT LTD	55
2.8	Major Competitors of NJ India Invest PVT LTD	57
2.9	SWOT Analysis of company	59
	Chapter-3: literature Review	
3	Literature review	61
	Chapter- 4: Research Methodology	
4.1	Introduction to Research	65

4.2	Title of the Research	66
4.3	Research Objectives	66
4.4	Research Design	66
4.5	Source of Data	66
4.6	Data Collection Method	67
4.7	Population Definition	67
4.8	Sampling Method	67
4.9	Sampling Location	67
4.10	Sampling Size	67
4.11	Data Collection Instrument	67
4.12	Statistical Analysis	68
4.13	Tools Used for Statistical Analysis	68
4.14	Limitations of Study	68
	Chapter- 5: Data Analysis and Interpretation	
5	Data Analysis and Interpretation	70
	Chapter- 6: Findings & Conclusion	
6.1	Findings	88
6.2	Recommendation	89
6.3	Conclusion	90
	Chapter-7: Bibliography and Reference	
7.1	Bibliography	92
7.1	References	92
	Annexure	93

Chapter- 1
Introduction to Mutual Fund Industry

1.1 Introduction to Mutual fund

Mutual funds are one of the most popular investment options these days. A mutual fund is an investment vehicle formed when an asset management company (AMC) or fund house pools investments from several individuals and institutional investors with common investment objectives. A fund manager, who is a finance professional, manages the pooled investment. The fund manager purchases securities such as stocks and bonds that are in line with the investment mandate.

Mutual funds are an excellent investment option for individual investors to get exposure to an expert managed portfolio. Also, you can diversify your portfolio by investing in mutual funds as the asset allocation would cover several instruments. Investors would be allocated with fund units based on the amount they invest. Each investor would hence experience profits or losses that are directly proportional to the amount they invest. The main intention of the fund manager is to provide optimum returns to investors by investing in securities that are in sync with the fund's objectives. The performance of mutual funds is dependent on the underlying assets.

Mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. This pool of money is invested in accordance with a stated objective. The joint ownership of the fund is thus "Mutual", i.e. the fund belongs to all investors. The money thus collected is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciations realized are shared by its unit holders in proportion the number of units owned by them. Thus, a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. A Mutual Fund is an investment tool that allows small investors access to a well-diversified portfolio of equities, bonds and other securities. Each shareholder participates in the gain or loss of the fund. Units are issued and can be redeemed as needed. The fund's Net Asset value (NAV) is determined each day.

❖ Concept of Mutual Fund

The concept of mutual funds was invented in Europe in early 1770s. During a bleak economic situation, Adriaan Van Ketwich, a Dutch merchant created the world's first mutual fund in 1774. He pooled money from several individuals and created a diversified fund of bonds. He named it "Eendragt Maakt Magt," which translates to "Unity Creates Strength." The issue was successful and Van Ketwich introduced his second fund, "Concordia Res Parvae Crescunt" in 1779 with more freedom in investment policy.

Van Ketwich's fund survived until 1824. But the vehicle he created is still considered to be a hallmark of personal investing more than two centuries later. The early mutual fund bouquet was close-ended in nature. It spread from the Netherlands to England and France before heading to the U.S. in the 1890s.

❖ Meaning of Mutual Fund

A mutual fund is a collective investment vehicle that collects & pools money from a number of investors and invests the same in equities, bonds, government securities, money market instruments.

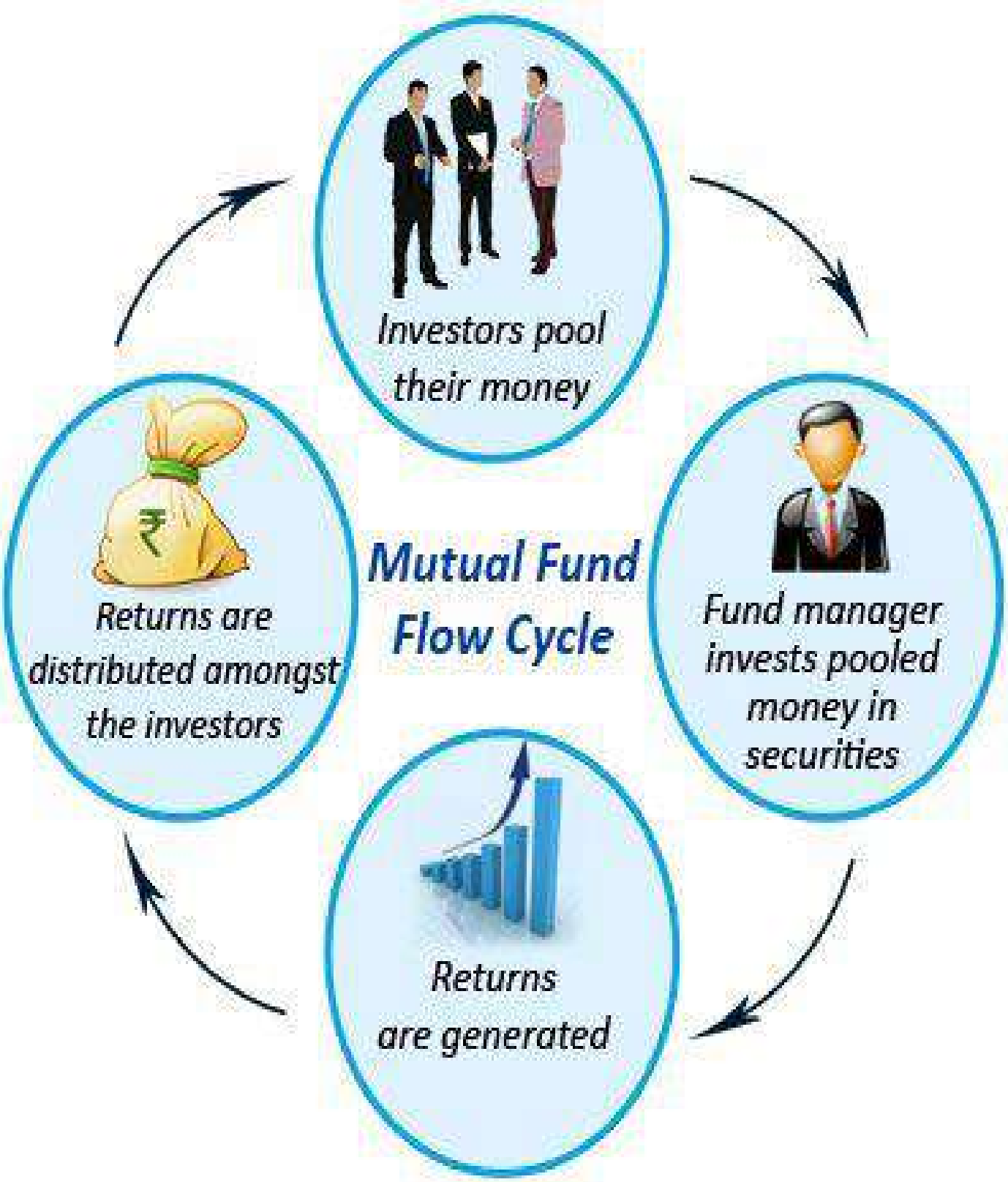
The money collected in mutual fund scheme is invested by professional fund managers in stocks and bonds etc. in line with a scheme's investment objective. The income / gains generated from this collective investment scheme are distributed proportionately amongst the investors, after deducting applicable expenses and levies, by calculating a scheme's "Net Asset Value" or NAV. In return, mutual fund charges a small fee.

In short, mutual fund is a collective pool of money contributed by several investors and managed by a professional Fund Manager.

Mutual Funds in India are established in the form of a Trust under Indian Trust Act, 1882, in accordance with SEBI (Mutual Funds) Regulations, 1996.

The fees and expenses charged by the mutual funds to manage a scheme are regulated and are subject to the limits specified by SEBI.

- **Mutual fund operation flow chart:**



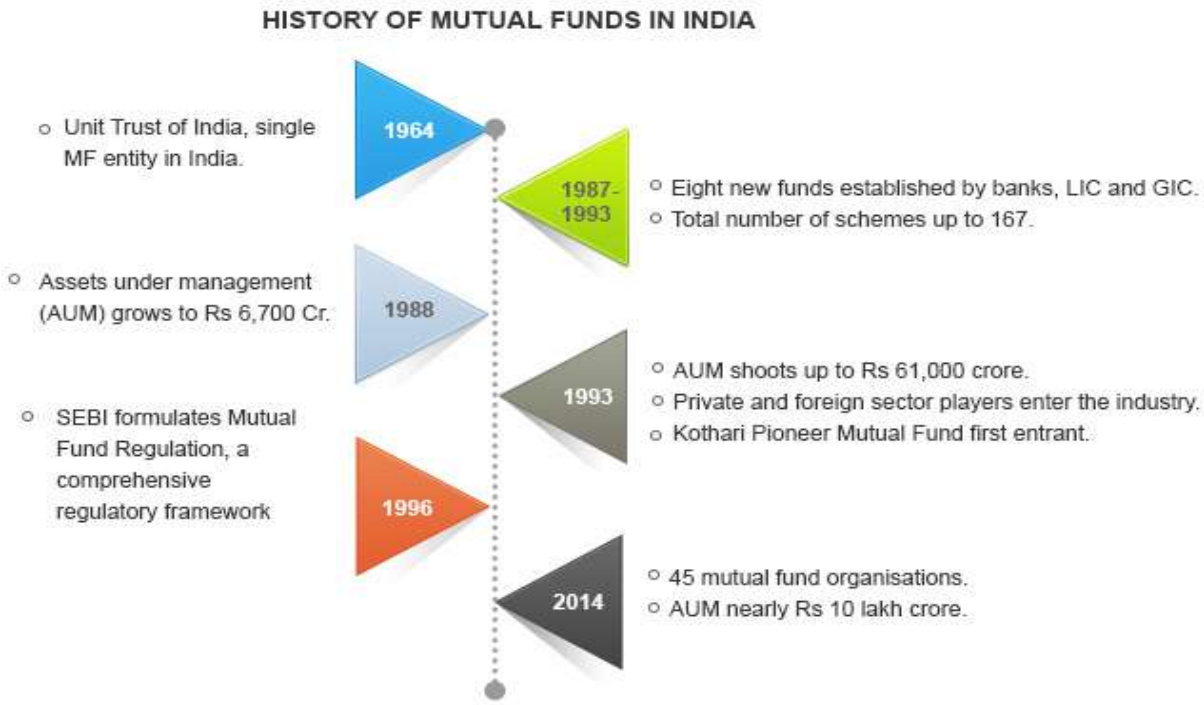
1.2 History of mutual fund Industry

The history of mutual funds dates back to Robert Fleming set up, in 1868, the first investment trust called foreign and colonial investment trust which promised to manage the finances of the moneyed classes of Scotland by spreading the investment over a number of different stocks. This investment trust and other investment trust which were subsequently set up in Britain and the US, resembled today close-ended mutual funds. The first mutual fund in the US, Massachusetts investors trust was set up in March 1924. This was the first open-ended mutual fund.

The stock market crash in 1929, the Great Depression, and the outbreak of the Second World War slack-ended the pace of growth of the mutual fund industry. Innovations in products and service increased the popularity of mutual fund in the 1950s and 1960s. The first international stock mutual fund was introduced in the US in 1940. In 1976, the first tax-exempt municipal bond funds emerged and in 1979, the first money, market mutual funds were created. The latest additions are the international bond fund in 1986 and arm funds in 1990. This industry witnessed substantial growth in the 1980s and 1990s when there was a significant increase in the number of mutual funds, schemes, assets, and shareholders. In the US, the mutual fund industry registered a tenfold growth in the 1980s (1980-89) only, 25% of the household sector made through them. Fund assets increased from less than USD 150 billion in 1980 to over USD 4 trillion by the end of 1997. Since 1996, mutual fund assets have exceeded bank deposits. The mutual fund industry and the banking industry virtually rival each other in size.

1.3 The Mutual fund industry in India

The mutual fund industry in India began in 1963 with the development of Unit Trust of India (UTI) at the activity of the Reserve Bank of India (RBI) and the Government of India. The target at that point was to pull in little financial specialists and acquaint them with showcase speculations. From that point forward, the historical backdrop of common subsidizes in India can be comprehensively partitioned into six unmistakable stages.



❖ Phase 1 (1964-87): Growth of UTI

Unit Trust of India (UTI) was established by an Act of Parliament in 1963. It was set up and functioned under the Regulatory and administrative control of the Reserve Bank of India. In 1978 UTI was de-linked from the RBI and the Industrial Development Bank of India (IDBI) took over the regulatory and administrative control in place of RBI. The first scheme launched by UTI was Unit Scheme 1964. At the end of 1988 UTI had Rs. 6,700 corers of assets under management.

❖ Phase 2 (1987-93): Entry of Public Sector Funds

In 1987 there was the entry of many non UTI public sector mutual funds there were set up by the public sector private banks, life insurance corporation of India (LIC), and General insurance corporation of India (GIC). Examples of non UTI mutual funds introduced were SBI mutual fund, Punjab National bank mutual fund, Indian bank mutual fund, Bank of Indian mutual fund, Bank of Baroda mutual fund etc.

❖ Phase 3 (1993-03): Emergence of Private Funds

After the 1993, new era of mutual fund industry started. Many private sector mutual funds introduced in the Indian market.in 1993 first mutual fund regulation was introduced. But after 1996 mutual funds were regulated under the SEBI. And after that many foreign funds were introduced and many mergers and acquisitions were done. At the end of the 2003, there were almost 33 mutual funds with the total assets of the 121805. But the UTI was ahead of the all the mutual funds

❖ Phase 4 (Since February 2003 – April 2014)

In February 2003, following the repeal of the Unit Trust of India Act 1963 UTI was bifurcated into two separate entities. One is the Specified Undertaking of the Unit Trust of India with assets under management of Rs. 29,835 crores as at the end of January 2003, representing broadly, the assets of US 64 scheme, assured return and certain other schemes. The Specified Undertaking of Unit Trust of India, functioning under an administrator and under the rules framed by Government of India and does not come under the purview of the Mutual Fund Regulations.

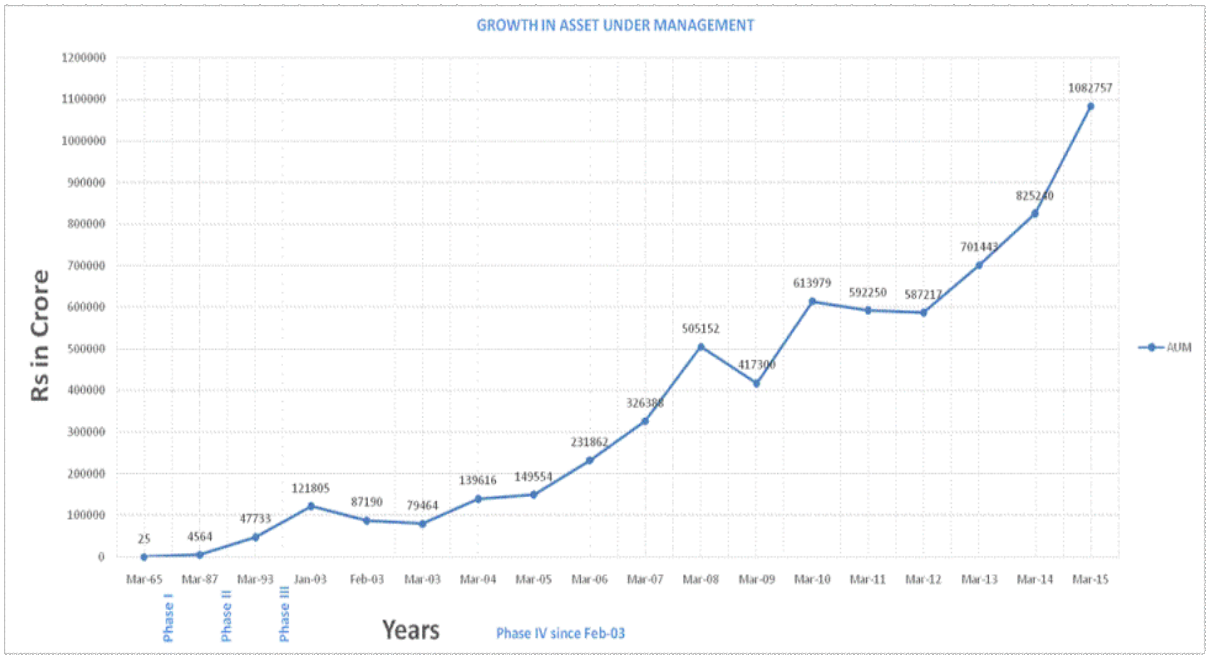
The second is the UTI Mutual Fund, sponsored by SBI, PNB, BOB and LIC. It is registered with SEBI and functions under the Mutual Fund Regulations. With the bifurcation of the erstwhile UTI which had in March 2000 more than Rs. 76,000 crores of assets under management and with the setting up of a UTI Mutual Fund, conforming to the SEBI Mutual Fund Regulations, and with recent mergers taking place among different private sector funds, the mutual fund industry has entered its current phase of consolidation and growth..

❖ Phase 5 (Current): Since May 2014

SEBI launched numerous progressive measures in September 2012 recognizing the lack of penetration of mutual funds in India. The idea behind these measures was to bring more transparency and security for the interest of the stakeholders. This was SEBI's idea to reenergize' the Indian Mutual Fund Industry and boost the overall penetration of mutual funds in India. The measures bore fruit in the due course by countering the negative trend that was set because of the global financial crisis. The situation improved considerably after the new government took charge at the centre. Since May '14, the Indian MF industry has experienced a consistent inflow and rise in the overall Assets under Management as well as the total number of investor accounts. The Indian mutual fund industry can grow immensely if Indians can think about parking a higher percentage of their savings in Mutual Funds. The market observers say that Indians have begun shifting a part of their savings from physical assets like gold and land to financial instruments like bonds and silver. But the AMFI and the government need to encourage Indians even more for investments in mutual funds.

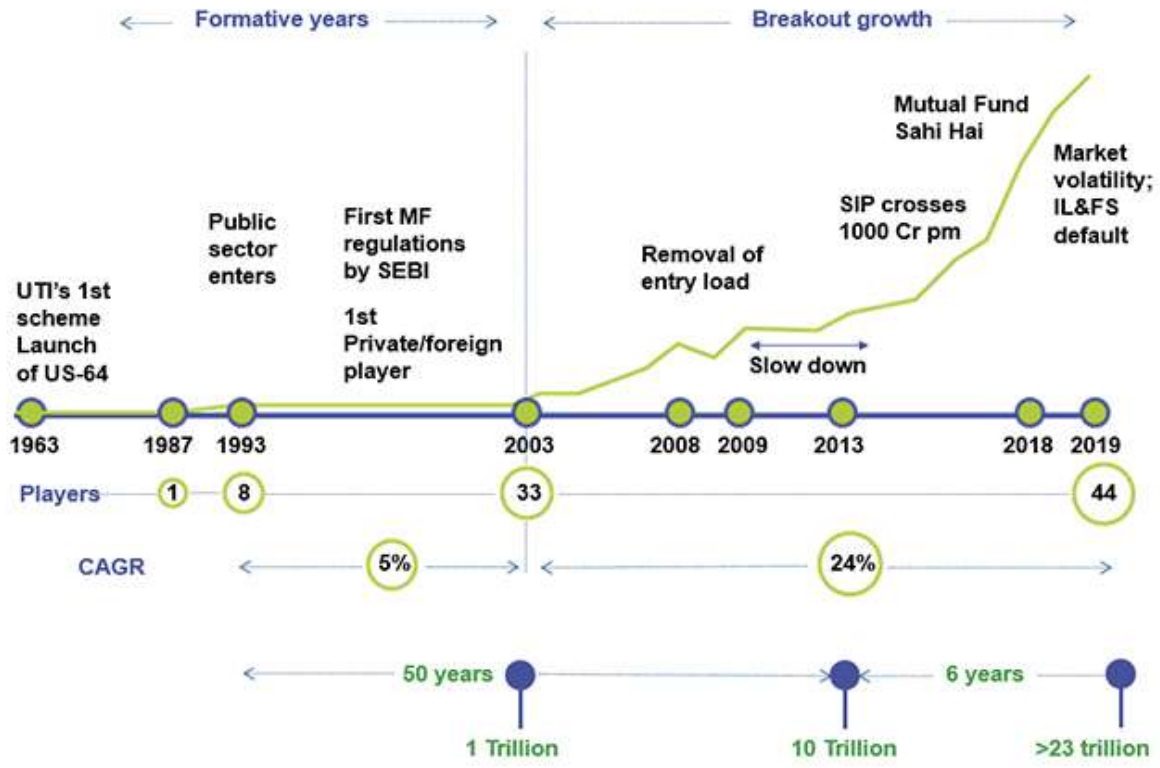
With the setting up of the Unit Trust of India, the Indian mutual fund industry began way back in 1963. Over the years, this industry has evolved from being a UTI-dominated to a balanced participation of the public and the private sectors. But the Indian mutual fund industry is still very small compared to the global standards. The mutual fund industry can grow multi-fold with more encouragement from AMFI and the government.

- **The graph indicates the growth of assets over the years**



1.4 Performance of mutual fund in India

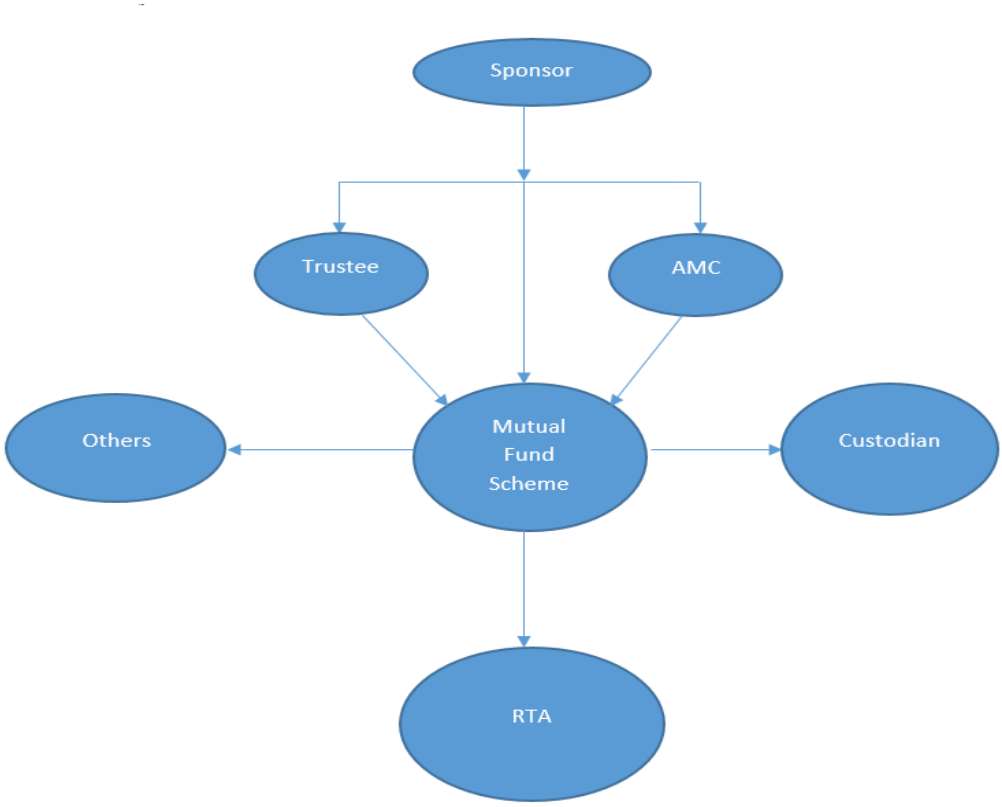
Currently, the industry has crossed a landmark of Rs 27 lakh crores AUM and stands at Rs 27,04,699 crore as on 30th November, 2019 while still having high-growth prospects. The recent regulations by SEBI namely on the re-categorization alongside changes in expense ratios and commission structure have helped the industry to grow by allowing fair competition while continuing to protect investors' interests.



1.5 Structure of Mutual fund

In India, the structure of Mutual Funds is a three-tier structure with a few other significant components. It is not just the different banks or AMCs that create or float different mutual fund schemes; instead, there are other players that are involved in the structure of mutual funds. The primary watchdog in all these transactions is the Securities Exchange Board of India ('SEBI') under whom each entity is required to be registered with. The inception of SEBI (Mutual Funds) Regulations, 1996, revolutionized the structure of mutual funds and since then all the entities are regulated under it. Currently, mutual funds comprise of five basic participants, namely a Sponsor, Mutual Fund Trustee, Asset Management Company, Custodian & Registrar and a Transfer Agent.

The Hierarchy looks like this:



Sponsor

Sponsor is also known as the promotor, and it should be 1. Here sponsor can be bank, corporate bank, and non-banking financial company (NBFC). Suppose the HDFC mutual fund, so here HDFC is the bank, and in the L&T mutual fund L&T is the NBFC. There are certain eligibility criteria to become a Sponsor, as prescribed under:

a. The Sponsor must have profit in 3 of the last 5 years including immediately preceding year.
b. The Sponsor must have a minimum of 5 years of experience in financial services.
c. The net worth of the Sponsor must be positive for all the preceding five years.
d. Out of the total net worth of the AMC, 40% must be participated by the Sponsor.

As seen above, the position of a Sponsor is crucial and they should have high credibility. Strict norms show that the sponsor must have enough liquidity and faithfulness to return the money of an innocent investor, in case of a financial meltdown.

Trust and Trustees

Trust and trustees form the second layer of the structure of Mutual Funds in India. A trust is created by the fund sponsor in favor of the trustees, through a document called a trust deed. The trust is managed by the trustees and they are answerable to investors. They can be seen as primary guardians of fund and assets. Trustees can be formed by two ways – a Trustee Company or a Board of Trustees. The trustees work to monitor the activities of the Mutual Fund and check its compliance with SEBI (Mutual Fund) regulations. They also monitor the systems, procedures, and overall working of the asset management company. Without the trustees' approval, AMC cannot float any scheme in the market. The trustees have to report to SEBI every six months about the activity of the Mutual Fund.

Asset Management Company

An AMC is the third working layer in the structure of mutual funds. An AMC floats various schemes of mutual fund in the market, pursuant to the needs of the investors and the nature of the market. They create mutual funds along with the trustee and the sponsor and then oversee

its development. While creating the scheme, they take help of bankers, brokers, RTAs auditors etc. and enter into an agreement with them. An AMC is a company formed under Companies Act and needs to be registered under SEBI. Similar to the Trustees, an AMC also needs to ensure that there is no conflict of interest amongst them, the sponsor and the trustees.

Other Participants in The Structure of Mutual Funds

Custodian

A custodian is responsible for the safekeeping of the securities of the Mutual Fund. They manage the investment account of the Mutual Fund, ensure the delivery and transfer of the securities. They also collect and track the dividends & interests received on the Mutual Fund investment.

Registrar and Transfer Agents

These are the entities who provide services to Mutual Funds. RTAs are more like the operational arm of Mutual Funds. Since the operations of all Mutual Fund companies are similar, it is economical in scale and cost effective for all the 44 AMCs to seek the services of RTAs. CAMS, Karvy, Sundaram, Principal, Templeton, etc. are some of the well-known RTAs in India.

Other Participants

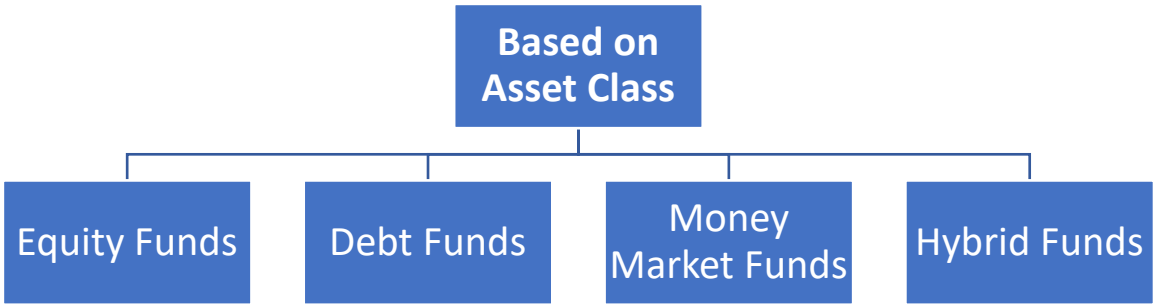
Some other participants in the structure of mutual funds are brokers, auditors, and bankers. The brokers are responsible to attract investors and help to disseminate the fund. The brokers help investors in sell, purchase of units and provide with their valuable advice. Brokers also study the market trend and predict the future movement of the market. Unlike brokers, auditors are an independent internal watchdog, who audit the financials of the AMC, Trustee, and Sponsor and provide their report. Bankers are also an important participant, who act as collecting agents on behalf of the fund managers.

1.6 Types of Mutual funds

Mutual funds are divided into several kinds of categories, representing the kinds of securities they have targeted for their portfolios and the type of returns they seek. There is a fund for nearly every type of investor or investment approach. Other common types of mutual funds include money market funds, sector fund, alternative funds, smart beta fund target-date funds, and even funds-of-funds, or mutual funds that buy shares of other mutual funds.

1. Based on Asset Class
2. Based on Structure
3. Based on Investment Goals
4. Based on Risk
5. Specialized Mutual Funds

1. Based on Asset Class



- **Equity Funds**

  Equity funds primarily invest in stocks, and hence go by the name of stock funds as well. They invest the money pooled in from various investors from diverse backgrounds into shares/stocks of different companies. The gains and losses associated with these funds depend solely on how the invested shares perform (price-hikes or price-drops) in the stock market. Also, equity funds have the potential to generate significant returns over a period. Hence, the risk associated with these funds also tends to be comparatively higher.

- **Debt Funds**

Debt funds invest primarily in fixed-income securities such as bonds, securities and treasury bills. They invest in various fixed income instruments such as Fixed Maturity Plans (FMPs), Gilt Funds, Liquid Funds, Short-Term Plans, Long-Term Bonds and Monthly Income Plans, among others. Since the investments come with a fixed interest rate and maturity date, it can be a great option for passive investors looking for regular income (interest and capital appreciation) with minimal risks.

- **Money Market Funds**

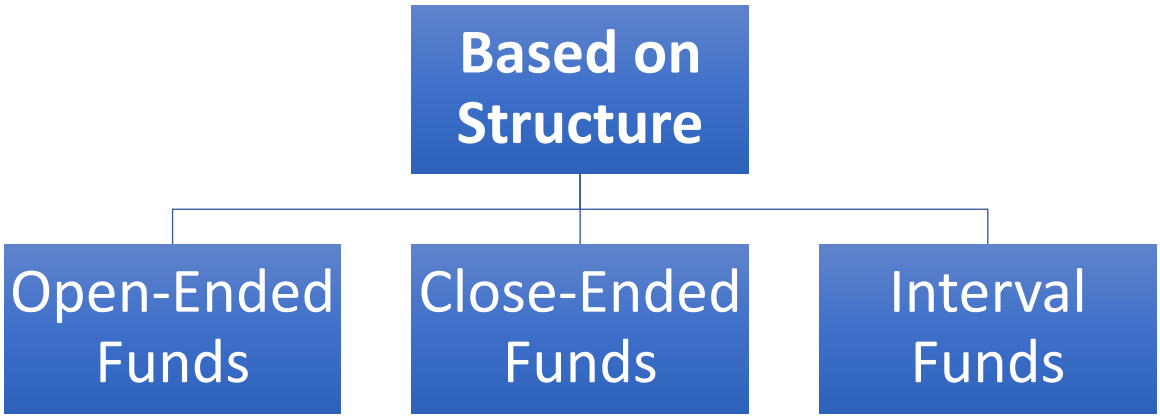
  Investors trade stocks in the stock market. In the same way, investors also invest in the money market, also known as capital market or cash market. The government runs it in association with banks, financial institutions and other corporations by issuing money market securities like bonds, T-bills, dated securities and certificates of deposits, among others. The fund manager invests your money and disburses regular dividends in return. Opting for a short-term plan (not more than 13 months) can lower the risk of investment considerably on such funds.

- **Hybrid Funds**

  As the name suggests, hybrid funds (Balanced Funds) is an optimum mix of bonds and stocks, thereby bridging the gap between equity funds and debt funds. The ratio can either be variable or fixed. In short, it takes the best of two mutual funds by distributing, say, 60% of assets in stocks and the rest in bonds or vice versa. Hybrid funds are suitable for investors looking to take more risks for 'debt plus returns' benefit rather than sticking to lower but steady income schemes.

2. Based on Structure

Mutual funds are also categorised based on different attributes (like risk profile, asset class, etc.). The structural classification – open-ended funds, close-ended funds, and interval funds – is quite broad, and the differentiation primarily depends on the flexibility to purchase and sell the individual mutual fund units.



- **Open-Ended Funds**

  Open-ended funds do not have any particular constraint such as a specific period or the number of units which can be traded. These funds allow investors to trade funds at their convenience and exit when required at the prevailing NAV (Net Asset Value). This is the sole reason why the unit capital continually changes with new entries and exits. An open-ended fund can also decide to stop taking in new investors if they do not want to (or cannot manage significant funds).

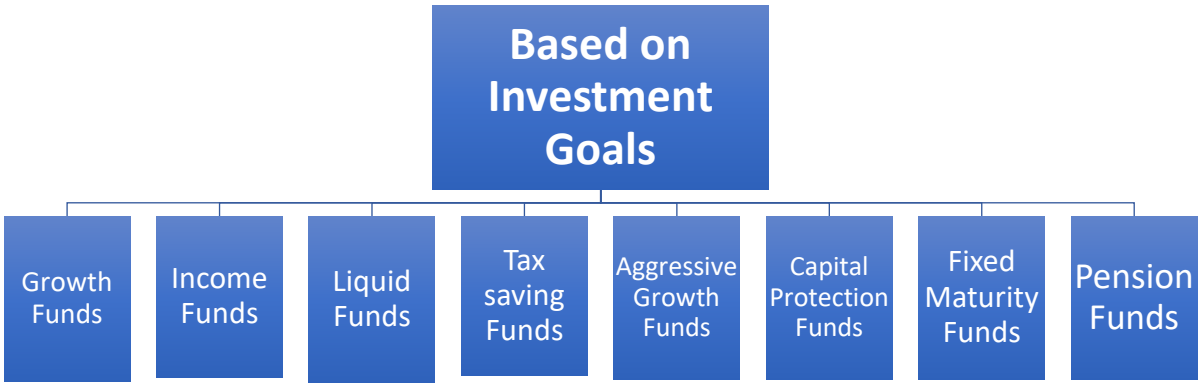
- **Closed-Ended Funds**

  In closed-ended funds, the unit capital to invest is pre-defined. Meaning the fund company cannot sell more than the pre-agreed number of units. Some funds also come with a New Fund Offer (NFO) period; wherein there is a deadline to buy units. NFOs comes with a pre-defined maturity tenure with fund managers open to any fund size. Hence, SEBI has mandated that investors be given the option to either repurchase option or list the funds on stock exchanges to exit the schemes.

- **Interval Funds**

  Interval funds have traits of both open-ended and closed-ended funds. These funds are open for purchase or redemption only during specific intervals (decided by the fund house) and closed the rest of the time. Also, no transactions will be permitted for at least two years. These funds are suitable for investors looking to save a lump sum amount for a short-term financial goal, say, in 3-12 months.

2. Based on Investment Goals



- **Growth Funds**

  Growth funds usually allocate a considerable portion in shares and growth sectors, suitable for investors (mostly Millennials) who have a surplus of idle money to be distributed in riskier plans (albeit with possibly high returns) or are positive about the scheme.

- **Income Funds**

  Income funds belong to the family of debt mutual funds that distribute their money in a mix of bonds, certificate of deposits and securities among others. Helmed by skilled fund managers who keep the portfolio in tandem with the rate fluctuations without compromising on the portfolio's creditworthiness, income funds have historically earned investors better returns than deposits. They are best suited for risk-averse investors with a 2-3 years perspective.

- **Liquid Funds**

  Like income funds, liquid funds also belong to the debt fund category as they invest in debt instruments and money market with a tenure of up to 91 days. The maximum sum allowed to invest is Rs 10 lakh. A highlighting feature that differentiates liquid funds from other debt funds is the way the Net Asset Value is calculated. The NAV of liquid funds is calculated for 365 days (including Sundays) while for others, only business days are considered.

- **Tax-Saving Funds**

  ELSS or Equity Linked Saving Scheme, over the years, have climbed up the ranks among all categories of investors. Not only do they offer the benefit of wealth maximisation while allowing you to save on taxes, but they also come with the lowest lock-in period of only three years. Investing predominantly in equity (and related products), they are known to generate non-taxed returns in the range 14-16%. These funds are best-suited for salaried investors with a long-term investment horizon.

- **Aggressive Growth Funds**

  Slightly on the riskier side when choosing where to invest in, the Aggressive Growth Fund is designed to make steep monetary gains. Though susceptible to market volatility, one can decide on the fund as per the beta (the tool to gauge the fund's movement in comparison with the market). Example, if the market shows a beta of 1, an aggressive growth fund will reflect a higher beta, say, 1.10 or above.

- **Capital Protection Funds**

  If protecting the principal is the priority, Capital Protection Funds serves the purpose while earning relatively smaller returns (12% at best). The fund manager invests a portion of the money in bonds or Certificates of Deposits and the rest towards equities. Though the probability of incurring any loss is quite low, it is advised to stay invested for at least three years (closed-ended) to safeguard your money, and also the returns are taxable.

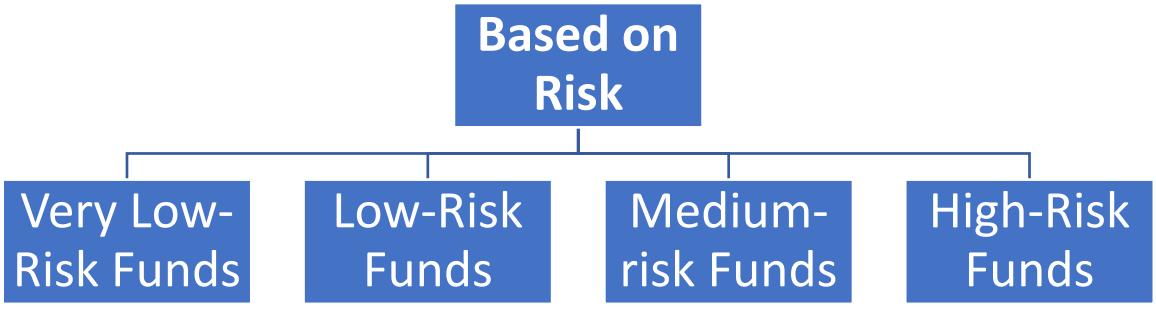
- **Fixed Maturity Funds**

  Many investors choose to invest towards the of the FY ends to take advantage of triple indexation, thereby bringing down tax burden. If uncomfortable with the debt market trends and related risks, Fixed Maturity Plans (FMP) – which invest in bonds, securities, money market etc. – present a great opportunity. As a close-ended plan, FMP functions on a fixed maturity period, which could range from one month to five years (like FDs). The fund manager ensures that the money is allocated to an investment with the same tenure, to reap accrual interest at the time of FMP maturity.

- **Pension Funds**

  Putting away a portion of your income in a chosen pension fund to accrue over a long period to secure you and your family's financial future after retiring from regular employment can take care of most contingencies (like a medical emergency or children's wedding). Relying solely on savings to get through your golden years is not recommended as savings (no matter how big) get used up. EPF is an example, but there are many lucrative schemes offered by banks, insurance firms etc.

3. Based on Risk



- **Very Low-Risk Funds**

  Liquid funds and ultra-short-term funds (one month to one year) are known for its low risk, and understandably their returns are also low (6% at best). Investors choose this to fulfil their short-term financial goals and to keep their money safe through these funds.

- **Low-Risk Funds**

  In the event of rupee depreciation or unexpected national crisis, investors are unsure about investing in riskier funds. In such cases, fund managers recommend putting money in either one or a combination of liquid, ultra short-term or arbitrage funds. Returns could be 6-8%, but the investors are free to switch when valuations become more stable.

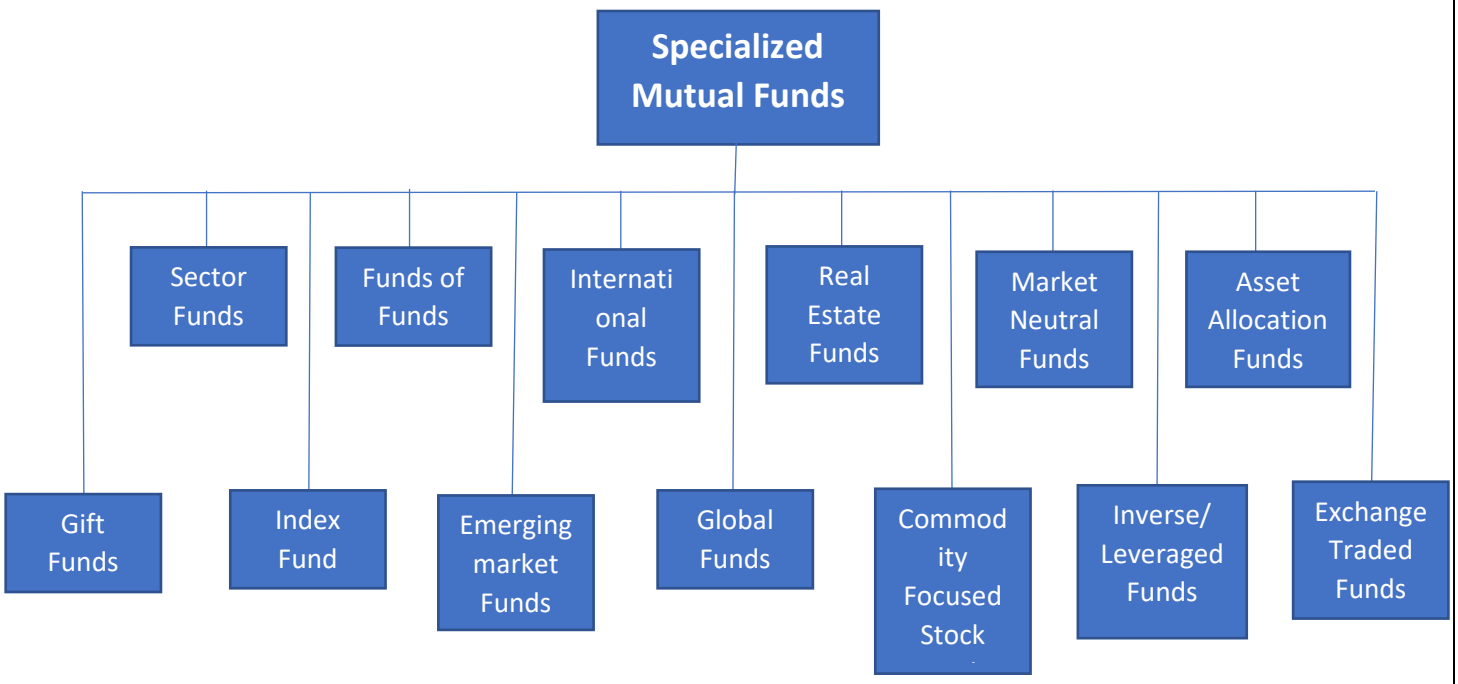
- **Medium-risk Funds**

  Here, the risk factor is of medium level as the fund manager invests a portion in debt and the rest in equity funds. The NAV is not that volatile, and the average returns could be 9-12%.

- **High-Risk Funds**

  Suitable for investors with no risk aversion and aiming for huge returns in the form of interest and dividends, high-risk mutual funds need active fund management. Regular performance reviews are mandatory as they are susceptible to market volatility. You can expect 15% returns, though most high-risk funds generally provide up to 20% returns.

4. Specialized Mutual Funds



- **Sector Funds**

  Sector funds invest solely in one specific sector, theme-based mutual funds. As these funds invest only in specific sectors with only a few stocks, the risk factor is on the higher side. Investors are advised to keep track of the various sector-related trends. Sector funds also

deliver great returns. Some areas of banking, IT and pharma have witnessed huge and consistent growth in the recent past and are predicted to be promising in future as well.

- **Index Funds**

  Suited best for passive investors, index funds put money in an index. A fund manager does not manage it. An index fund identifies stocks and their corresponding ratio in the market index and put the money in similar proportion in similar stocks. Even if they cannot outdo the market (which is the reason why they are not popular in India), they play it safe by mimicking the index performance.

- **Funds of Funds**

  A diversified mutual fund investment portfolio offers a slew of benefits, and 'Funds of Funds' also known as multi-manager mutual funds are made to exploit this to the tilt – by putting their money in diverse fund categories. In short, buying one fund that invests in many funds rather than investing in several achieves diversification while keeping the cost down at the same time.

- **Emerging market Funds**

  To invest in developing markets is considered a risky bet, and it has undergone negative returns too. India, in itself, is a dynamic and emerging market where investors earn high returns from the domestic stock market. Like all markets, they are also prone to market fluctuations. Also, from a longer-term perspective, emerging economies are expected to contribute to the majority of global growth in the following decades.

- **International/ Foreign Funds**

  Favoured by investors looking to spread their investment to other countries, foreign mutual funds can get investors good returns even when the Indian Stock Markets perform well. An investor can employ a hybrid approach (say, 60% in domestic equities and the rest in overseas funds) or a feeder approach (getting local funds to place them in foreign stocks) or a theme-based allocation (e.g., gold mining).

- **Global Funds**

Aside from the same lexical meaning, global funds are quite different from International Funds. While a global fund chiefly invests in markets worldwide, it also includes investment in your home country. The International Funds concentrate solely on foreign markets. Diverse and universal in approach, global funds can be quite risky to owing to different policies, market and currency variations, though it does work as a break against inflation and long-term returns have been historically high.

- **Real Estate Funds**

  Despite the real estate boom in India, many investors are still hesitant to invest in such projects due to its multiple risks. Real estate fund can be a perfect alternative as the investor will be an indirect participant by putting their money in established real estate companies/trusts rather than projects. A long-term investment negates risks and legal hassles when it comes to purchasing a property as well as provide liquidity to some extent.

- **Commodity-focused Stock Funds**

  These funds are ideal for investors with sufficient risk-appetite and looking to diversify their portfolio. Commodity-focused stock funds give a chance to dabble in multiple and diverse trades. Returns, however, may not be periodic and are either based on the performance of the stock company or the commodity itself. Gold is the only commodity in which mutual funds can invest directly in India. The rest purchase fund units or shares from commodity businesses.

- **Market Neutral Funds**

  For investors seeking protection from unfavourable market tendencies while sustaining good returns, market-neutral funds meet the purpose (like a hedge fund). With better risk-adaptability, these funds give high returns where even small investors can outstrip the market without stretching the portfolio limits.

- **Inverse/Leveraged Funds**

  While a regular index fund moves in tandem with the benchmark index, the returns of an inverse index fund shift in the opposite direction. It is nothing but selling your shares when

the stock goes down, only to repurchase them at an even lesser cost (to hold until the price goes up again).

- **Asset Allocation Funds**

  Combining debt, equity and even gold in an optimum ratio, this is a greatly flexible fund. Based on a pre-set formula or fund manager's inferences based on the current market trends, asset allocation funds can regulate the equity-debt distribution. It is almost like hybrid funds but requires great expertise in choosing and allocation of the bonds and stocks from the fund manager.

- **Gift Funds**

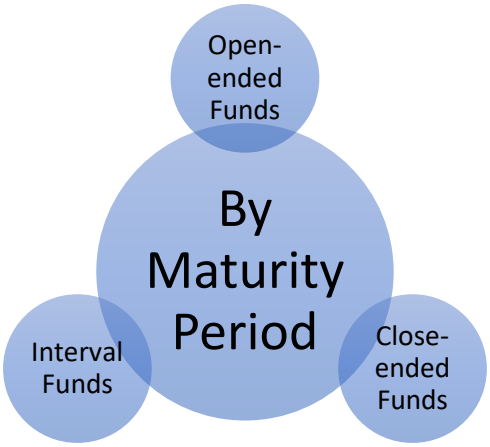
  Yes, you can also gift a mutual fund or a SIP to your loved ones to secure their financial future.

- **Exchange-traded Funds**

  It belongs to the index funds family and is bought and sold on exchanges. Exchange-traded Funds have unlocked a new world of investment prospects, enabling investors to gain extensive exposure to stock markets abroad as well as specialised sectors. An ETF is like a mutual fund that can be traded in real-time at a price that may rise or fall many times in a day.

1.7 Types of Mutual Fund Schemes

By Maturity Period:



1. Open-ended funds: In an open-ended mutual fund, an investor can invest or enter and redeem or exit at any point of time. It does not have a fixed maturity period.

2. Close-ended funds: Close-ended mutual funds have a fixed maturity date. An investor can only invest or enter in these types of schemes during the initial period known as the New Fund Offer or NFO period. His/her investment will automatically be redeemed on the maturity date. They are listed on stock exchange.

3. Interval fund: A cross between open-ended and close-ended funds, interval mutual funds permit transactions at specific periods. Investors can choose to purchase or redeem their units when the trading window opens up.

By Investment Objective:

1.Equity/Growth Funds: If you are investing in equity growth funds, then you are largely putting your money in stocks. The main objective of these funds is to achieve long-term capital growth. Equity funds invest at least 65% of their corpus in equity and equity-related securities. These funds may invest in a wide range of industries/sectors or focus on one or more sectors.

These funds are suitable to invest in if you have a higher risk appetite and you have a long-term financial goal.



1.Equity/Growth Funds: If you are investing in equity growth funds, then you are largely putting your money in stocks. The main objective of these funds is to achieve long-term capital growth. Equity funds invest at least 65% of their corpus in equity and equity-related securities. These funds may invest in a wide range of industries/sectors or focus on one or more sectors. These funds are suitable to invest in if you have a higher risk appetite and you have a long-term financial goal.

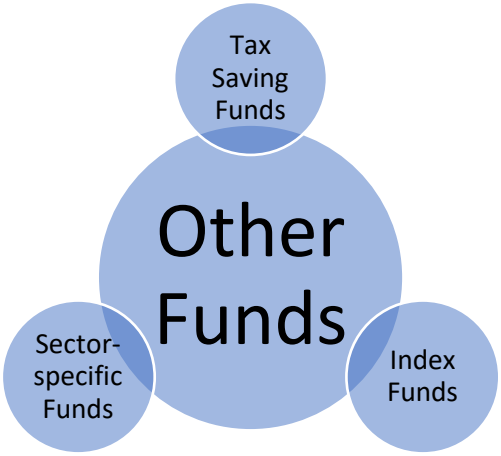
2.Debt/Income Funds: Following a simpler approach, debt/income funds usually invest 65% of the amount in fixed income securities such as bonds, corporate debentures, government securities (gilts) and money market instruments. These funds are likely to be less volatile than equity funds.

3.Balanced Funds: With an aim to provide stability of returns and capital appreciation, balanced mutual funds invest in both equities and fixed income instruments. These funds generally tend to invest around 60% in equity and 40% in debt instruments such as bonds and debentures.

4.Money Market/Liquid Funds: If you are looking for a fund that offers liquidity and capital preservation with moderate income, then this is a suitable choice. Money market/liquid funds invest in safer short-term instruments such as Treasury Bills, Certificates of Deposit and Commercial Paper for less than 91 days. These funds are ideal to invest in if you are a corporate or an individual investor and wish to earn moderate returns on surplus funds.

5.Gilt Fund: Gilt mutual funds invest exclusively in government securities. The Gilt funds do not carry a credit risk - where the issuer of the security can default. However, it comes with an interest rate risk i.e. risk due to the rise or fall in interest rates.

Other Funds



1.Tax Saving (Equity Linked Savings Schemes/ELSS) Funds: The Income Tax Act offers tax deduction under specific provisions of the Income Tax Act, 1961. Designed to generate capital growth, ELSS mutual funds invest primarily in equities and largely suit investors with a higher risk appetite for capital appreciation. Spread over medium to long-term, tax saving funds comes with a lock-in period of 3 years.

2.Index Funds: Index funds are attached to a particular index such as the BSE SENSEX or the S&P CNX NIFTY. Their performance is linked to the results of that index. Here, the portfolio comprises stocks that represent an index and the weightage assigned to each stock is

in line with the identified index. Hence, the returns will be more or less similar to those generated by the Index.

3.Sector-specific Funds: Sector-specific funds invest in the securities of a specific sector or industry such as FMCG, Pharmaceuticals, IT, etc. The returns on these funds are directed by the performance of the respective sector/industries. Sector funds allow an investor to diversify funds across multiple companies within an industry. These funds tend to be riskier as the performance is directly linked to that of the overall sector.

1.8 Legal and Political Environment of Mutual Fund

Association of Mutual Fund in India

If you face an unexpected monetary loss or have a concern regarding a mutual fund, AMFI is your first stop. It is a non-profit government organization and primary regulator under the purview of SEBI.

Mutual fund is still a comparatively untapped financial sector. Initially, there was a lot of ambiguity and myths around them, and people were reluctant to invest. Therefore, statutory bodies like SEBI and AMFI have a huge role to keep investors informed.

Role of AMFI in investor awareness

Associations of Mutual Funds in India were instrumental in setting ethical and transparent regulations in the Indian mutual fund arena. In the last two decades, it has contributed immensely to protect the interests of investors as well as fund houses.

They make investments easier and transparent to attract more people. Hence, every fund house, advisers, trustees and agents (intermediaries) must register with AMFI, which you can find on the government website. It currently has 44 members, which includes 42 SEBI-registered Asset

Management Companies. Their Ads explain the advantages of mutual funds without ignoring the risk factors, which says a lot about their transparency.

Objectives of AMFI

- Outlines ethical and uniform professional standards in every mutual fund operation under the association.
- Encourages members and investors to maintain ethical business practices and regulations.
- Gets AMCs, agents, distributors, advisories and other bodies involved in the capital market or financial service fields to comply with their guidelines.
- Networks with SEBI and comply with their mutual fund regulations.
- Represents the Finance Ministry, RBI, and SEBI on everything related to the industry.
- Spreads awareness across the country on safe mutual fund investments.
- Distributes information on Mutual Fund Sector and conduct research and workshops on various funds.
- Keeps a check on Code of Conduct of everyone included and take disciplinary action in case of rule violations.
- Investors can approach AMFI to air their grievances and register complaints against a fund manager or a fund house.
- Safeguards the interest of investors and asset management companies.

1.9 Advantages of Mutual fund

- **Liquidity**

Unless you opt for close-ended mutual funds, it is relatively easier to buy and exit a mutual fund scheme. You can sell your open-ended equity mutual fund units when the stock market is high and make a profit. Do keep an eye on the exit load and expense ratio of the mutual fund.

- **Diversification**

Equity mutual funds have their share of risks as their performance is based on the stock market movements. Hence, the fund manager spreads your investment across stocks of companies across various industries and different sectors called diversification. In this way, when one asset class doesn't perform, the other sectors can compensate to avoid loss for investors.

- **Expert Management**

A mutual fund is good for investors who don't have the time or skills to do the research and asset allocation. A fund manager takes care of it all and makes decisions on what to do with your investment.

The fund manager and the team of researchers decide on the appropriate securities such as equity, debt or a mix of both depending on the investment objectives of the fund. Moreover, the fund manager also decides on how long to hold the securities.

Your fund manager's reputation and track record in fund management should be an essential criterion for you to choose a mutual fund. The expense ratio (which cannot be more than 2.25% annualised of the daily net assets as per SEBI) includes the fees of the fund manager.

- **Less cost for bulk transactions**

You must have noticed how price drops with the purchase of increased volumes. For instance, if a 100g toothpaste costs Rs 10, you might get a 500g pack for say, Rs 40.
The same logic applies to mutual fund units as well. If you buy multiple mutual fund units at a time, the processing fees and other commission charges will be lesser as compared to buying one mutual fund unit.

- **Invest in smaller denominations**

By investing in smaller denominations of as low as Rs 500 per SIP instalment, you can stagger your investments in mutual funds over some time. This reduces the average cost of investment – you spread your investment across stock market lows and highs. Regular (monthly or quarterly) investments, as opposed to lumpsum investments, give you the benefit of rupee cost averaging.

- **Suits your financial goals**

There are several types of mutual funds available in India catering to investors across all walks of life. No matter what your income is, you must make it a habit to set aside some amount (however small) towards investments. It is easy to find a mutual fund that matches your income, time horizon, investment goals and risk appetite.

- **Cost-efficiency**

You can check the expense ratio of different mutual funds and choose the one with the lowest expense ratio. The expense ratio is the fee for managing your mutual fund.

- **Quick and hassle-free process**

You can start with one mutual fund and slowly diversify across funds to build your portfolio. It is easier to choose from handpicked funds that match your investment objectives and risk tolerance.
Tracking mutual funds will be a hassle-free process. The fund manager, with the help of his team, will decide when, where and how to invest in securities according to the investment objectives. In short, their job is to beat the benchmark index and deliver maximum returns to investors, consistently.

- **Tax-efficiency**

You can invest in tax-saving mutual funds called ELSS which qualifies for tax deduction up to Rs 1.5 lakh per annum under Section 80C of the Income Tax Act, 1961. Though a 10% tax on Long-Term Capital Gains (LTCG) above Rs 1 lakh is applicable, they have consistently delivered higher returns than other tax-saving instruments in recent years.

- **Automated payments**

It is common to delay SIPs or postpone investments due to some reason. You can opt for paperless automation with your fund house or agent by submitting a SIP mandate, where you instruct your bank account to automatically deduct SIP amounts when it’s due. Timely email and SMS notifications make sure you stay on track with mutual fund investments.

- **Safety**

There is a general notion that mutual funds are not as safe as bank products. This is a myth as fund houses are strictly under the purview of statutory government bodies like SEBI and AMFI. One can easily verify the credentials of the fund house and the asset manager from SEBI. They also have an impartial grievance redressal platform that works in the interest of investors.

- **Systematic or one-time investment**

You can plan your mutual fund investment as per your budget and convenience. For instance, starting a SIP (Systematic Investment Plan) on a monthly or quarterly basis in an equity fund suits investors with less money. On the other hand, if you have a surplus amount, go for a one-time lumpsum investment in debt funds.

1.10 Disadvantages of Mutual Funds

- **Costs of managing the mutual fund**

The salary of the market analysts and fund manager comes from the investors along with the operational costs of the fund. Total fund management charges are one of the first parameters to consider when choosing a mutual fund. Higher management fees do not guarantee better fund performance.

- **Exit Load**

You have exit load as fees charged by AMCs when exiting a mutual fund. It discourages investors from redeeming investments for some time. It also helps the fund manager garner the required funds to purchase the appropriate securities at the right price and time.

- **Dilution**

While diversification averages your risks of loss, it can also dilute your profits. Hence, you should not invest in many mutual funds at a time.

As you have just read above, the benefits of mutual funds can undoubtedly override the disadvantages, if you make informed choices.

However, investors may not have the time, knowledge or patience to research and analyse different mutual funds. Investing with Clear Tax could solve this problem as we have already done the homework for you by handpicking the top-rated funds from the best fund houses in the country.

Chapter- 2

Company's Profile



2.1 Introduction of NJ India invest PVT LTD

Creating Wealth Transforming Lives



The word "NJ" stands, N for Neeraj Choksi and J for Jignesh Desai the founder directors of NJ India Invest. Seeing the growing scope of the financial service sector these two dynamic young men, after completing their education, started their career with this sector. Both of them decided to jump into the same field and came out with the dynamic concept of NJ Capital stock, which is known as NJ India Invest now.

This business was started in the year 1994; it was the period when private companies were entering the field of financial services. This was the time when NJ India Invest evolved as a client focused need-based investment advisory firm. NJ has achieved expertise in need-based investment of clients.

NJ regards Mutual Fund as one of the best investment avenues available to satisfy any kind of investment need. NJ has a very well-trained men power to meet the need of the clients and market. With very well qualified work force NJ have gained expertise in analysing Mutual Fund schemes and even have achieved expertise in carrying out In-depth study on various parameters of these different Mutual Fund schemes.

NJ India Invest is a company, which is evolved in this business from past eleven years as a client focused need-based investment advisory firm. It has developed its own IT industry known as Fin logic India Pvt. Ltd. i.e. Technology to support clients as well as its employees in their daily routine work. The company has its site named "www.njindiainvest.com" which provides a valuable support to clients.

HISTORY



MR. NEERAJ CHOKSI & **MR. JIGNESH DESAI** (R) are two first generation entrepreneurs who began the journey of 'NJ' in 1994. The promoters of the NJ Group were friends since their college years and the bond between MR. NEERAJ & MR. JIGNESH has been instrumental in the success of NJ. Discussing upon important things before taking any decision, is a habit that they have followed ever since they shared their hostel room in VIDHYANAGAR, where MR. NEERAJ was studying his management courses and MR. JIGNESH was into engineering. They both have a complementary style of functioning that augurs perfectly well for the business.

Driven by their passion for financial well-being of customers & the mission for transforming lives, the promoters have successfully put NJ on the forefront of innovation & growth. With a humble beginning from home, the promoters have successfully shaped the group's forays into many diversified businesses. Both believe that 'Trust' has played a very important role in NJ's journey, and in every step that they have taken. The words of the promoters aptly describe this journey of NJ – **'BUILT ON TRUST'**.

NJ, believe in...

- Having single window, multiple solutions that are integrated for simplicity and sapience.

- Making innovations, accessions, value-additions, a constant process.

- Providing customers with solutions for tomorrow which will keep them above the curve, today NJ has over INR 52 billion of mutual fund assets under advice with a wide presence in over 85 locations in 18 states in India. The numbers are reflections of the trust, commitment and value that NJ shares with its clients.

- NJ Wealth Advisors, a division of NJ, focuses on providing financial planning and portfolio advisory services to premium clients of high net-worth. At NJ Wealth Advisors, we have developed processes that focus on providing the best in terms of the advice and the on-going management of your portfolio and financial plans.

- At NJ, our experience, knowledge and understanding enables us to provide you with the expected value, in an enhanced way. As a leading player in the industry, we continue to successfully meet the expectations of our clients, through meaningful and comprehensive solutions offered by NJ Wealth Advisors.

Vision and Mission

➢ Vision:

Creating Wealth Transforming Lives

- Total Customer Satisfaction
- Commitment to Excellence
- Determination to Succeed with strict adherence to compliance
- Successful Wealth Creation of our Customers

➢ Mission:

Ensure creation of the desired value for customers, employees and associates, through constant improvement, innovation and commitment to service & quality and to provide solutions which meet expectations and maintain high professional & ethical standards along with the adherence to the service commitments.

2.2 PHILOSOPHY:

At NJ their Service and Investing philosophy inspire and shape the thoughts, beliefs, attitude, actions and decisions of their employees. If NJ would resemble a body, their philosophy would be their spirit which drives their body.

Service Philosophy:

Our primary measure of success is customer satisfaction …

NJ is committed to provide their customers with continuous, long-term improvements and value-additions to meet the needs in an exceptional way. In their efforts to consistently deliver the best service possible to their customers, all employees of NJ will make every effort to:

- think of the customer first, take responsibility, and make prompt service to the customer a priority.
- deliver upon the commitments & promises made on time
- anticipate, visualize, understand, meet, exceed our customer's needs
- Bring energy, passion & excellence in everything we do.
- be honest and ethical, in action & attitude, and keep the customer's interest supreme
- Strengthen customer relationships by providing service in a thoughtful & proactive manner and meet the expectations, effectively.

Investing Philosophy:

We aim to provide Need-based solutions for long-term wealth creation

NJ aim to provide all customers of NJ, directly or indirectly, with true, unbiased, need-based solutions and advice that best meets their stated & un-stated needs. In Their efforts to provide quality financial & investment advice, NJ believe that,

- Clients want need-based solutions, which fits them.
- Long-term wealth creation is simple and straight.
- Asset-Allocation is the ideal & the best way for long-term wealth creation.

- Educating and disclosing all the important facets which the customer needs to be aware of, is important.
- The solutions must be unbiased, feasible, practical, executable, measurable and flexible.
- constant monitoring and proper after-sales service is critical to complete the ongoing process.

At NJ, its aim is to earn the trust and respect of the employees, customers, partners, regulators, industry members and the community at large by following their service and investing philosophy with commitment and without exceptions.

2.3 MANAGEMENT:

The management at NJ brings together a team of people with wide experience and knowledge in the financial services domain. The management provides direction and guidance to the whole organization. The management has strong visions for NJ as a globally respected company providing comprehensive services in financial sector.

The 'Customer First' philosophy in deeply ingrained in the management at NJ. The aim of the management is to bring the best to the customers in terms of –

- Range of products and services offered
- Quality Customer Service

All the key members of the organization put in great focus on the processes & systems under the diverse functions of business. The management also focuses on utilizing technology as the key enabler for all the activities and to leverage the technology for enhancing overall customer experience.

The key members of the management are:

Mr. Neeraj Choksi	Jt. Managing Director
Mr. Jignesh Desai	Jt. Managing Director

Sales Team In Surat

Mr. Misbah Baxamusa	National Head
Mr. Naveen Rathod	V.P. (Sales)
Mr. Kulbhushan Nandwani	A.V.P. (Marketing)
Mr. Prashant Kakkad	A.V.P. (Sales)

Key Executive Team :

Mr. Shirish Patel	Information Technology
Mr. Abhishek Dubey	Business Process
Mr. Vinayak Rajput	Operations
Mr. Dhaval Desai	Human Resources
Mr. Col. Dixit	Administration
Mr. Tejas Soni	Finance
Mr Viral Shah	Research
Mr Rakesh Tokarkar	Compliance
Mr.Ashok Daftari	Relationship Manager
Mr.Amanjeet singh	Relationship Manager

2.4 Offerings:

NJ offers advisory and distribution services on the following products.

Investment Products:

- Mutual funds – covering all AMCs & all schemes,
- Fixed Deposits of companies,
- PMS products (Third party & NJ)
- Government/RBI bonds,
- Infrastructure Bonds,
- Approved securities for charitable trusts, etc

Real Estate:

- Residential properties
- Commercial properties

Training & Education:

- Certification training courses
- AMFI
- CFP
- Training products

Services:

Trading & Demat Account:

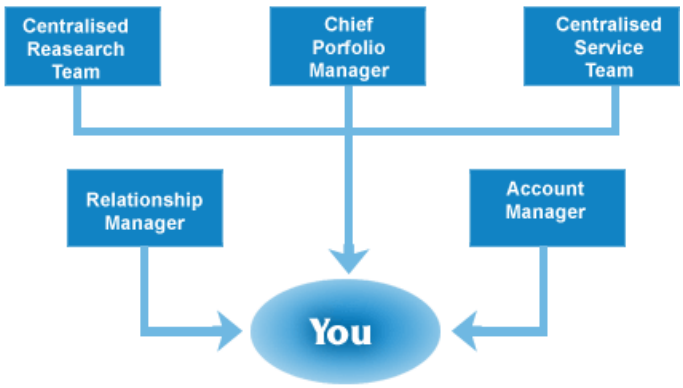
NJ India Invest Pvt Ltd offers benefits of trading and depository services under one roof. NJ is registered as a Member with Bombay Stock Exchange (BSE) & National Stock Exchange (NSE). NJ is also registered as a Depository Participant of CDSL. Dematerialisation and trading in the demat mode is the safer and quicker alternative to holding physical securities. Under the depository services the securities are held in electronic form for the investor directly by Depository.

At NJ, they are committed to provide complete depository services which is convenient, safe and secure. Customers can approach the DP Helpdesk for any queries & grievances that they may have.

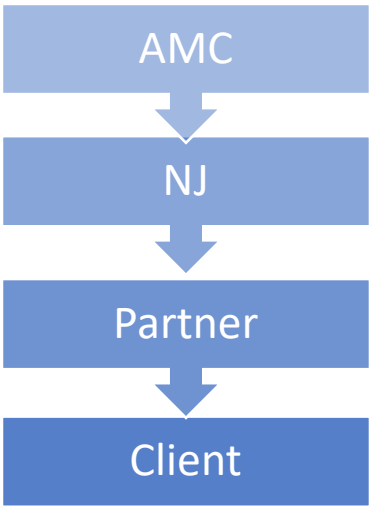
2.5 Dedicated team:

At NJ Wealth Advisors work in a team concept to provide quality, effective and timely service to clients. The team is designed keeping you at the beginning or the end of the flow as the originator and the end receiver of any request or service.

The team handling you consists of the Relationship Manager and the Account Manager who would be in direct touch with you. This would be supported by the Centralized Research Team, the Chief Portfolio Manager and the Service Team. All the important investment decisions and/or plans recommended to you are actually prepared and /or approved by the Chief Portfolio Manager with inputs from the Research Team. The structure ensures that all the Plans and recommendations that you receive are unbiased, based on true research & detailed study, and suited to your needs.



Business model of NJ:



2.6 360° – ADVISORY PLATFORM: -



With this philosophy, we try to offer all possible products, services and support which an Advisor would need in his business.

The support functions are generally in the following areas …

- Business Planning and Strategy
- Training and Development – Self and of employees
- Products and Service Offerings
- Business Branding
- Marketing
- Sales and Development
- Technology
- Advisors Resources - Tools, Calculators, etc.
- Research
- Communications

With this comprehensive supporting platform, the NJ Fundz Partners stays ahead of the curve in each respect compared to other Advisors/competitors in the market.

❖ DATA MANAGEMENT AT NJ

NJ has made arrangements to receive the following …

- Details of transaction of any nature in Mutual Funds by any client, through our Associates or us, on a Daily basis.

- NAV, Dividend, and other details of all the Mutual Fund schemes on a Daily basis.

- Monthly Portfolio and other important information of all the Mutual Fund schemes.

- All relevant details of Direct Equities like – Prices, Dividends, Bonus, Market Capitalizations, etc. on a Daily basis.

- All relevant market related information in addition to economic, event specific, key economic variables, etc. on a Daily basis.

- All the data is effectively stored and managed at NJ and the same in used in providing you and your clients with up-to-date information and reports.

❖ PARTNER DESK

The Partners Desk is a unique offering of great use to Independent Financial Advisors. The Partners Desk lies at the heart of the NJ Funds offering exclusive to NJ Funds Partners. The Partners Desk is a web-based online account, which is updated on a daily basis.

The Partner Desk is the tool to keep you in full control of your business. The following are the tools available to you at the desk,

- Tools to Service Nests subscribed by you
- Includes – Mutual Fund Nest, Web Nest, Wealth Nest, etc.
- Comprehensive MIS Reports Client Portfolio Access
- AUM, Income, Brokerage, Transaction, and many other reports
- Comprehensive SIP Reports Important Client reports

The Partners Desk gives you all the reports and insights that will help you in keeping records and management of your business.

With Partners Desk,

- One do not need to maintain back-office records and reports with yourself
- One do not need to maintain records of the investments done by your clients
- One can centrally manage your NJ Services, send Queries, check Emails, etc.
- One can effectively use reports/tools to improve your services to your clients and develop your business
- One can do all the above – anytime, anywhere!

❖ CUSTOMER CARE

NJ Customer Care offers you with a 'Single Service Point' to all the advisors to help solve their customer queries. Our centralized team of Customer Care Executives would solve your queries at the earliest. You can also view the latest status of all your queries online.

As an NJ Advisor you may submit your queries to Customer Case Executives by Telephonic, Email or Online directly your Advisors (Partners) Desk.

NJ has also introduced a TOLL-FREE number for NJ Customer Care. Members of NJ Funds Network can now call on 1800 233 0155 from throughout India and submit their Queries.

Customer Care Objectives:

- Solve customer queries within defined turn-around times
- Serve Advisors as single contact point for all service-related issues
- Provide complete transparency and information to customers on queries
- Set a quality customer service benchmark in the industry Query Management Automated On-line Query Management Module is used to efficiently handle the queries of our Advisors/Associates.
- Query entered is automatically forwarded to concerned person who can immediately solve the same.
- Status is updated online and turns around time for different types of queries defined.

2.7 Businesses of NJ India PVT LTD

1. NJ Wealth - Financial Products Distributors Network

NJ Wealth - Financial Products Distributors Network is one of India's leading and most successful networks of distributors in the financial services industry. To the common man, NJ Wealth offers a comprehensive wealth management platform with a wide choice of financial and non-financial products. The NJ Wealth family today it has over **24,800+** NJ Wealth Partners, spread across 97 branches in 23 states in India with over 12,00,000+ investors and over INR **32,500+** crores + of mutual fund assets under advice.

2. Asset Management

The PMS products currently offered are aimed at meeting investor's need for successful long-term wealth creation by following strategies that control risk and optimise returns in a mutual fund portfolio. The defined processes and smart use of technology further ensures that the investors are offered with quality portfolio management and administrative services, ensuring a complete peace of mind.

3. Real Estate

The NJ Realty venture offers an integrated service model offering end-to-end services to various stake-holders in realty program management & execution. Theidea is to associate with stakeholders and engage actively in various stages of program management, viz. market survey, legal due diligence, land acquisition, planning & execution of projects and

managing sales & distribution through NJ Wealth – Financial Products Distributors Network.

4. Insurance Broking

NJ Insurance Brokers Pvt. Ltd., a licensed insurance broker by IRDA, seeks to provide customers with comprehensive solutions catering to their insurance needs. The idea to offer clients with comprehensive solutions extends further to cover quality claim settlement and other services.

5. Global Wealth Advisory

NJ Global Invest (Ltd.) is a new venture wherein NJ seeks to offer a Global Wealth Advisory platform to advisors for offshore funds across the globe.The vision at Global Wealth Advisory platform is to offer a single window for investment opportunities across the globe to customers. The idea is to bring to customers a wide range of offshore fund schemes.

6. Information Technology

NJ Technologies, is a latest venture by NJ wherein we aim to provide quality technology solutions to businesses in a wide range of domains. The idea then was to develop software applications to support the growing (financial services) distribution business and manage the IT infrastructure.

7. Training & Development

The NJ Gurukul is a venture aimed at providing valuable training & education support to the young, emerging talent pool in India. Started in year 2008, NJ Gurukul today offers a very wide range of training programs across India in all major cities. NJ Gurukul today, is a leading provider of training programs in the financial services industry.

2.8 Major competitors of NJ India Invest PVT LTD

• Angel Broking

Angel Broking, Ltd. provides retail personal financial services in India. The company offers e-broking, portfolio management, mutual fund, private client group, commodities broking, Investment Advisory, Wealth Management, IPO and Depository Services. The company was founded in 1987 and is in Mumbai, India.

Investing in a Mutual fund is an excellent way of diversifying risk as well as portfolio. Angel presents its mutual fund services that strive to meet all your mutual fund investment needs. The have a wide scheme of investment schemes from all the top mutual fund houses.

Angel also provides recommendations based on in-depth research, mutual fund performance and mutual fund ratings to help meet your investment goals.

• Prudent

Incorporated in year 2000 with a clear vision of providing professional services in the area of personal and corporate investments, Prudent has created a niche segment over a period to time with an excellent quality client base. Over the past few years Prudent Corporate Advisory Services has created in-house capabilities of analysing funds on various parameters before suggesting them to clients.

The team approach worked wonders and in the short span of just one decade, the Prudent Group expanded its horizon by offering specialized services in the areas of Personal and Corporate Investment Planning through Mutual Funds, Equities. Derivatives, Third Party Products, Fixed Income Products, Life/General Insurance and Real Estate through various companies listed below.

- **Bajaj Capital**

The Bajaj Capital Group is one of India's premier Investment Advisory and Financial Planning companies. They are also SEBI-approved category I Merchant Bankers.

As one of India's Largest distributors of financial products, they offer a wide range of investment products such as mutual funds, life and general insurance, bonds, post office schemes, etc. offered by reputed public and private and government organizations.

- **Karvy**

Since its inception in 1982, Karvy has demonstrated a dedication coupled with dynamism that has inspired trust from various segments, corporate, government bodies and individuals. Karvy has since been performing a pivotal role as the intermediary the interface between these players.

With Mutual Funds emerging as a distinct asset class, Karvy has made a strategic choice to leverage the power of latest technology to provide a cutting edge to its services. They, today, service nearly 60% of the asset management companies (AMCs) across an extensive network of service centers with assets under services in excess of Rs. 2,20,341.59 crores. Mutual Fund services have been undergoing a sea change in the Indian market place and asset management companies are finding their niche in delivering unique products and services offerings.

9. SWOT ANALYSIS

❖ Strength

1. In India NJ India invest is present in 97 locations in 22 states and now also cover the global market like Dubai and Moreseous.
2. NJ India invest is a dominant player in the mutual fund distribution business with over decades of experience.
3. Seminar and partner meets are also conducted by company that will create healthy environment among advisors and company.
4. NJ funds over INR 42000 +crores of mutual fund's assets under advice.
5. NJ has strong 360-degree support like marketing support, online support,
6. customer care, client support, sale support and training for sales.
7. The biggest USP is it is providing advance online platform which many of the rivals are not able to provide till date.

❖ Weakness

1. Investors are not much aware about the company.
2. The enrolment fees are higher than the rivals.
3. Brokerage structure is low.

❖ Opportunity

1. Wide untapped mutual fund market.
2. NJ can provide service of Insurance other than POSP model.

❖ Threat

1. Strong rivals like karvy, angel broking, sherkhan and prudent.
2. Growing awareness towards online investment leads customers to invest
3. Directly through AMC.

Chapter: 3
Literature Review

- **Bala Ramasamy and Matthew C.H. Yeung (2003)** in their paper titled "Evaluating mutual funds in an emerging market: factors that matter to financial advisors" have tried to identify the attributes which financial advisors consider relatively important in a mutual funds. Through a survey of previous literature, they identified factors that contribute to the performance o f a mutual fund. The study employed conjoint analysis to design the questionnaire and evaluates the perception of the financial advisors in Malaysia. No one factor has received as much attention in previous literature as past performance because it is seen to be the simplest and most direct method to gauge the performance o f a mutual fund. To what extent the role of past performance influences the choice of funds, relative to other determining factors, is taken up in their survey. Still, there seem to be some doubts as to whether previous performance is a good indicator of future performance. They found past performance, the size of funds and cost of transaction to be the three most important factors in a mutual fund. Financial advisors are looking for consistent growth of funds over the long term. They also prefer managers who are aggressive, experienced and professionally qualified. As for funds, there is greater affinity for funds which are large and linked to a government agency. The fund management company should also provide a variety of funds at lower transaction costs.

- Vipin Kumar, Preeti Bansal (February-2014) had analyse that the mutual fund sectors are one of the fastest growing sectors in Indian Economy and have awesome potential for sustained future growth. Mutual funds make saving and investing simple, accessible, and affordable. The advantages of mutual funds include professional management, diversification, variety, liquidity, affordability, convenience, and ease of recordkeeping as well as strict government regulation and full disclosure.

- According to **Jean Guimond (2005)** in his PhD dissertation titled "Do Mutual Fund Managers have superior Skills" have found that actively managed portfolios must differ from passively managed ones. Consequently, the manager's problem can be viewed as selecting how to deviate from a passive portfolio composition. The author in his study has tried to find out whether fund managers possess superior skills through the analysis of the portfolio deviations from a benchmark. Based on the Black-Litterman approach, the author has hypothesised that positive signals should lead to an increase in weight, from which

should follow that the largest deviations from a benchmark weight reveal the presence of superior skills. A sample of 8385 US funds from the CRSP Survivorship bias free database from June 20 0 3 to June 2 0 0 4 is used to test the predictions. Jean has used two external benchmarks to calculate the deviations: the CRSP value weighted index (consistent with the Black-Litterman model) and the investment objective of each fund. Findings are that a portfolio of the securities with the most important positive deviations with respect to a passive benchmark (either CRSP-VW or investment objective), would have earned a subsequent positive abnormal return (on a risk-adjusted basis) for one month after the portfolio date. The magnitude of this return is around 0.6% for all the funds, and can be as high as 2 .7 7% for small caps value funds. This result is robust to all the performance measures used in the study.

- In their paper titled "Are mutual fund managers selecting the right benchmark index", the authors **Costa and Jacob (2011)**, have determined index suitability for mutual funds that specify the S & P 500 as their performance benchmark. Using a four-factor model, they have calculated factor loadings for mutual funds and their benchmark index and measure deviations with respect to the risk factors in the model. Their results indicate that fine tuning of abnormal performance measurement can significantly alter inferences regarding fund manager's contribution to mutual fund performance. Using this methodology, investors and academics can more accurately assess mutual fund manager performance relative to an appropriate benchmark, regardless of the target index selected by the management of the mutual fund

- **Jingchang Lu (2009)** in his dissertation for Ph.D. titled "Empirical evidences on risk-taking and performance of mutual fund" has examined the relationship between performance and risk exposure for mutual funds. The preliminary analysis failed to support the tournament hypothesis, which predicts that poorly performing managers will increase risk exposure while outperforming managers will decrease risk exposure. Instead, he has found evidence of risk reduction for extreme losers and risk increase for winning managers. Overall, the competition among fund managers appears to affect choice of risk taken by fund managers and in turn has an effect on future performance. However, alteration of portfolio risk mainly varies as per fund style and prior performance.

- **Stephen Foerster, Juhani Linnainmaa, Brian Melzer, Alessandro Previtero (2014)** titled The "Costs and Benefits of Financial Advice" have analyzed comprehensive data on financial advisors and their clients to examine the amount investors pay for financial advice, and what mechanisms lead investors to tolerate these high fees. The average investor pays a substantial amount in underperformance relative to passive benchmarks for the advice and possible other services provided. The average net alphas, depending on the set of passive benchmarks, are between −3% and −2%. Although there is a wide distribution of alphas across advisors, there is scant evidence of any advisor enhancing performance enough to offset the large expenses. An investor who saves for retirement effectively gives up a quarter of his future savings (in present value terms) by lagging the benchmarks by 3%. Results show that investors respond to the advice they receive, yet they rarely benefit from these relationships in the form of higher returns. These findings suggest that investors receive other benefits beyond investment advice or that they are misinformed about investment performance or fees.

- **Y. Prabhavathi, N.T. Krishna Kishore**, the advent of Mutual Funds changed the way the world invested their money. The start of Mutual Funds gave an opportunity to the common man to hope of high returns from their investments when compared to other traditional sources of investment. The main focus of the study is to understand the attitude, awareness and preferences of mutual fund investors. Most of the respondents prefer systematic investment plans and got their source of information primarily from banks and financial advisors. Investors preferred mutual funds mainly for professional fund management and better returns and assessed funds mainly through Net Asset Values and past performance.

- **V.Rathnamani (2013)** explains that many investors are preferred to invest in mutual fund in order to have high return at low level of risk, safety liquidity. The world of investment has been changing day to day, so investor's preferences toward investment pattern also changed. In the demographic profile most of the investors are willing to invest only 10% in their annual personal income, around 39% of investors belongs to age range of 31 to 40 years. In this study investors are willing to take moderate and low level risk, most of the investors belong to moderate investment style.

Chapter-4
Research Methodology

4.1 INTRODUCTION TO RESEARCH

"ALL PROGRESS IS BORN OF INQUIRY"

Research inculcates scientific and inductive thinking and it promotes the Development of logical habits of thinking and organization. The research Methodology has gone through which path to solve the research problem and which tools have been adopted to achieve the desired objective and more Importantly it tells why only that path or tools have been chosen and no other?

DEFINITION OF RESEARCH

The simple definition laid down in the Advanced Learner's Dictionary of Current English is "a careful investigation or inquiry especially through search for new facts in any branch of knowledge."

"Research is the manipulation of things, concepts or symbols for the purpose of Generalizing to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art."

-D. Slesinger and M. Stephenson

"Research is an endeavour to discover, develop and verify knowledge. It is an intellectual process that has developed over hundreds of years, ever changing in purpose and form and alwayssearching for truth."

- C. Francies Rummel

4.2 TITLE OF THE RESEARCH: -

"MUTUAL FUNDS AS A BUSINESS OPPORTUNITY FOR FINANCIAL ADVISORS"

4.3 RESEARCH OBJECTIVES: -

- To study the business opportunity created by Mutual funds among all financial advisors.
- To analyse what factors financial advisors consider while giving any advice related to mutual funds.
- To study about how mutual fund help financial advisors to meet their financial goal.
- To know what perks and benefit they earn from mutual funds.

4.4 RESEARCH DESIGN: -

This is a descriptive research where survey method is adopted to collect primary information from the financial advisors using different scales in questionnaire as required and the required secondary information for the analysis.

4.5 SOURCES of DATA: -

Primary sources:

A primary data was collected from questionnaire method. And the questionnaire has been filled by Email and social Media.

Secondary sources:

Secondary data was collected from…

- Internet

- Company's website
- Other websites
- Research paper
- Research journals

4.6 DATA COLLECTION METHOD: -

The research approach is through email and social media. It is the best suitable for the descriptive information from advisor's information gathers directly from individual.

4.7 POPULATION DEFINITION: -

All the financial advisors of mutual fund.

4.8 SAMPLING METHOD: -

Non- probability sampling method is used because it is relied on the personal judgments of the Researcher. In that Convenience sampling is used in Project study.

4.9 SAMPLING LOCATION:

The samples were taken from Different areas in my reach.

4.10 SAMPLE SIZE: -

Sample Size is taken 40 financial advisors of mutual funds.

4.11 DATA COLLECTION INSTRUNENT: -

A structured questionnaire was used for the purpose of survey.

4.12 STATISTICAL ANALYSIS: -

Descriptive Analysis

4.13 TOOLS USED FOR STATISTICAL ANALYSIS: -

MS EXCEL

4.14 LIMITATION OF THE STUDY: -

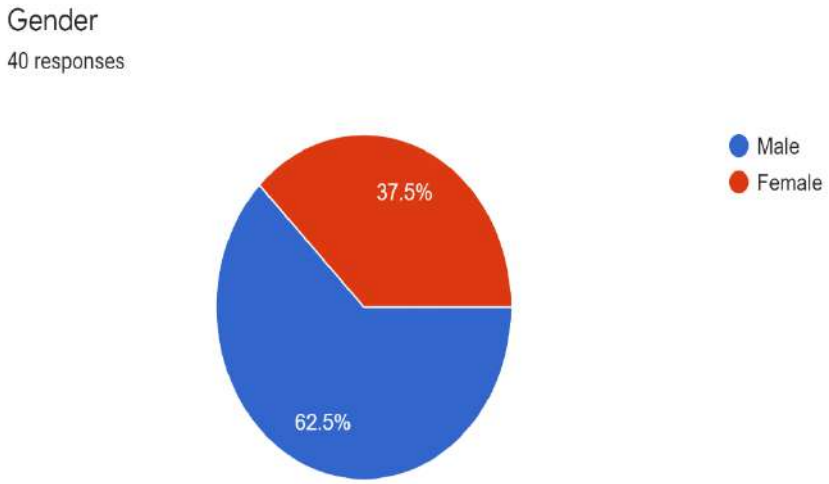
- I had relied upon the information given to me by the distributors to arrive at conclusion. Their responses might not be fully true.
- my sample size is 40 only so this would not be enough to judge the overall pattern of investment.
- Generally, the respondents were busy in their work and so were not interested in giving responses.
- The responses from the respondents could be casual in nature. This may be due to lack of interest or time on their part.
- Some respondents were reluctant in disclosing their complete and true information about themselves and their respective earnings.
- Since the researcher is a student, she lacks professional approach.

Chapter: 5

Data Analysis & Interpretation

1) Gender of the respondents.

a. Male
b. Female

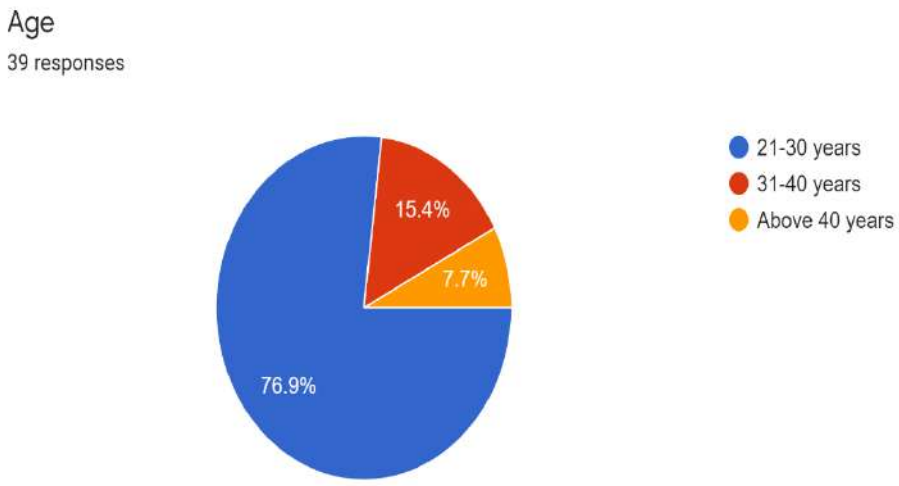


interpretation:

From the above graph it is interpreted that 64.5% of the respondents were male and 37.5% of the respondents were female.

2) Age

a. 21-30 years
b. 31-40 years
c. Above 40 years

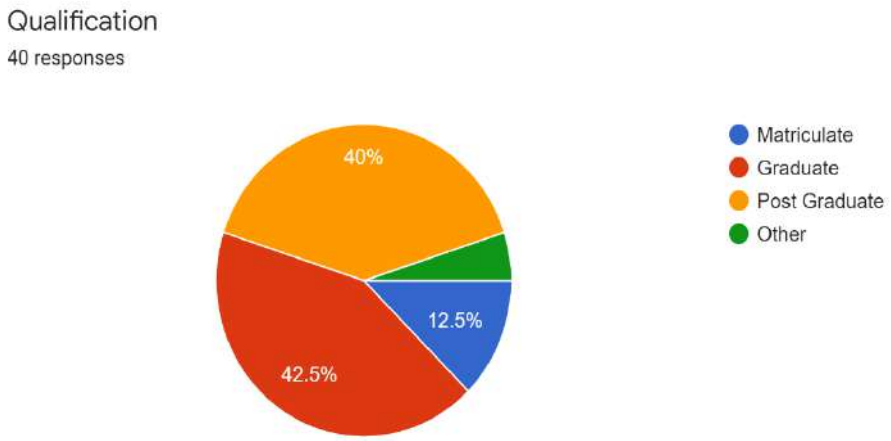


interpretation:

From the above graph it is interpreted that most of the respondents are between 21-30 years that is 76.9% of the total respondents. Other respondents are 15.4% between 31-40 years and 7.7% are above 40 years.

3) Qualification

a. Matriculate
b. Graduate
c. Post Graduate
d. Other

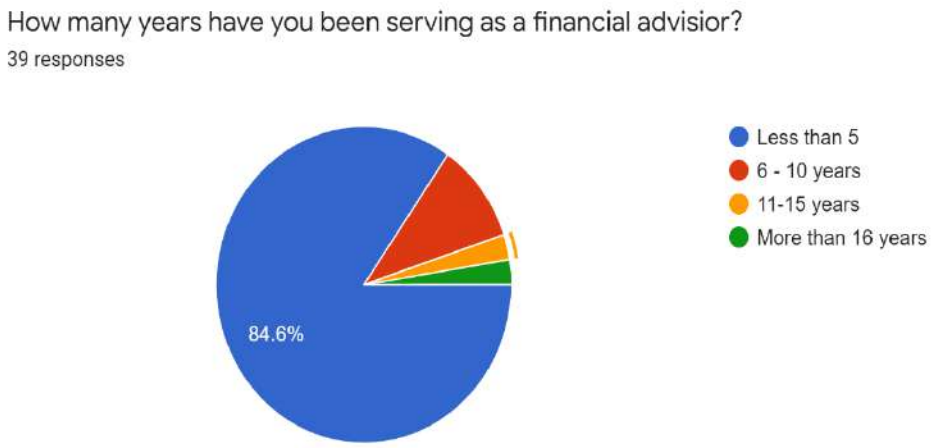


interpretation:

From the above graph it is interpreted that 42.5% respondents are post graduate which is highest then 40% respondents are graduate, 12.5% respondents are matriculate and only 5% respondents are having other qualification.

4) How many years have you been serving as a financial advisor?

a. Less than 56 - 10 years
b. 11-15 years
c. More than 16 years

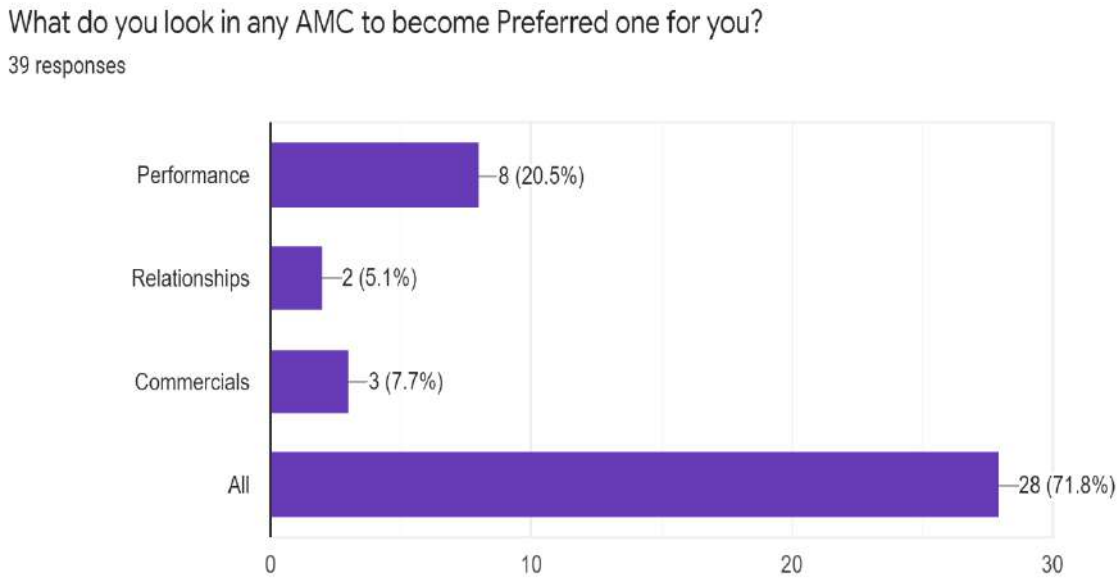


interpretation:

From the above graph we can interpret that most of the respondents have served less than 5 years that is 84.6%, while 10.3% has served 6 – 10 years, 2.6% has served 11 – 15 years and 2.6% from more than 16 years serving period.

5) What do you look in any AMC to become Preferred one for you?

a. Performance
b. Relationship
c. Commercials
d. All

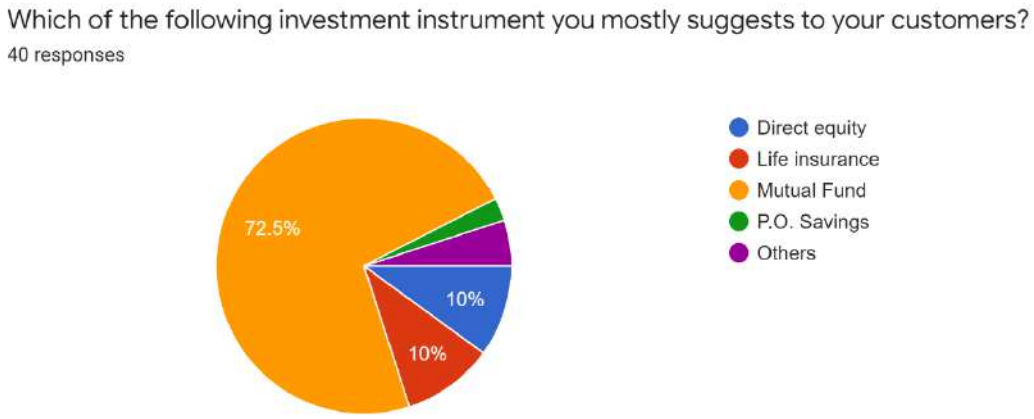


interpretation:

In this question it is asked that which factor financial advisors choose to work with AMC. Performance of the AMC, relationship, commercials and all. Various distributors find that these all factors are important for AMC preference.

6)Which of the following investment instrument you mostly suggest to your customers?

a. Direct equity
b. Life insurance
c. Mutual Fund
d. P.O. Savings
e. Others

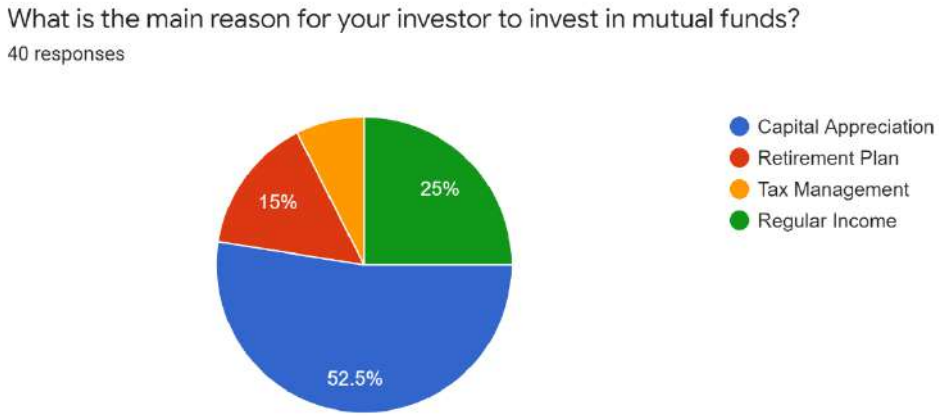


interpretation:

From the above graph it is interpreted that most of the financial advisors suggest mutual fund to their clients following Life insurance, direct equity, other and P.O. savings.

7) What is the main reason for your investor to invest in mutual funds?

a. Capital Appreciation
b. Retirement Plan
c. Tax Management
d. Regular Income

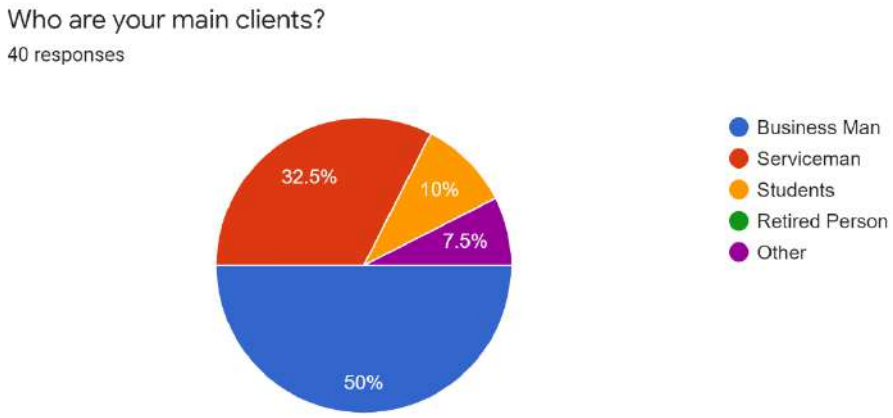


interpretation:

According to various financial advisors people do invest in mutual fund for capital appreciation. Investors earlier hesitate in investing in mutual funds but now there are various people who build their money through mutual funds. They also invest to get regular income, some of them invest for retirement plans but very less invest for tax management.

8) Who are your main clients?

a. Business Man
b. Serviceman
c. Students
d. Retired Person
e. Other



interpretation:

According to various distributors their main clients are businessman followed by serviceman who are having a stable way of income. But they provide us information that now a days employed youngsters are quite interested in the mutual funds business. They are not stick to the fixed deposit and recurring deposits traditional methods of saving.

8) What is the risk-taking ability of your clients?

a. Low risk
b. Moderately low
c. Moderate
d. Moderately high
e. High risk



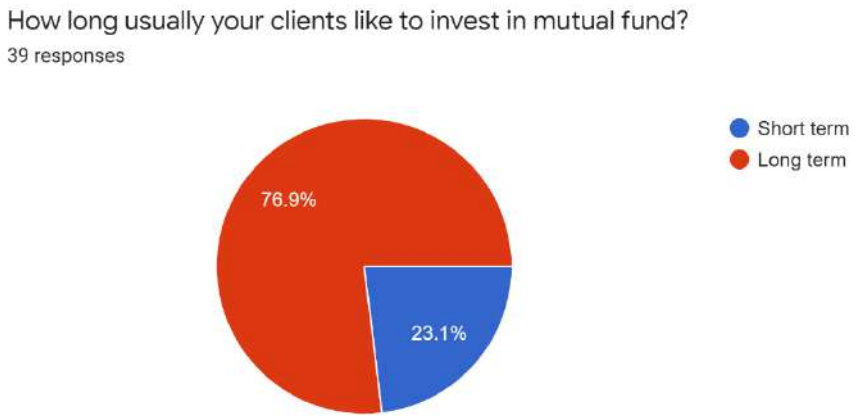
interpretation:

According to financial advisors most of the investor have moderate risk-taking ability. The investment mutual funds have increased, but Indians still largely stick to 'safer' bank deposits.

But now investors are more interested in investing in mutual funds and ready to take risks. Largely youngsters are the one with high risk appetite.

9) How long usually your clients like to invest in mutual fund?

a. Short term
b. Long term

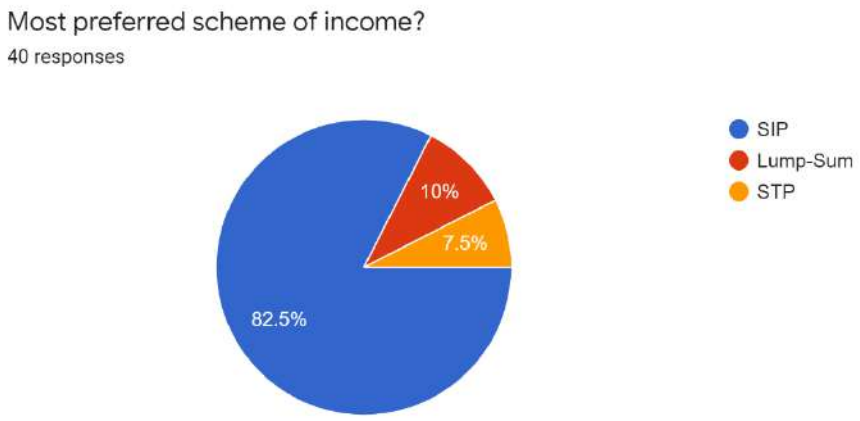


interpretation:

From the above graph we can conclude that investors prefer long term investment in mutual funds than short term investment. It can be because they don't want to take risk in short term investment rather choose to invest for long term to get high returns on the principle. Short term investment allows investors to achieve financial goals within a short span.

10) Most preferred scheme of income?

a. SIP
b. Lump-Sum
c. STP

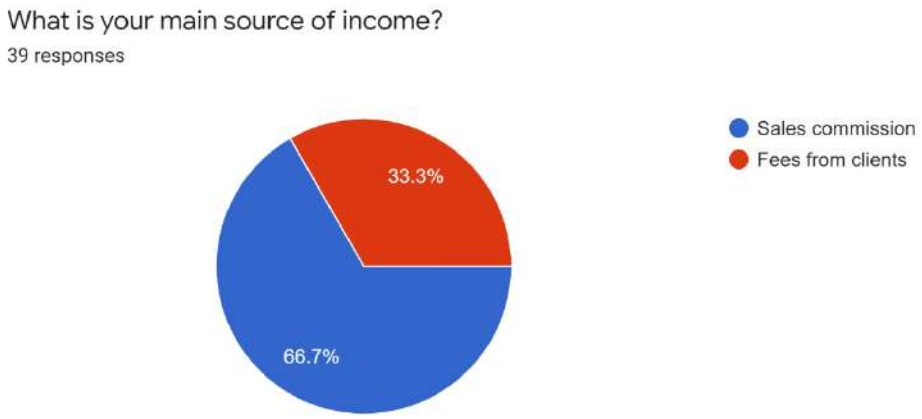


interpretation:

According to distributors investors like to invest in mutual fund through SIP. It is because SIP allow you to invest in mutual fund with small amount of money that is Rs.500 per month. SIP is best scheme for long term investment, it is because its flexibility like stop or skip the payment, increase the monthly amount etc. lump sum is the scheme in which entire amount is invested in one go. Distributors do not recommend this scheme to its investors having small income. According to financial advisors there is not much awareness about STP so people don't invest in this scheme.

11) What is your main source of income?

a. Sales commission
b. Fees from clients

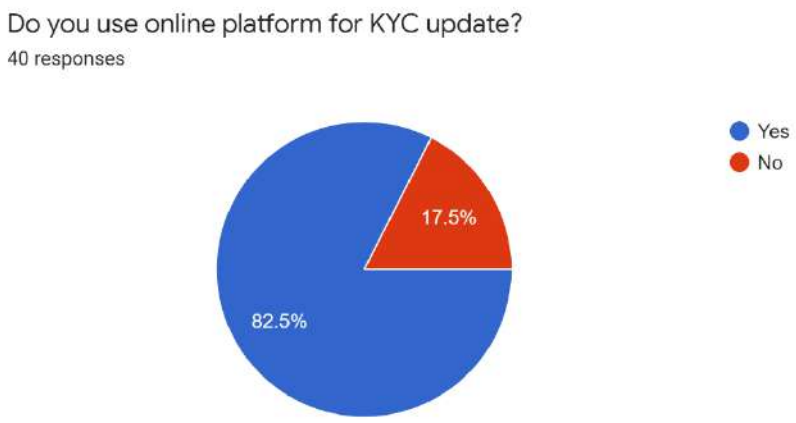


interpretation:

Above pie chart shows that distributors got their income through commissions. There is no fixed income for them. There source of income in all the AMC is through commission. Fees cab be brokerage fee or advisory fee. It is one-time income while commission is good source of income for them as long-term investment gives them commission for that period.

12) Do you use online platform for KYC update?

a. Yes
b. No

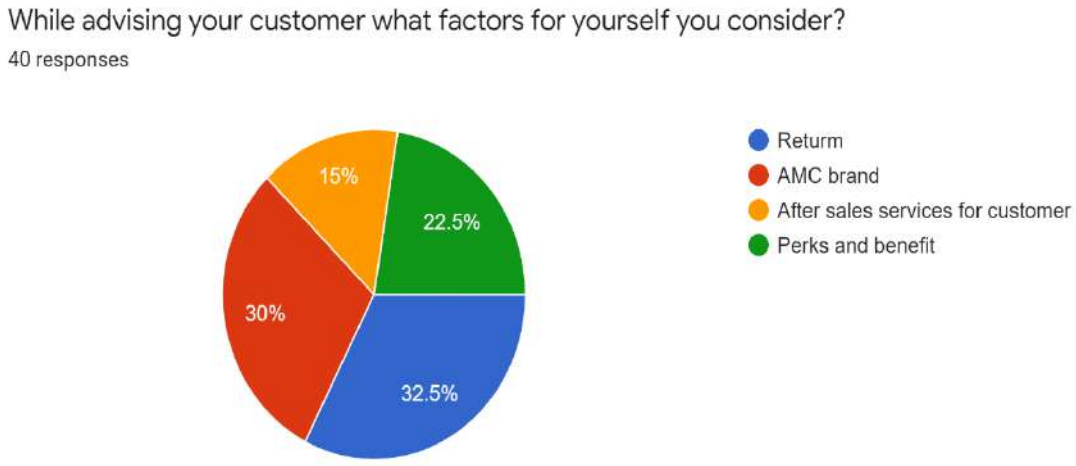


Interpretation:

There is now online platform for the same. Many financial advisors have adopted this new online platform for KYC update but what I found that there are some users who still not using online KYC update. They are used to with their pen paper mode. Out of 40 distributors 82.5% using online mode and rest of them are not.

13) While advising your customer what factors for yourself you consider?

a. Return
b. AMC brand
c. After sales services for customer
d. Perks and benefit

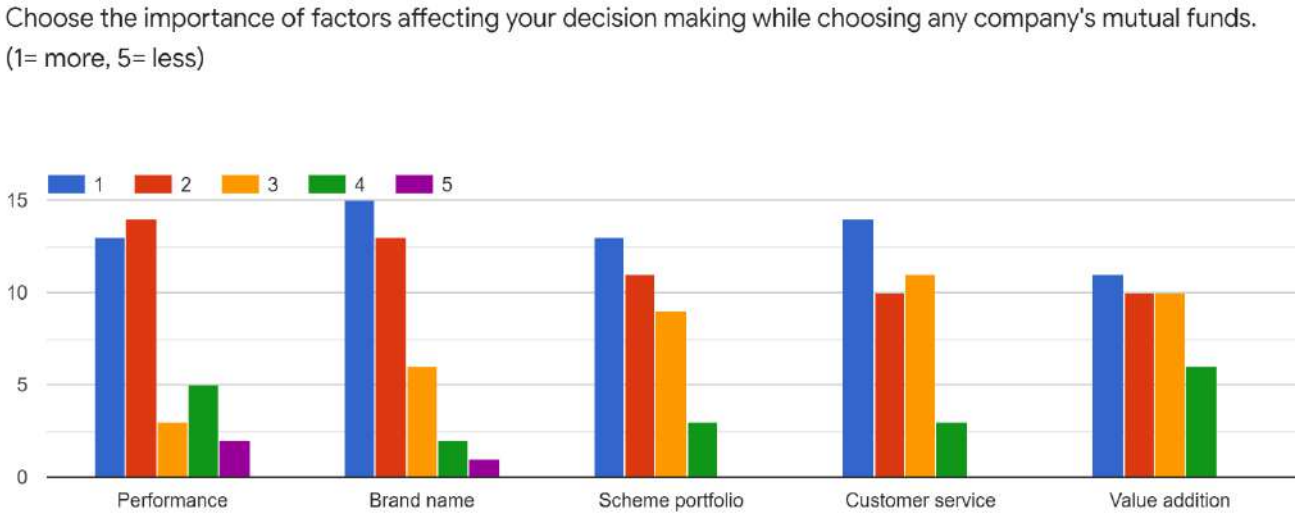


Interpretation:

Above chart shows that the distributors preferred return and AMC brand most of the time for their working may be due to good commissions or returns. Some distributors consider perks and benefit but only few consider about after sales service for customers.

14) Choose the importance of factors affecting your decision making while choosing any company's mutual funds. (1= more, 5= less)

a. Performance
b. Brand name
c. Scheme portfolio
d. Customer service
e. Value addition

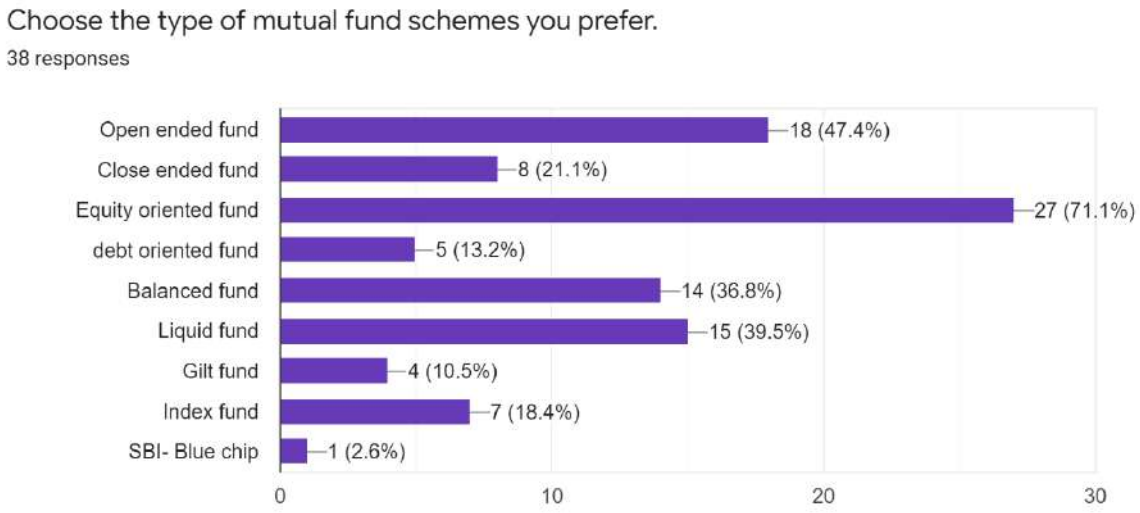


Interpretation:

To the above chart suggest that brand name seems most affecting factors while going for any company's mutual funds. Besides brand name performance and customers service also affect the decision. Scheme portfolio and value addition also affect the decision but not as much as others. If company is well known and have good image then financial advisors as well as investors don't think about any other factors much.

15) Choose the type of mutual fund schemes you prefer.

a. Open ended fund
b. Close ended fund
c. Equity oriented fund
d. debt oriented fund
e. Balanced fund
f. Liquid fund
g. Gilt fund
h. Index fund
i. SBI- Blue chip

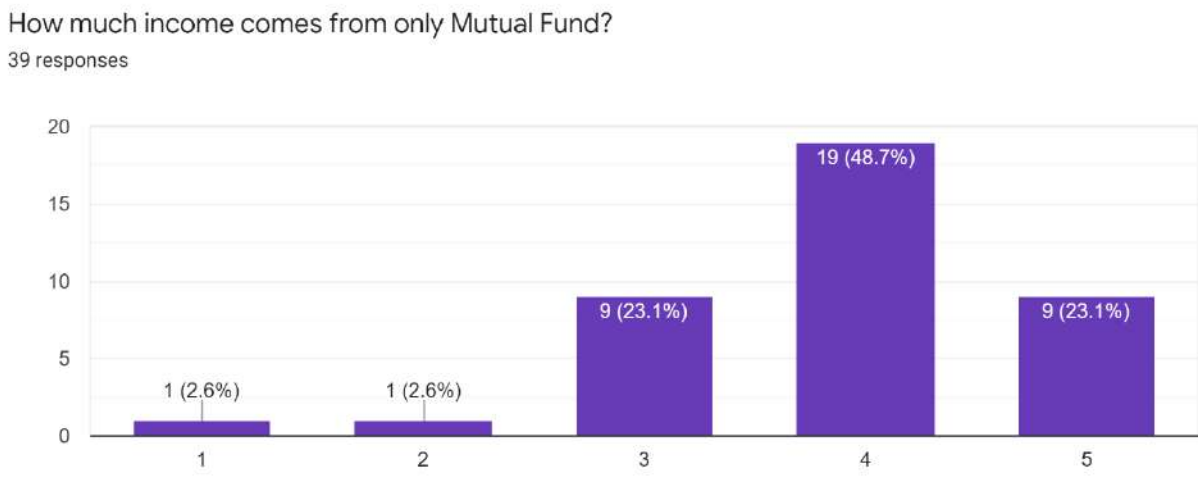


Interpretation:

From the above graph we can interpret that most of the distributor prefer Equity oriented fund. It is may be this fund are demanded most by investors. They also prefer open ended fund, liquid fund and balanced fund. It is because these funds are safe and suitable for risk averse investors. Other schemes like Close ended fund, debt-oriented fund, Gilt fund, Index fund and SBI- Blue chip are preferred less may be because of less awareness about these schemes.

16) How much income comes from only Mutual Fund?

a. Minimum
b. Maximum



Interpretation:

According to Distributors maximum income comes from mutual funds. Fees and commission earned mostly from investment in mutual funds. It can be interpreted that investors are finding mutual fund as safest way of investment with less risk attached to it. Investors are becoming more aware about mutual funds and its schemes which is leading distributors more commission from their investment.

Chapter- 6
Findings and Conclusion

Findings: -

This project taught me about various aspects of professional and personal life. How to manage work with your personal routine. Summer internship is all about getting exposure of the field and it gives us freedom to apply our theoretical knowledge into practical.

- People are not much aware about mutual fund but they are aware of the word SIP i.e. systematic investment plan. They are not aware that SIP is way to enter in mutual fund industry.
- Mutual fund distributors are the solution provider to risk.
- Maximum Investors invest in Bank fixed deposits as it is safe, less risky and easily liquidate.
- Investors invest in mutual fund as it is less risky, gives good return.
- Youngsters are risk takers but not have enough money to invest in mutual funds. They prefer short term investment to get high return in short time.
- Investors are not aware about the different mutual fund schemes. They are aware about only 3 or 4 schemes.
- Financial advisors' maximum income is from mutual fund commission.
- Financial advisors as well as investors give more importance to brand name than any other factor while choosing.
- There are more male financial advisors than female financial advisors it can be because the industry is male dominated or because of the unsteady pay.

- Financial advisors consider performance, relationship and commercial while choosing AMC because AMC brand help them to get good return on investment.

- Investors don't want to take risk while investing so they still invest in fixed bank deposits.

Recommendations:

- There is need to build awareness of the new funds among the investors with constantly being in contact with them.

- Proper training should be given to the advisor so that they will solve the question of the customer mind.

- Investor's fee must be reduced by reducing paper work: Investors fee includes management fee, distribution fee, and administrative costs, etc., which are usually deducted from the asset value. This can be possible if the investment is made without agent and if the paper work is reduced.

- AMCs should be transparent as possible and follow the norms stipulated by the regulatory authority & AMFI in order to gain confidence of investors and thus build the image in the market. Hence, disclosure of investment objectives & announcement of NAV on every trading day it should be focused upon.

- Financial advisors should increase the online penetration.

Conclusion:

Considering the entire research now that we have gone through and the data collected with the main aim of satisfying the underlying objectives, we can finally come to concluding the research work of mine and can answer the very objectives definitely.

Mutual funds are good source of returns for majority of households and it is particularly useful people who are looking for less risky investment. However, average investors are still restructuring their choices to conventional options like gold and fixed deposits when the market is flooded with countless investment opportunities, with mutual funds. This is because of lack of information about how mutual funds work, which makes many investors doubtful towards mutual fund investments. In fact, many a times, people investing in mutual funds too are unclear about how they function and how one can manage them. So, the organizations which are offering mutual funds have to provide complete information to the prospective investors relating to mutual funds.

Though the investment in mutual funds have increased in the past few years which led many people who have knowledge about mutual fund becoming financial advisors but it is not much compare to other country's number of investors. It is benefitting financial advisors as their income has increased. They are getting most of their income from mutual fund investors. Still only around 10% in India invest in mutual fund. We can see there is a long way to go but there is business opportunity when in future number of investors will increase and for that awareness should be spread about mutual funds.

Chapter- 7
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Annexure:

Questionnaire:

Respected sir/ Ma'am

I am Babita Bhagat student of Dharmsinh Desai University, Nadiad currently pursuing MBA & as part of study I am doing a research on title "Mutual funds as a business opportunity for financial advisors".

I request you to spare few minutes to fill the form. So, kindly provide us some information.

Please note this survey is for academic purpose only and your response will be kept confidential. we are not collecting any information that reveals your identity.

Please share with your friends and family to help me for my research.

Thank you

1) Name: _____

2) Gender:
   - ○ Male
   - ○ Female

3) Age:
   - ○ 21 – 30 years
   - ○ 31 – 40 years
   - ○ Above 40 years

4) Qualification:
   - ○ Matriculation
   - ○ Graduation
   - ○ Post-graduation
   - ○ Other

5) How many years have you been serving as a financial advisior?
   - ○ Less than 5 years
   - ○ 6 – 10 years
   - ○ 11 – 15 years
   - ○ More than 16 years

6) What do you look in any AMC to become Preferred one for you?
   - ☐ Performance
   - ☐ Relationship
   - ☐ Commercial
   - ☐ All

7) Which of the following investment instrument you mostly suggest to your customers?
   - ○ Direct equity
   - ○ Life insurance
   - ○ Mutual Fund
   - ○ P.O. Savings
   - ○ Others

8) What is the main reason for your investor to invest in mutual funds?
   - ○ Capital Appreciation
   - ○ Retirement Plan
   - ○ Tax Management
   - ○ Regular Income

9) Who are your main clients?
   - ○ Business Man
   - ○ Serviceman
   - ○ Students
   - ○ Retired Person
   - ○ Other

10) What is the risk-taking ability of your clients?

Low risk	Moderately low	Moderate	Moderately high	High risk
○	○	○	○	○

11) How long usually your clients like to invest in mutual fund?
   - ○ Short term
   - ○ Long term

12) Most preferred scheme of income?
   - ○ SIP
   - ○ Lump-sum
   - ○ STP

13) Do you use online platform for KYC update?
   - ○ Yes
   - ○ No

14) While advising your customer what factors for yourself you consider?

- ○ Return
- ○ AMC brand
- ○ After sales services for customer
- ○ Perks and benefit

15) Choose the importance of factors affecting your decision making while choosing any company's mutual funds. (1= more, 5= less)

	1	**2**	**3**	**4**	**5**
Performance	○	○	○	○	○
Brand name	○	○	○	○	○
Scheme portfolio	○	○	○	○	○
Customer service	○	○	○	○	○
Value addition	○	○	○	○	○

16) Choose the type of mutual fund schemes you prefer.

- ☐ Open ended fund
- ☐ Close ended fund
- ☐ Equity oriented fund
- ☐ debt oriented fund
- ☐ Balanced fund
- ☐ Liquid fund
- ☐ Gilt fund
- ☐ Index fund
- ☐ SBI- Blue chip

17) How much income comes from only Mutual Fund?

	1	2	3	4	5	
Minimum	○	○	○	○	○	Maximum

18) Any other information/suggestions: _____

A PROJECT REPORT ON

"A Study of Consumer Perception on E-commerce Activities"

Submitted by:

Dhrumil Shah

MB058

BATCH –23

Submitted to:

NOVINO Technologies

July 2021

Centre For Management Studies,

Dharamsinh Desai University, Nadiad.

STUDENTS' DECLARATION

I Dhrumil Shah, student of Centre for Management Studies, Dharmsinh Desai University, hereby declare that the report for the summer internship project title **"A Study of Consumer Perception on E-commerce Activities** "is prepared by me after the completion of two months at NOVINO TECHNOLOGIES.

I declared that this submitted work is done by me under the faculty guidance of Dr. Frince Thomas and Company guide Mr. Prashant Pandit. I also confirmed that, the report is only prepared for my academic requirement not for any other purpose.

Dhrumil Shah

SIGNATURE

PREFACE

Master of Business Administration (MBA) is such a programme that facilitates students to develop their knowledge, skills and right attitude fit for the business and industrial environment. The curriculum of MBA is designed in such a way that provides its students an opportunity to have conceptual and practical learning through Summer Internship Programme. As a student requires good blend of conceptual knowledge and practical exposure, such practical studies prove to be very important and necessary as it helps a student to enter into the practical field and get knowledge about the exact situation of various aspects in real life situations and how to apply theoretical knowledge into it. Summer internship is an integral part of MBA program. It helps us to know the company and its working in practical terms.

In this summer internship program, my project report is on "A Study of Consumer Perception on E-commerce Activities" The main purpose behind this report is to fill up the gap between theory and practical aspects. All the information given here is per my own efforts and knowledge about subject.

ACKNOWLEDGEMENT

Preparing a project of this nature is an important task and I am fortune enough to get support from a large number of persons to whom I would always remain grateful. I hardly thankful to our Dharmsinh Desai University for giving golden opportunity to MBA students for project report.

I am also thankful to Mr. Prashant Pandit for his valuable guidance for preparing the final report and also for providing the necessary facilities.

I take this opportunity to show my deep and sincere gratitude to Prof. Frince Thomas and all other faculty members who has been the constant source of encouragement with their keep ideas and suggestions. Preparing a project of this nature is a difficult task and I am fortunate enough to get support from a large number of people to whom I shall always remain grateful.

Finally, I must express my heartiest gratitude to all those who directly and indirectly contributed to this project.

EXECUTIVE SUMMARY

From last few years consumers are very interested to do online shopping through various websites and mobile apps. Consumers are now able to use the Internet for a variety of purposes such as research, communication, online banking, and even shopping. The role of e-commerce has bought a revolution in recent times. The internet era largely contributes to the development of electronic commerce, as now a days thousands of companies are selling goods and services over the internet.

Customer perception and customer behaviour helps us to understand the challenges faced by the marketers in comprehending the consumer mind. What exactly goes in the mind of the customer and what are the processes in the mind of consumer that influences him or her in buying different products or services. Different studies about the behaviour of consumer does not distinguishes on a specific category. It aims to investigate factor that influence the intention of customers.

This study helps to understanding various issues such as the following:

- What are the customer perceptions of electronic commerce?
- What is the difference perception of E-commerce between ruler and urban people?

I have done project on "A Study of Consumer Perception on E-commerce Activities" of 8 weeks during my summer internship training at NOVINO Technologies, Under guidance of Prashant Pandit.

I have tried to put my best effort that this report can help anyone about Consumer Perception on E-commerce Activities

This report has several features: -

- The language and concept used to explain is very simple to understand any reader
- Makes enough tables and graphs for easier understanding
- Added several websites as reference, which is helpful for a reader to get additional information
- Added some interesting facts about the study, which will definitely make the reader more enthusiastic
- I have made interpretation of data in very simple way so, anyone can easily understand
- And I have made very simple conclusion of study so one can understand easily.

What I have find from this study: -

- To identify the factors influencing consumer to buy online.

TABLE OF CONTENT

Table of Contents

Students' Declaration 2
Preface 3
Acknowledgement 4
Executive Summary 5
Table Of Content 6
OVERVIEW OF THE COMPANY 7
1.1 Services we offer: 7
1.2 Vision: 8
1.3 Mission 8
1.4 Process of HOW WE WORK: 9
ABOUT COMPANIES PRODUCT 10
2.1 Mobile application development 10
2.2 Graphics Designing 11
2.3 Php and open sources 12
2.4 Microsoft .net 12
2.5 Search engine optimization 13
E-Commerce 14
3.1 Introduction 14
3.2 Objectives 14
3.3 Types of E-Commerce 14
3.4 Advantages 15
3.5 Disadvantages 15
3.6 Supply Chain of E-Commerce Industry 16
LITERATURE REVIEW 17
RESEARCH METHODOLOGY 19
5.1 RESEARCH OBJECTIVE 19
5.2 RESEARCH DESIGN 19
5.3 RESEARCH INSTRUMENT 20
5.4 SAMPLING PLAN 20
5.5 LIMITATION OF STUDY 21
DATA ANALYSIS AND INTERPRETATION 22
SPSS OUTPUT 29
Annexure 34

CHAPTER:1

Overview of The Company

Company Name: NOVINO TECHNOLOGIES

Address: 101, Girnar Apartment, Kasturba Nagar

Nr Alkapuri Post Office, Alkapuri,

Vadodara, Gujarat 390007

Website: http://novinotechnologies.com/

Email Id: business@novinotechnologies.com

Phone No.: +91-9408307302

Novino Technologies is in the business of providing hi-class software development services for its clients. We extensively evaluate the client's needs and provide stable solutions to them. We believe that any software investment must give fruitful end results.

Apart from fixed price software services, Novino Technologies also provides staff resources augmentation with IT and non-IT talents. We can scout and screen the best talents based on your requirements and demand of your projects.

1.1 Services we offer:

- Mobile application development
- Graphics Designing
- Php and open sources
- Microsoft .net
- Search engine optimization

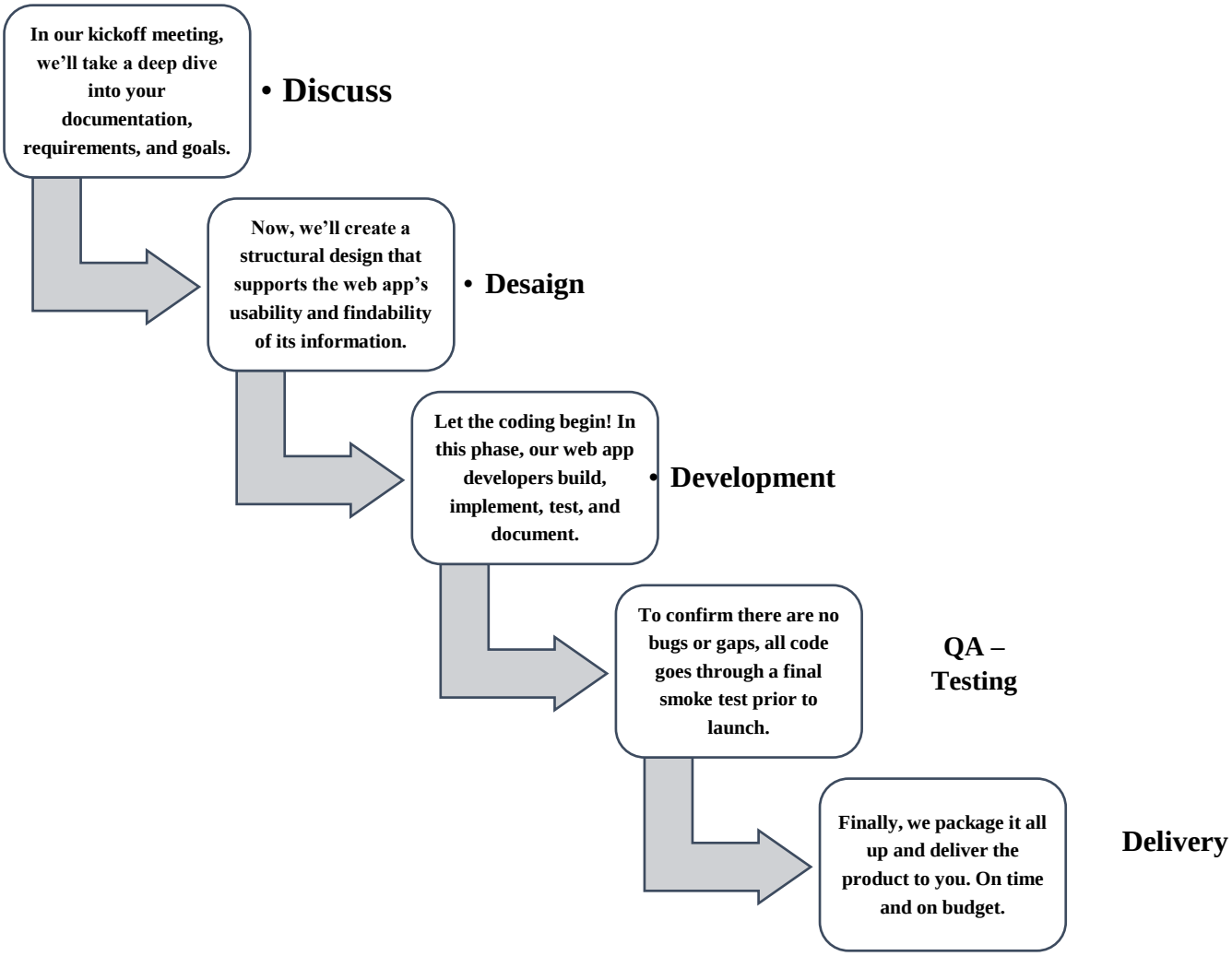
1.2 **Vision:**

To envision, design and construct the most magnificent software development and web development services.

1.3 Mission

To contribute tangible in overall success of our customer and provide highest return on investment to our customers.

1.4 Process of HOW WE WORK:



CHAPTER:2

About Companies Product

2.1 Mobile application development



Mobile application development is the process to making software for smartphones and digital assistants, most commonly for Android and iOS. The software can be preinstalled on the device, downloaded from a mobile app store or accessed through a mobile web browser. The programming and markup languages used for this kind of software development include Java, Swift, C# and HTML5.

Mobile app development is rapidly growing. From retail, telecommunications and e-commerce to insurance, healthcare and government, organizations across industries must meet user expectations for real-time, convenient ways to conduct transactions and access information. Today, mobile devices—and the mobile applications that unlock their value—are the most popular way for people and businesses to connect to the internet. To stay relevant, responsive and successful, organizations need to develop the mobile applications that their customers, partners and employee's demand.

Yet mobile application development might seem daunting. Once you've selected the OS platform or platforms, you need to overcome the limitations of mobile devices and usher your app all the way past the potential hurdles of distribution. Fortunately, by following a few basic guidelines and best practices, you can streamline your application development journey.

The vast majority—around 70 percent—of smartphones run Android, and the Google Play Store has fewer restrictions than the Apple App Store. On the other hand, mobile applications developed for iOS have far fewer devices that need support, making optimization simpler. And user retention is typically higher for iOS applications.

Transform your business ideas into mobile applications with Mindster. Mobile application development arena being one of the most innovative spaces in the industry today holds the prospect for the future of business.

Make mobile apps for multiple-platforms like Android, iOS and cross-platform solutions in Xamarin, PhoneGap, etc. Mobile app development team has a long streak in releasing foolproof, quality applications in the Google Play store and iOS app stores. Custom mobile app solutions to restore any setbacks in your everyday businesses.

2.2 Graphics Designing



Graphic design is a craft where professionals create visual content to communicate messages. By applying visual hierarchy and page layout techniques, designers use typography and pictures to meet users' specific needs and focus on the logic of displaying elements in interactive designs, to optimize the user experience.

graphic design is an ancient craft, dating back past Egyptian hieroglyphs to at least 17,000-year-old cave paintings. It's a term that originated in the 1920s' print industry. It continues to cover a range of activities including logo creation. Graphic design in this sense concerns aesthetic appeal and marketing. Graphic designers attract viewers using images, color and typography. However, graphic designers working in user experience (UX) design must justify stylistic choices regarding, say, image locations and font with a human-centered approach. That means you need to focus on—and seek to empathize the most with—your specific users while you create good-looking designs that maximize usability. Aesthetics must serve a purpose—in UX design we don't create art for art's sake. So, graphic designers must branch into visual design. When designing for UX, you should:

- Consider the information architecture of your interactive designs, to ensure accessibility for users.
- Leverage graphic design skills to create work that considers the entire user experience, including users' visual processing abilities.

2.3 Php and open sources



PHP is a general-purpose scripting language geared towards web development. It was originally created by Danish-Canadian programmer Rasmus Lerdorf in 1994. The PHP reference implementation is now produced by The PHP Group. PHP originally stood for Personal Home Page, but it now stands for the recursive initialism PHP: Hypertext Preprocessor.

PHP code is usually processed on a web server by a PHP interpreter implemented as a module, a daemon or as a Common Gateway Interface (CGI) executable. On a web server, the result of the interpreted and executed PHP code – which may be any type of data, such as generated HTML or binary image data – would form the whole or part of an HTTP response. Various web template systems, web content management systems, and web frameworks exist which can be employed to orchestrate or facilitate the generation of that response. Additionally, PHP can be used for many programming tasks outside of the web context, such as standalone graphical applications and robotic drone control. PHP code can also be directly executed from the command line.

2.4 Microsoft .net



The .NET Framework (pronounced as "dot net") is a software framework developed by Microsoft that runs primarily on Microsoft Windows. It includes a large class library called Framework Class Library (FCL) and provides language interoperability (each language can use code written in other languages) across several programming languages. Programs written for .NET Framework execute in a software environment (in contrast to a hardware environment) named the Common Language Runtime (CLR). The CLR is an

application virtual machine that provides services such as security, memory management, and exception handling. As such, computer code written using .NET Framework is called "managed code". FCL and CLR together constitute the .NET Framework.

Microsoft.Net is a programming language developed by Microsoft. It was designed to build applications which could run on the Windows platform.

The .Net programming language can be used to develop Forms based applications, Web based applications, and Web services.

Developers can choose from a variety of programming languages available on the .Net platform. The most common ones are VB.Net and C#.

2.5 Search engine optimization



SEO stands for “search engine optimization.” In simple terms, it means the process of improving your site to increase its visibility when people search for products or services related to your business in Google, Bing, and other search engines. The better visibility your pages have in search results, the more likely you are to garner attention and attract prospective and existing customers to your business.

Search engines such as Google and Bing use bots to crawl pages on the web, going from site to site, collecting information about those pages and putting them in an index. Think of the index like a giant library where a librarian can pull up a book (or a web page) to help you find exactly what you’re looking for at the time.

CHAPTER:3

E-Commerce

3.1 Introduction

Everything you need to know about the E- Commerce. The term electronic commerce or e-commerce refers to any sort of business transaction that involves the transfer of information through the internet.

By definition it covers a variety of business activities which use internet as a platform for either information exchange or monetary transaction or both at times.

E-commerce means using the Internet and the web for business transactions and/or commercial transactions, which typically involve the exchange of value (e.g., money) across organizational or individual boundaries in return for products and services.

Electronic commerce, known as E-Commerce, occurs daily when sellers and buyers use the internet to conduct business transactions. Technology makes it possible for anyone to buy or sell practically anything online.

3.2 Objectives

- Development of Business-Relationship
- Better-Customer Service
- Getting more Customers

3.3 Types of E-Commerce

- Business-to-Business (B2B)
- Business-to-Consumer (B2C)
- Business-to-Government (B2G)
- Consumer-to-Consumer (C2C)

3.4 Advantages

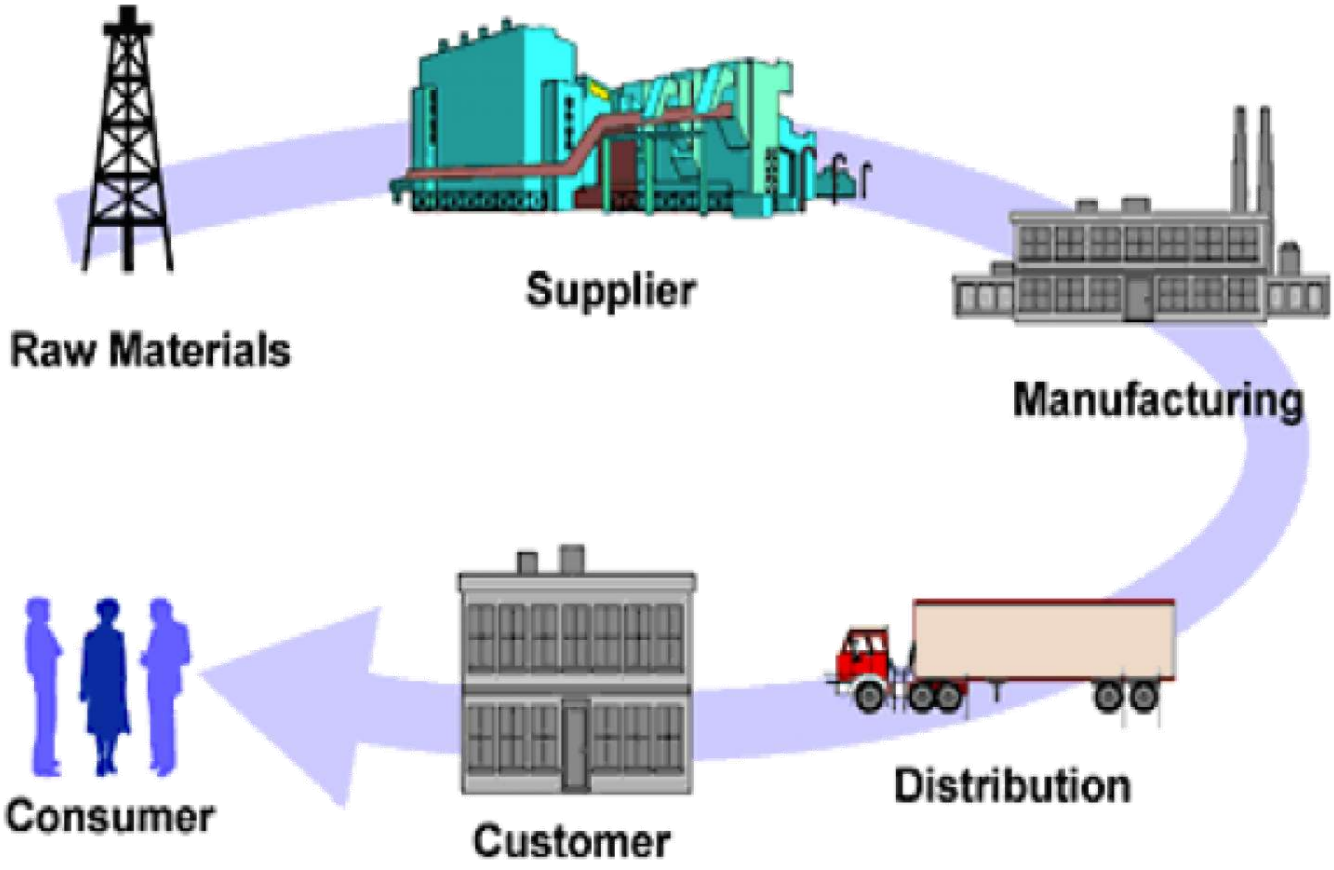
- Convenience
- Information
- Fewer Hassel
- Lower Cost
- Relatively Building
- Audience Sizing
- On-Line Marketing

3.5 Disadvantages

- security
- System and Data Integrity
- System Scalability
- ecommerce is Not Free
- Customer Relationship Problems

3.6 Supply Chain of E-Commerce Industry

This includes managing data for products right from warehouse to the customer. E-Commerce industries use analytics extensively to manage Inventory. Also, a significant portion of work is into optimising transportation and pricing of delivery.



CHAPTER:4

LITERATURE REVIEW

Wagner and Sweeney (2010) researched the role of E-Business in Supply Chain Management and identified that many organizations still lack an effective ICT infrastructure in order to organize, support and facilitate the highly complex and often rapidly changing interfaces among the organizational entities and disciplines involved in business processes. Furthermore, they suggested for the organization embarking on an e-business initiative the consideration of a sensible alignment of technology (as an enabler) with their business strategy in order to be successful. They concluded that e-business can drive new organizational forms (such as virtual organizations), fulfill inter-firm context tasks and allow them to improve their supply chain processes. They suggested that e-business plays a very important role in SCM integration.

Alrubaiee, Alshaibi and Al-Bayati (2012) researched the interrelationships among B2B E-Commerce Benefits, E-Marketplace Usage and Supply Chain Management by examining the mediating impact of e-marketplace usage on the relationship between e-commerce benefits and supply chain management through the companies in different industries by employing covariance-based structural equation modeling. They identified a strong and positive effect of e-commerce benefits on e-marketplaces usage but no significant direct link between e-commerce benefits and supply chain management. They concluded that e-commerce provides many benefits to both sellers and buyers; sellers can access widely distributed narrow market segments while buyers can benefit by accessing global markets with larger product availability from a variety of sellers at reduced costs. Finally, they recommend that managers should focus on making B2B e-commerce as well as e-marketplace usage an integral part of their business strategy.

D.M.Rajesh& G. Purushothaman (2013), this chapter will mainly discuss on the study that are done by previous research of other authors in the similar area of the present study. Throughout this chapter, there will be comprehensive discussion on theoretical and practical views of previous studies done in online shopping and offline shopping for apparels. This study combines factors that other studies have done that will influence the consumer's purchasing decision in online and offline stores for apparels. It includes the price attractiveness, time saving, perceived risk, enjoyment and excitement, tangibility and high interactivity.

Neha s. (2018), the consumer's perception on online shopping varies from individual to individual and the perception is limited to a certain extent with the availability of the proper connectivity and the exposure to the online shopping. The perception of the consumer also has similarities and difference based on their personal characteristics. The study reveals that mostly the youngsters are attached to the online shopping and hence the elder people don't use online shopping much as compared to the younger ones. The study highlights the fact that the youngsters between the age of 20-25 are mostly poised to use the online shopping. It is also found that the majority of the people who shop online buys books online as it is cheaper compared to the market price with various discounts and offers.

Vikas & Vinod Kumar (2017), with the development of modern technology, people's way of life is changing day by day. These changes have also affected the way of shopping. Online shopping is taking place instead of traditional store shopping. In present study, it has been tried to find out the people's perception towards online shopping and to know whether consumers prefer online shopping or store shopping and why. The primary data for this research has been collected through a survey of 100 consumers of Kurukshetra by using questionnaire. This study used factor analysis to provide evidence that consumer perception toward online shopping had strong relationship based on consumers demographic. The results of the study supported that the customers perceive online shopping with positive frame of mind and show that the emergence of various factors pertaining to online shopping.

CHAPTER:5

RESEARCH METHODOLOGY

5.1 RESEARCH OBJECTIVE

The purpose of research is to discover answers to questions through the application of scientific procedures. Each research study has its own specific Objectives. Research objectives are found by deciding what type of research needs to be done and what type of information a certain entity is hoping to obtain from the research.

Objective of this study are: -

Primary objectives:

- To identify the factors influencing consumer to buy online.
- To understand perception of rural and urban people on E-commerce.

Secondary objectives:

- To identify growth of E-commerce.
- To identify advantages of E-commerce.

5.2 RESEARCH DESIGN

"A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure." **Descriptive Research:** a research aims on comparative study on E-commerce difference in Rural and Urban.

5.3 RESEARCH INSTRUMENT

The Methods used to collect such data are called Research Instrument. Different research instruments used for collecting data are-Primary Methods and Secondary Methods.

Primary Data:

- Questionnaire

Secondary Data:

- Online
- Past reports
- News update

5.4 SAMPLING PLAN

Sampling Method:

In the context of this project the survey done by convenient sampling method.

Sample size:

Our total sample size is 112

Sampling procedure:

The consumers are selected by the convenience sampling method. The selection of units from the population based on their easy availability and accessibility to the researcher is known as convenience sampling. Convenience sampling can be used asa part of a preliminary research that forms a basis for conducting the detailed research.

5.5 LIMITATION OF STUDY

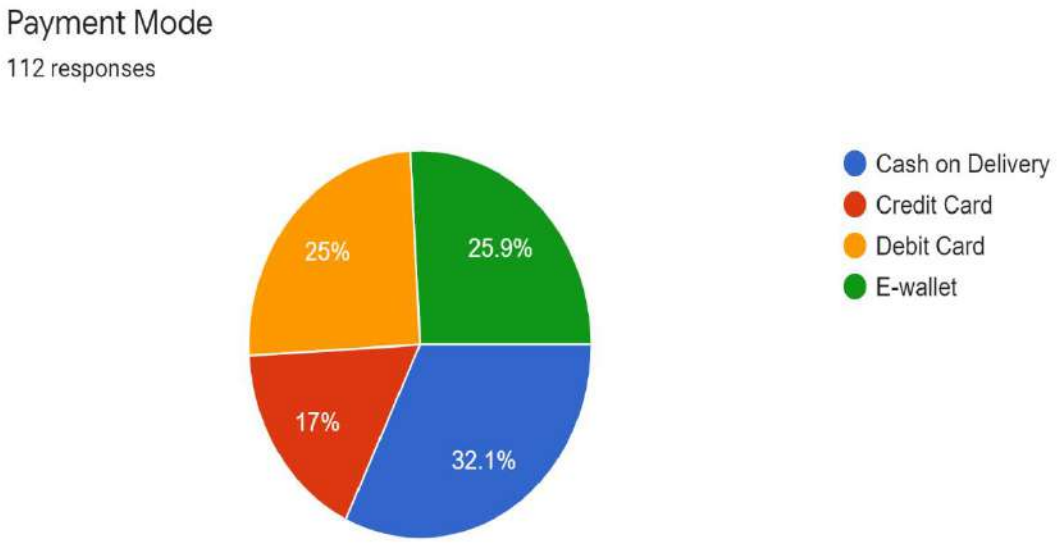
- Convenient sampling method used so sample selection is biased.
- The data is collected from the primary source only, so relevance of information may not fully trustworthy.
- The study strictly focuses on the responses of questionnaire and on that basis only conclusion has been made.
- The study also strictly focuses on safety level and benefits to consumer as I have not gone deep on other factors.

CHAPTER:6

DATA ANALYSIS AND INTERPRETATION

Age	<25	42%
	26-35	35.7%
	36-45	13.4%
	>45	8.9%
Gender	Male	65.2%
	Female	34.8%
Income Level	<20,000	33%
	20,000-30,000	25.9%
	30,000-40,000	22.3%
	>40,000	18.8%
Occupation	Student	33%
	Working	34.8%
	Self Employed	25.9%
	Other	6.3%
Education	High School	13.4%
	Graduate	57.1%
	Post Graduate	29.5%
General area	Rural	59.8%
	Urban	40.2%

1) Which Payment Mode use?



Interpretation:

The above graph helps us to interpret that there are 32% people prefer COD, 17% Cradit Card, 25% Debit Card and 25% E-wallet.

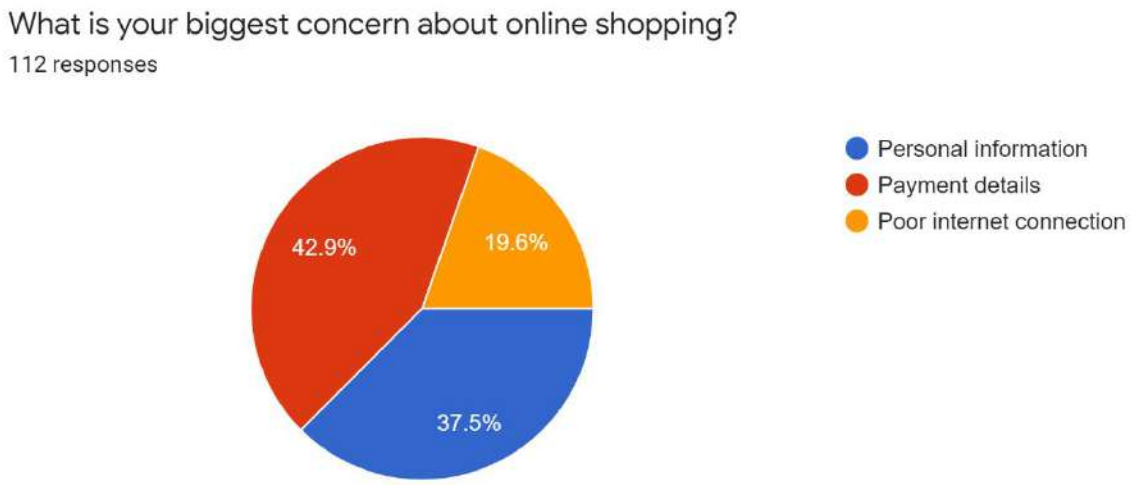
What is the biggest challenge you face with shopping online?



Interpretation:

The above graph helps us to interpret that what are the challenges for online shopping. The 25% people face lack of product that they want, 40% face slow website and 34% people face Unavailability of Delivery.

What is your biggest concern about online shopping?



Interpretation:

The above graph helps us to interpret that, biggest concern of online shopping. The 37% people concern with personal information, 43% are payment details and 20% are poor internet.

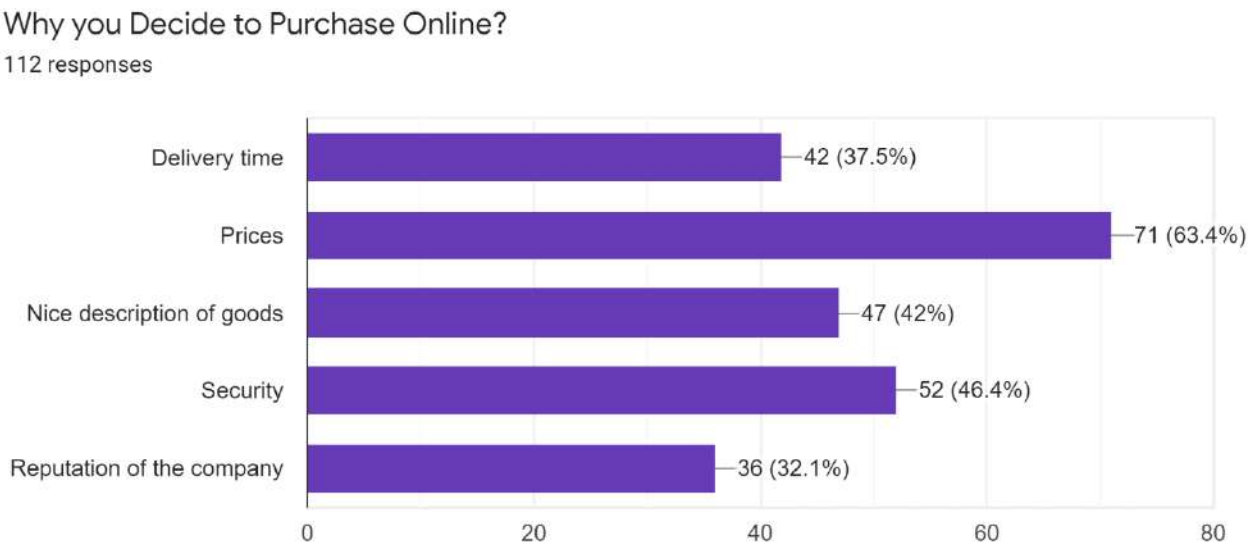
How many times do you shop online in a month?



Interpretation:

Here these above graphs shows that how many times do they shop online in one month. So, around 39% are once,40% are Twice, 11% are Thrice, 9% are more than thrice.

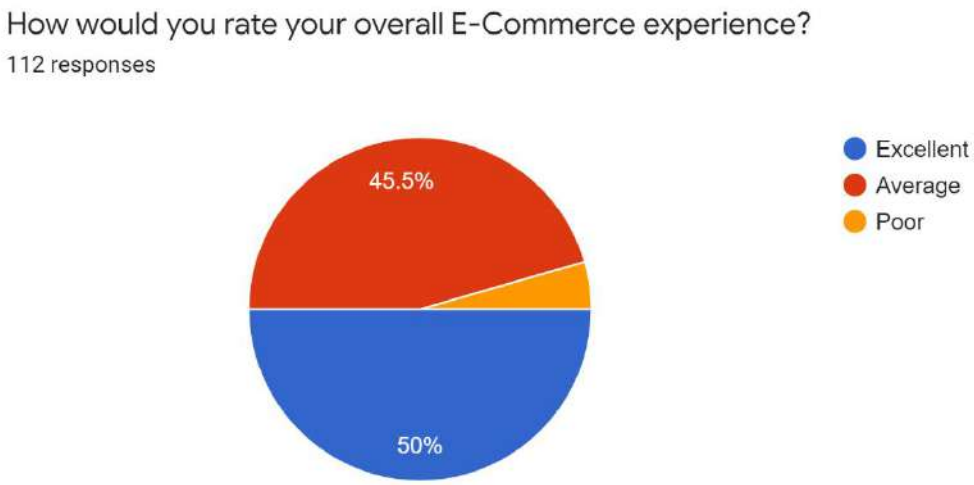
Why you Decide to Purchase Online?



Interpretation:

Here these above graphs shows that what are the factor that influence to people for online shopping. Price are major factor to influence a people for online shopping.

How would you rate your overall E-Commerce experience?



Interpretation:

Here this above graph interpret thatover all perception of people on E-commerce. The majority people are good experience in E-commerce.

SPSS OUTPUT

Oneway

H0: There is no difference between perception of people and Area of living.

H1: There is difference between perception of people and Area of living.

Descriptives								
How would you rate your overall E-Commerce experience?								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Rural	45	1.71	.626	.093	1.52	1.90	1	3
Urban	67	1.43	.529	.065	1.30	1.56	1	3
Total	112	1.54	.583	.055	1.44	1.65	1	3

ANOVA					
How would you rate your overall E-Commerce experience?					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.085	1	2.085	6.424	**.013**
Within Groups	35.692	110	.324		
Total	37.777	111			

Interpretation:

Significance level is <0.05. so, Null hypothesis is accept.

Means there is no difference between perception of people and area of live.

Crosstabs

H0: Age is not associated with payment method.

H1: Age is associated with payment method.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * Payment Mode	112	100.0%	0	0.0%	112	100.0%

age * Payment Mode Crosstabulation							
			Payment Mode				Total
			Cash on Delivery	Credit Card	Debit Card	E-wallet	
age	<25	Count	18	9	8	12	47
		Expected Count	15.1	8.0	11.8	12.2	47.0
	26-35	Count	8	9	12	11	40
		Expected Count	12.9	6.8	10.0	10.4	40.0
	36-45	Count	6	0	6	3	15
		Expected Count	4.8	2.5	3.8	3.9	15.0

	>45	Count	4	1	2	3	10
		Expected Count	3.2	1.7	2.5	2.6	10.0
Total		Count	36	19	28	29	112
		Expected Count	36.0	19.0	28.0	29.0	112.0

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.910[a]	9	.358
Likelihood Ratio	12.591	9	.182
Linear-by-Linear Association	.201	1	.654
N of Valid Cases	112		
a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is 1.70.			

Interpretation:

Significance level is >0.05. so, Null hypothesis is not accept.

It means There is an associated with payment method and age.

Crosstabs

H0: Area is not associated with payment method.

H1: Area is associated with payment method.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
The general area where you live? * Payment Mode	112	100.0%	0	0.0%	112	100.0%

The general area where you live? * Payment Mode Crosstabulation

			Payment Mode				Total
			Cash on Delivery	Credit Card	Debit Card	E-wallet	
The general area where you live?	Rural	Count	21	5	7	12	45
		Expected Count	14.5	7.6	11.3	11.7	45.0
	Urban	Count	15	14	21	17	67
		Expected Count	21.5	11.4	16.8	17.3	67.0
Total		Count	36	19	28	29	112
		Expected Count	36.0	19.0	28.0	29.0	112.0

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.157[a]	3	.027
Likelihood Ratio	9.286	3	.026
Linear-by-Linear Association	2.662	1	.103
N of Valid Cases	112		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.63.			

Interpretation:

Significance level is <0.05. so, Null hypothesis is accept.

It means There is no associated with payment method and area of live.

Annexure

NAME: ……

Age: ☐ <25 ☐ 26-35 ☐ 36-45 ☐ >45

Gender: ☐ Male ☐ Female

Income Level (Monthly):

☐ <20,000 ☐ 20,000-30,000

☐ 30,000-40,000 ☐ >40,000

Occupation:

☐ Student ☐ Working

☐ Self Employed ☐ Other

Education:

☐ High School ☐ Post Graduate

☐ Graduate ☐ Other

The general area where you live?

☐ Rural ☐ Urban

Payment Mode:

☐ Cash on Delivery ☐ Credit Card

☐ Credit Card ☐ E-wallet

☐ Debit Card

What is the biggest challenge you face with shopping online?

☐ Lack of products I want

☐ Slow webpage response time

☐ Unavailability of Delivery

What is your biggest concern about online shopping?

☐ Personal information

☐ Payment details

☐ Poor internet connection

How much do you spend on online shopping every month?

☐ <1,000

☐ 1,000-5,000

☐ >5,000

How many times do you shop online in a month?

- ☐ Once
- ☐ Twice
- ☐ Thrice
- ☐ More than thrice

Why you Decide to Purchase Online?

- ☐ Delivery time
- ☐ Prices
- ☐ Nice description of goods
- ☐ Security
- ☐ Reputation of the company

How would you rate your overall E-Commerce experience?

- ☐ Excellent
- ☐ Average
- ☐ Poor

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TITLE

"To Understand and Compare Brand Identity

With Brand Image Of

Santushti Thick Shake in Vadodara"

SUBMITTED BY

FAZELA SHAUKAT MOTIWALA

INTERNSHIP AT

INHOUSE ADVERTISING & BRANDING

June, 2021

SUBMITTED TO

CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY, NADIAD

ACKNOWLEDGEMENT

I would like to express my sincere thanks to my internship supervisor Dr. Naresh Patel who provided and giving me permission for an internship and provided with various guidelines about the report.

This internship report would never have been finished without the necessary practical knowledge, assistance from many books, articles, and websites.

I would also like to extended my sincere gratitude to the company coordinator Mr. Keyur Patel, CEO of Inhouse Advertising and Branding in order to provide me the opportunity for being an intern at his firm and also guiding and teaching me throughout the internship period and helping me during the project, I would also like to also thank all the team members of Inhouse for helping me out and supporting me during my internship period.

I believe that this endeavour has prepared me for t new challenging opportunities in the future.

I want to express my special thanks to Mr. Bhavesh Chelani, CEO of Santushti and all the interviewees without whom this project would not have been possible. Thank you for all your time and efforts, I really appreciate it.

I will forever be thanful for the time and effort that he invested in me. I hope that I can be worthy of his unending trust.

COLLEGE CERTIFICATE

This is to certify that Ms. Fazela Shaukat Motiwala has satisfactorily completed his/her summer internship from 8th June 2021 to 31st July 2021 and prepared a project report on "**To Understand and Compare Brand Identity With Brand Image of Santushti Thick Shake In Vadodara"** under my supervision and guidance.

During the Internship we found him sincere, hardworking & result oriented. We wish him all the very best for his future endeavors.

Signature of
Dr. Naresh Patel
Dean-Faculty of Management & Information Science

Signature of
Dr. Naresh Patel
Faculty Guide

Date:
Place:

EXECUTIVE SUMMARY

This Project report undertaken under INHOUSE Advertising and branding whose one of the clients is Santushti for which a study research was conducted regarding brand image and brand identity of Santushti in Vadodara

The first and foremost step of the researcher was to learn about what is brand identity and brand image and how is it communicated.

Limitation for this project was the current pandemic situation. Due to Covid-19 people were not inclined to give interviews and have interactions. Also, the interview carried out were unstructured since there was huge language barrier.

Analysis was done on the basis of questionnaire which was open ended and each answer was analysed and compared to get a clear picture and the insights of the communication gap.

Recommendation and suggestions were provided accordingly to the things found during analysis.

A set of questions have been mentioned below on the basis of which the interview was conducted.

Table of Contents

ACKNOWLEDGEMENT 2
COLLEGE CERTIFICATE 3
EXECUTIVE SUMMARY 4
LIST OF FIGURES 7
CHAPTER – 1 INTRODUCTION 8
1.1 ABOUT INHOUSE ADVERTISING AND BRANDING 9
1.2 ABOUT SANTUSHTI SHAKES AND MORE 10
CHAPTER 2: LITERATURE REVIEW 17
CHAPTER 3: OBJECTIVES OF THE STUDY 24
CHAPTER 4: RESEARCH METHODOLOGY 25
4.1 RESEARCH APPROACH 25
4.1.1 INDUCTIVE VS. DEDUCTIVE RESEARCH 25
4.3 DATA SOURCE 27
4.4 RESEARCH STRATEGY 28
4.4.1 CASE STUDY: SANTUSHTI SHAKES & MORE 28
4.5 DATA COLLECTION METHOD 28
4.5.1 INTERVIEWS 29
4.6 SURVEY DESIGN 29
4.6.1INTERVIEW GUIDELINE 29
4.6.1.1 BRAND AWARENESS 30
4.6.1.2 PACKAGING 30
4.6.1.3 CUSTOMER SERVICE 30
4.6.1.4 PRICE & DISCOUNTS 31
4.7 SAMPLING 31
4.7.1 SAMPLING: IN-DEPTH INTERVIEWS 31
4.8 DATA ANALYSIS METHOD 32
4.8.1 DATA ANALYSIS METHOD: QUALITATIVE 32
CHAPTER 5: ANALYSIS 33
5.1 BRAND AWARENESS 33
5.1.1 How often do you think people purchase from Santushti? 33
5.1.2 What according to you is Santushti known for in the market? 33
5.1.3 what is the Unique Selling Price of Santushti? 34
5.1.4 What according to you is the target audience for Santushti? 34
5.2 PACKAGING 36

5.2.1 What does logo and packing tell you about the brand Santushti? 36
5.3 CUSTOMER SERVICE 36
5.3.1 How good is the service according to you at Santushti? 36
CHAPTER 6: CONCLUSION AND SUGGESTIONS 40
REFERENCE 41
Works Cited 41
RESEARCH METHODOLOGY: ..... **Error! Bookmark not defined.**



LIST OF FIGURES

Figure 1:Services Provided by Inhouse *9*
Figure 2: USP of Santushti *12*
Figure 3: Road Map of Santushti *13*
Figure 4 : Current Presence *13*
Figure 5:Thick Shake Menu *13*
Figure 6: Product Range *14*
Figure 7:Thick Shake Menu *14*
Figure 8: Milk Shake Menu *15*
Figure 9: Swiss Waffle Menu *15*
Figure 11: Published Articles *16*
Figure 10: Awards *16*

CHAPTER – 1 INTRODUCTION

Brand identity comes from the organization, that is, the organization is responsible for creating excellent products with unique attributes in this way, the organization tries to identify itself, it represents how the company wants to be seen in the market. The personality of the brand is unique. Brand identity includes the following elements: brand vision, brand culture, positioning, personality, relationship and display.

Brand identity is everything a company wants to consider as a brand. It is a characteristic related to a particular company, product, service, or individual. This is a way to express the brand to the world.

Brand image is the customer's current view point towards the brand. Brand image conveys emotional value, not just psychological image. It is the accumulation of contacts and observations by people outside the organization. It should highlight the organization's mission and vision for everyone. The elements of a positive brand image are: a unique logo that reflects the company's image, a slogan that summarizes the company's business, and a brand identity that supports core values. When the Customer purchase the product, they are also purchasing its image. Brand image is the objective and mental feedback of the consumers when they purchase a product.
To sum up, “Brand image” is the customer’s net extract from the brand.

1.1 ABOUT INHOUSE ADVERTISING AND BRANDING

We transform your organisation into brands.

We have helped brands create their legacy and establish strong empires. We are a 13 year young design and brand consulting company, having our base in Vadodara, Gujarat and clients across the globe. We provide 360 degree designing and branding solutions.

Our goal is to not only capture the attention of the consumer, but to engage them by using 360-degree marketing and creative advertising solutions. Whether your business is reputed and established, a startup or a sidekick passion project, it has the potential to reach new heights with the right support.

We have in-depth experience and professionals in our team to provide the best solutions for Graphics, Social Media, Digital media, Print-Media, and Web Design & Development. We are not just an agency but your advertising and branding arm. We are Inhouse.

SERVICES PROVIDED



Figure 1:Services Provided by Inhouse

1.2 ABOUT SANTUSHTI SHAKES AND MORE



ABOUT THE SANTUSHTI

During partition, a patriotic family from Sindh, Pakistan, shifted to Anand, Gujarat and started a humble restaurant unique delectable delicacy to create a fairy-tale culinary journey. To carry forward the rich legacy, Sunil Chelani coined the name 'Santushti Shakes & More' on November 2, 2008 with the aim of serving world-class milkshakes to patrons.

With three founding principles-quality, variety and value for money, this humble milkshake outlet at Rajkot's

According to them the real thick shake isn't just about blending ice-cream with milk, ensured that a special technology was created with the help of European technocrats, which meant that thick shakes could be made without ice creams.

This leading brand has emerged as a reputed chain in no time and is equally popular with all sections of society. Today, it has more than 10 outlets at Rajkot, Surat, Ahmedabad and Vadodara, and a few more are in the pipeline at different cities. Very recently, it opened an additional outlet in Vadodara and two more in Ahmedabad. Soon, they have plans to open 10 more outlets in Surat (total 15 in South Gujarat) and one in Mumbai later this year.

In This FSSAI registered (being registered for HACCP) place aims to deliver packed milkshake and packed yogurt soon. Sunil says, "I have been deeply inspired by our PM Narendra Modi's "Make in India" and "Swachh Bharat Abhiyan" campaigns. Such vision, knowledge, hard work and passion are inspiring."

As the brand continues to grow and make waves because of its mesmerizing taste, delightful service and value for money, it looks like patrons will continue to support all their future endeavours to treat them to unparalleled and unique milkshakes.

MISSION

The vision to empower dessert industry by branching out to the entrepreneurs with Franchise Partnerships for a sweet expansion and thereby redefining the way dessert industry works.

VISION

Sunil Chelani & Bhavesh Chelani, a duo who laid a wonderful example to the world by displaying the complimenting teamwork, taking Santushti to an international level in merely a decade's time. Continuing this journey of taking their venture beyond boundaries and ensuring a divine dessert experience for all.

VALUES

- Quality
- Value For Money
- Variety

Figure 2: USP of Santushti



Figure 5: Road Map of Santushti

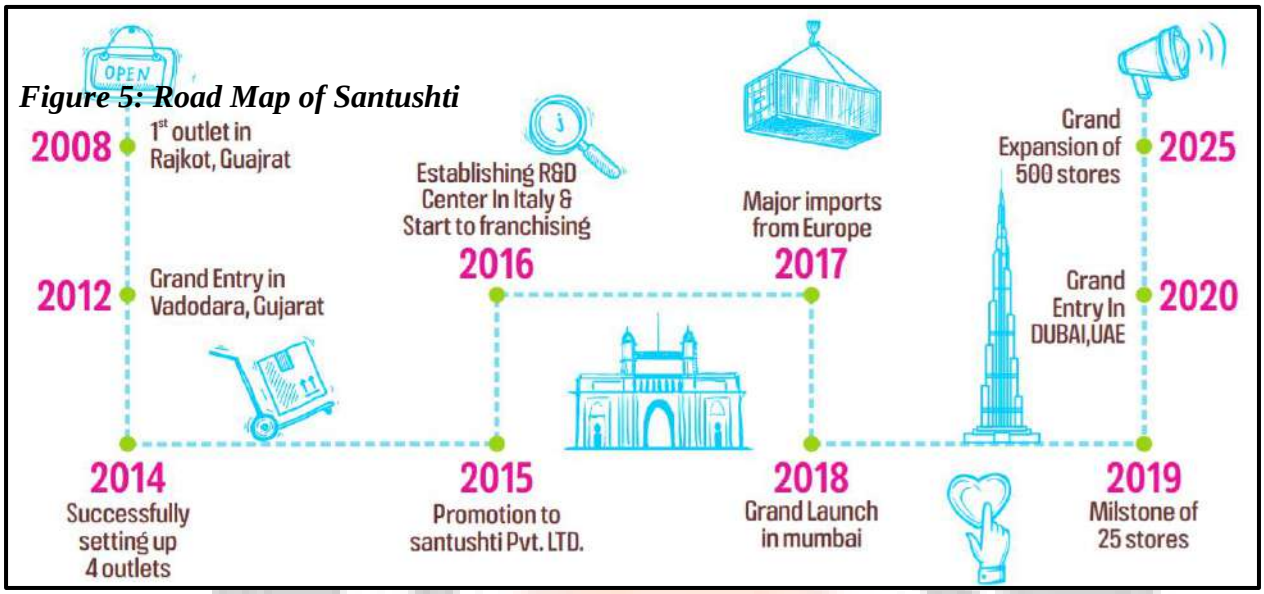


Figure 4 : Current Presence

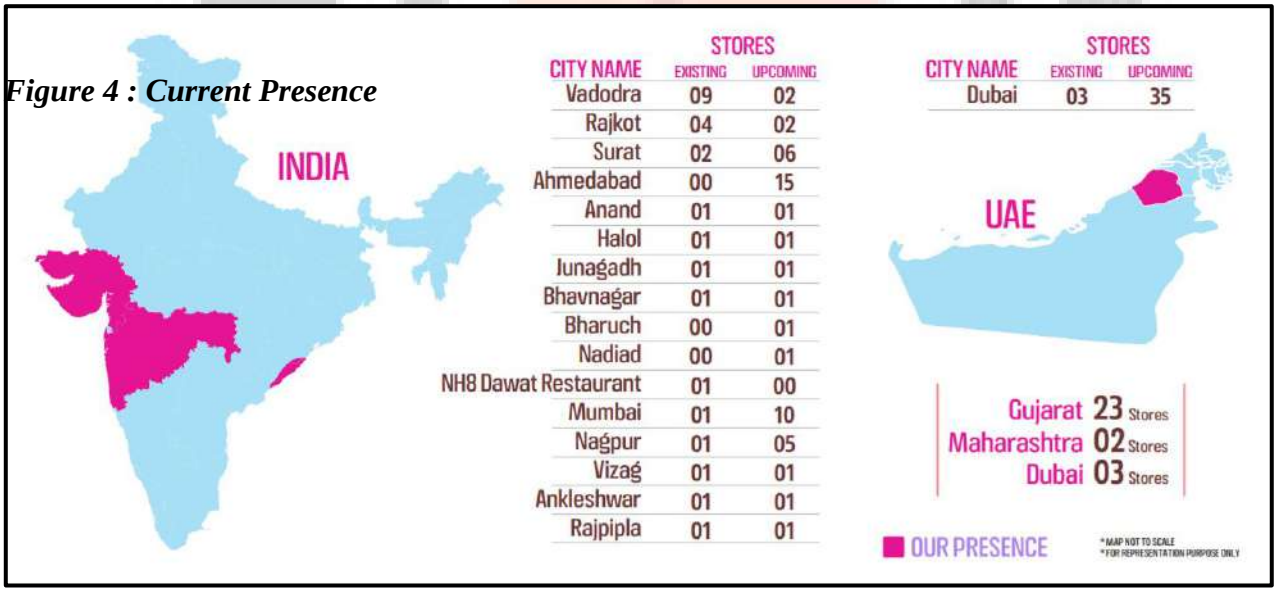


Figure 3:Product Range



Figure 6: Thickshake Menu

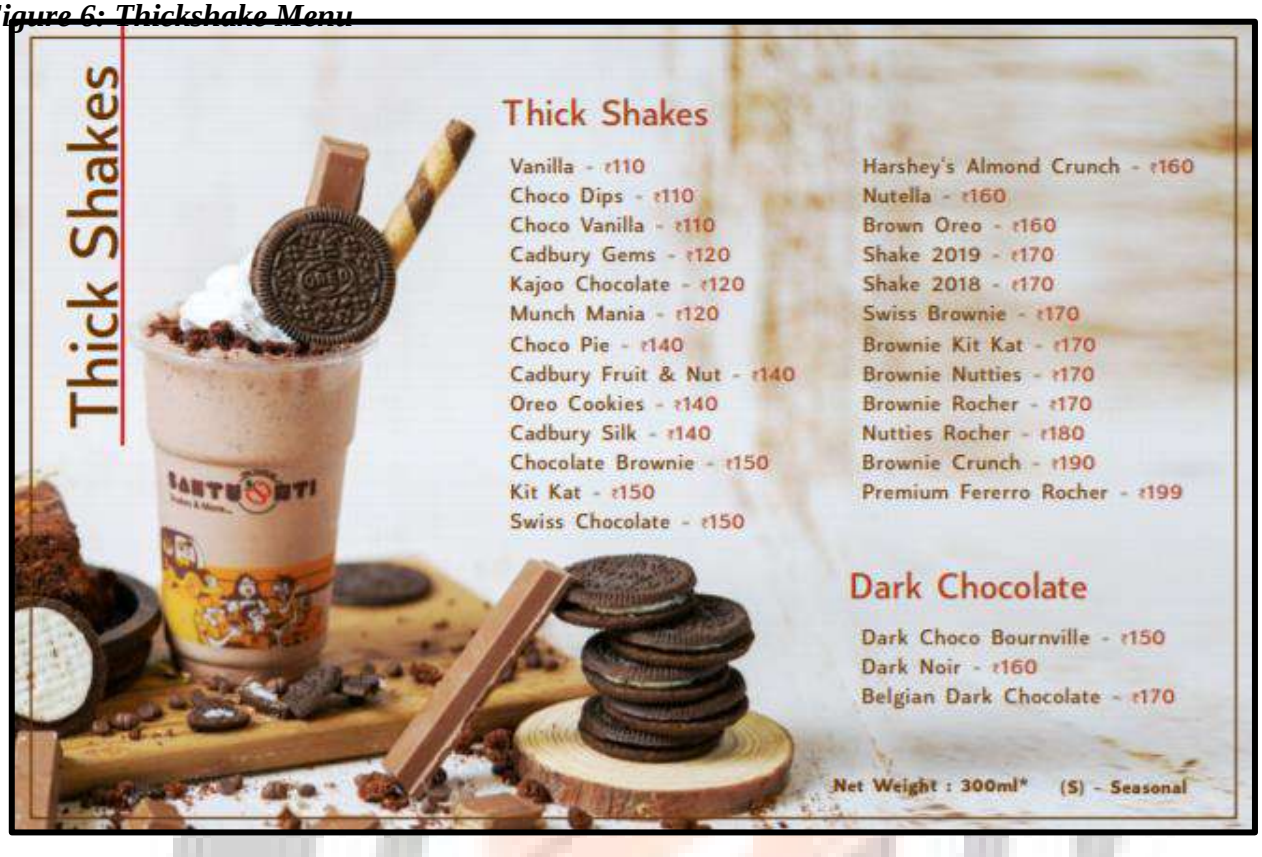


Figure 7:Thick Shake Menu



Figure 8: Milk Shake Menu



Figure 9: Swiss Waffle Menu



AWARDS AND RECOGNIZATION

Figure 11: Awards



Figure 10: Published Articles



CHAPTER 2: LITERATURE REVIEW

Today's corporate marketing transcends competition and turns it into wars, as the world economy is in turmoil these days. In a chaotic time when markets are falling without knowing the bottom the survival strategies must be fierce. In particular, the food service industry is one of the industries which have been mostly affected by the economic crisis.

In such a situation where consumption is contracted and insecure, if we understand the purchasing attributes of our customers and their way of purchasing perception towards products, finding opportunities in this era becomes easier.

As the technology gap gradually closes and competition intensifies, the industry the conventional market differentiation is effective in responding to these environmental changes became difficult to respond

2.1 Marketing communication

Communication is defined as the human act of transferring a message to others and making it understandable in a meaningful way. It also focuses on the efficacy of producing desired effects (Andersen, 2001). Ottesen (2001) states that marketing communication embraces every marketing tool that is useful to the seller when communicating their offering. Lovelock and Wirtz (2011) discuss that marketers explain and promote the company's value proposition through marketing communication. The aim is to attract customers to purchase by stating that the company's offering has the best solution for meeting customers' needs in relation to rival offerings (Lovelock & Wirtz, 2011). Ottesen (2001) further suggests that the tasks of marketing communication are; to convey the value of marketing communication, to remind buyers of the existence of the offerings and to "show the way" to offerings. This can for example give customers direction regarding how, where and when they can purchase the market offering (Ottesen, 2001).

2.1.1 Sender-Receiver model

According to Kapferer (2008) communication means two things: sending out messages and making sure that they are received. Fill (1999) however believes that communication is a process where individuals share meaning. This means that the sender and the receiver must fully understand the meaning of each other's communication, otherwise no dialogue will occur. Companies will only achieve their objectives of influencing customers' attitudes, knowledge and/or behaviour, if an understanding is obtained (Fill, 1999). Finne and Grönroos (2009) develop the statement further,

stating that communication starts with a sender who conveys a message. The message is thereafter sent to a receiver through coding, noise and decoding processes (Finne & Grönroos, 2009). Kapferer (2008) has developed a model showing the process of communication where the company represents the sender and the customer represents the receiver (Illustrated in Figure 2.1). This model further shows the relationship between Brand identity and Brand image. Brand identity is what the company sends out to the customers and Brand image is the perception the customers create about the brand Kapferer (2008). Janonis et al. (2007) also discuss how the meaning of a brand is decoded in the target market. Finne and Grönroos (2009) agree that the receiver in the communication process creates the meaning of the message. As in most brand communication situations, the receiver of communication messages is the customer, which performs the integration and processes the meaning-creation (Finne & Grönroos, 2009).

Kapferer (2008) discusses the concept of "noise" and explains it as extraneous factors that produce meaning in the communication process and occurs before the message reaches the receiver. Overall, noise is communication bugs that speak in the brand's name and thus help produce meaning Kapferer (2008). This could have positive effect on the communication where the message is interpreted as better than reality. It could also have a negative effect where the message is perceived as worse than reality. Doeble et al. (2005) highlight that the brand communication have to be strong enough to cut through the clutter, encourage a favourable brand attitude and encourage consumers to purchase the product and spread the word. Kapferer (2008) explains three explanations to why noise occurs. Firstly, it can arise when companies have no clear idea of what their Brand identity is, which leads them to focusing on their competitors and imitating their marketing communication. Secondly, noise occurs when companies are focusing on meeting the public's expectations; instead of communicate their real identity. The last explanation is when companies have a fantasized identity and communicate it as one would like it to be, but not as it actually is (Kapferer, 2008). Thus, it is important for institutes to be aware of the noise and handle it as delicately as possible in order to avoid negatively influence the on the consumers' Brand image.

Figure 2.1: Sender-receiver model (Kapferer, 2008. p. 174)

Brand identity

Brand vision, aim and identity are some of the comcepts whaivh are new ones. Once time in Europe by **Kapferer, 1986** the concept of brand identity was mentioned for the. The importance of the conception and its understanding quickly disseminated in the entire world. The literature on brand management, which has been widely examined, uses the terms "equity**"** (Aaker, Building strong brands, 1996)while the concept of the identity is actually not used.

Identity includes moral image and values that together constitute of individuality while differentiating between the brand (de Chernatony)
The identity of the strongest brands covers emotional support , that offers the strength to the brand. However, rendering the equity to the buyer the nice needs to provide a useful profit as well. the extra worth is rendered if the good provides the advantage of expressive style that, reflects the image of the consumer (Aaker, Brand Leadership)

The researcher (D.) states that brand identity is the most important stage of the identification of a good from the quality on which the further existence of the good depends. The main principled provision of brand identity is a way, which becomes a possibility to reach the consumer. Brand has to "communicate "with consumers because this is the condition for remaining in the market.

Through whole identity, an organization seeks to convey its individuality and distinctiveness to all or any its relevant publics. (Kapferer, 1997) has stressed the brand centered read of identity. it's through the event of this identity that managers and staff create a brand unique.

According **to Harris and** (Harris, (2001)) brand identity is made up of the following components:

- Brand vision
- Brand culture
- Positioning
- Personality
- Relationships
- Presentations.

The part of brand identity & value proposition that is actively communicated to the target audience is referred to as brand position (Aaker, Building strong brands, 1996) The importance of getting a differentiated brand, so as to achieve business, could be a well-known truth today. A brand may also be differentiated from different brands simply by implementing distinctive positioning methods (A., 2002). Brands can also be differentiated via clear and consistent image-building, which, if successful, relies on a well-defined brand identity (Subodh B)

in step with Aaker there are four brand identity views; the brand as a product, the brand as organization, the brand as person and therefore the brand as symbol. The operate of the various perspectives of brand name identity is to help the strategian think about totally different whole components and patterns which will facilitate clarify, enrich, and differentiate an identity



BRAND IMAGE

Because of the importance of brand image selling, it's necessary to translate what we all know concerning this concept, or assume we have a tendency to know, into the small print of what marketing practitioners ought to do. this is often a task that has been complicated, howeverever, by the shortage of agreement concerning the elements that form up brand image, associate degreed consequently, about how it should be managed.

As has been antecedently noted, those that gestate brand image as an angle are unlikely to simply accept that it extends to factors on the far side the physical product **(Reynolds T. J., (1984))** Others, in contrast, have projected that the "image" of a complete consists of things extraneous to the merchandise itself.

(Gensch, 1978)made this separation clear once he projected that product perception consisted of 2 components, the lives of the brand attributes and also the "image" of the brand. He outlined "image" as a strictly abstract idea which includes the influences of past promotion, name and peer analysis of the product. A additional moderate read is obtainable by those that recommend that operating solely with attributes, or only with abstractions, isn't the thanks to measure or perceive image. These authors proposed something different instead that the objective or useful product qualities, additionally because the psychological qualities of each user associate degreed product, should be accounted for. during this vein, **(Friedmann, (1987))**suggests that the "psychological meaning" of merchandise is created of the product' attribute bundle, the consumer' dominant sensory activity mode, and also the context during which the perceptual method takes place.

whereas **(Reynolds T. J., (1984))**confirm this synergistic effect, they discuss the elements of name image in terms of a means-end chain, distinctive an implication network which reflects memory linkages as the elementary part of brand image. They describe a means-end chain as the affiliation between product attributes, shopper consequences, and private values, and also theorize that image is delineated by the synthesis of those elements.

Stone, **(Duesenberry J. S., (1949))**distinguish between 3 main components of a picture (its theme, its image proper, and its internet evaluation).

(Levy S. a., (1973) talks concerning complete image as being composed of a mix of the physical reality of the merchandise and the beliefs, attitudes and feelings that have come back to be hooked

up to it. And rather exquisitely, (Dichter, 1985) describes magic and a product's morality as two of the basic components of its image.

APPROACHES FOR MEASURING BRAND IMAGE

In view of the previous discussion about the theoretical formulation of the brand image, it is not surprising that the techniques for measuring it have not been standardized: In the past three decades, various tools, routines and methods have been used to deepen their content and organization. Coincidentally, there were large differences in the brand image components measured, the specific types of data sought, the way the data was collected, classified, encoded and analyzed, and how they gathered the results.

The perspective from which the brand image is assessed is also very different: some have measured the image of the individual dimensions of a brand (Pohlman, 1973), others have arrived at a single measure for the brand image Image in general (Dolich, 1969)

Das Brand image was measured in isolation, in relation to its competition (Boivin, 1986), in relation to the ideal points of the consumer and advertising and magicians (Keon, 1983), and in relation to a person's real self-image, the ideal self-image, the social one Self-image and the ideal social self-image (Sirgy, 1985).

It was measured and evaluated on the basis of brand usage and brand awareness (Bird, Channon and Ehrenberg 1970), clarity and sharpness (Pohlman and Mudd 1973), temporal stability and discriminatory characteristics (Green, 1977) and comparison from the retailer's perspective that of the consumer (McClure and Ryans 1968). Although researchers have not agreed on the most appropriate tool for measuring brand image, there appears to be a trend towards this thing with quantitative techniques. In fact, several contemporary theorists have confirmed the conversational, projective, and matching techniques first proposed by Gardner and Levy nearly forty years ago. and Stuart suggested techniques to examine brand personality by asking customers.

While those qualitative techniques were lauded for permitting the contents of emblem photograph to be exposed via way of means of allowing emotions to emerge, they were criticized for the issue they found in facts coping with and the statistical remedy of responses. While a few have followed

equipment such as 'linguistic coding' to cope with those difficulties, maximum have opted for greater quantitatively orientated techniques.



CHAPTER 3: OBJECTIVES OF THE STUDY

There is mainly single objective to this project:

To study and understand the difference between Brand image and Brand identity of Santushti in Vadodara

Research is an art of scientific investigation. The main aim of study is to explore out the truth which is hidden or which has not been discovered as yet. It actually a voyage from the known to unknown Research provides you with the knowledge and skill needed for the decision making.

PROBLEM STATEMENT

The problem statement of the study is, “To know the gap between Brand identity and Brand image of Santushti in Vadodara”

SIGNIFICANCE OF THE PROBLEM

The study will help the company to take decision related to the branding and targeting the audience in Vadodara.

SCOPE

The scope of research is very vital. It will reflect the pain points for the brand which they can use future, when they are expanding and also in their current times.

CHAPTER 4: RESEARCH METHODOLOGY

This chapter discusses the methodology applied in this project, including information about different methodology options available for researchers followed by a justification on why a certain approach was chosen. As seen in section 4.4.2 a case study of the Santushti was conducted to answer the research question of what gaps can occur between a company's Brand identity and the customers' Brand image. Each step in the methodology is discussed in detail throughout the chapter.

4.1 RESEARCH APPROACH

According to (Bryman A. a., 2007), the research approach is a process through which researchers chose to approach a research problem. One consideration is what theory of science you adhere to: inductive or deductive and qualitative or quantitative ((Bryman & Bell, 2007)).

4.1.1 INDUCTIVE VS. DEDUCTIVE RESEARCH

When conducting research, there are two different views on the relationship between theory and research: deductive and inductive testing **(Bryman & Bell, 2007)**. Deductive testing is described as "the researcher, on the basis of what is known about a particular domain and of theoretical considerations in relation to that domain, deduces a hypothesis (or hypotheses) that must then be subjected to empirical scrutiny" **(Bryman & Bell, 2007).** In other words, the deductive approach starts with theory, which serves as the basis for a hypothesis, which then drives the process of collecting and analyzing data **(Harris, (2001))**

Induction on the other hand, is the opposite of deduction since it is conducted in the opposite direction with theory as the outcome of research **(Bryman & Bell, 2007).** It is a way of analyzing that involves identifying patterns in a data set to reach conclusions and build theories **(Hair et al., 2011).** Based on observations and findings, a researcher draws generalizable inferences out of observations. The inductive approach of linking data and theory is typically associated with a qualitative research approach, while a deduction is more associated with a quantitative research approach **(Bryman & Bell, 2007).**

For this project I have took on a deductive approach since the study is based on relevant theory such as Marketing communication, Brand identity and Brand image. On the basis of these theories empirical investigation and analysis is done. Furthermore, this deductive approach will help me to fulfil the purpose and answer the research question which were also developed using existing theories.

4.1.2 QUALITATIVE VS. QUANTITATIVE RESEARCH

There are two distinctive orientations to conduct business research, also known as clusters of research strategy; qualitative and quantitative research. The simple difference between both is that quantitative research employs measurements and qualitative research does not. However, there are greater differences between the two research strategies. Qualitative research, on the other hand, is more focused on emphasizing words and analysing data gained from data collection and the emphasis lies on generating theories. It is important to note that quantitative research also can be employed to test, rather than generate theories **(Bryman & Bell, 2007)**

In this project I have chosen qualitative research strategy since I wanted to have a real time data for this case study to get an actual view about the brand. Using this will give me more in-depth opinions and views which could be helpful in the future to the brand

4.2 RESEARCH DESIGN

(Bryman & Bell, 2007) discuss three types of research designs that would aim to answer the chosen purpose and research question. The first research design, exploratory research, is explained by **(Jaeger & Halliday, 1998) to** be proceeded from hypothesis testing. From hypothesis testing researchers aim to establish inductive inferences by testing the hypothesis by gathering and analysing collective data.

Descriptive research, which is the second research design, aims at identifying and explaining a problem of a given subject, ending with proposing recommendations for improvements. Descriptive also intends to answer questions regarding who, what, where and how questions **(Bryman & Bell, 2007).**

The third research design, causal research design, explains if one variable cause or determine value of another variable. **(Arbnor & Bjerke, 2008)** further add that this type of research design explains that one event contributes to another event either through exigency or slight probability. This design aims to gain understanding of causal patterns that is shared between researchers and informed audiences **(Ernst van Aken, 2005).**

Exploratory research design was chosen for this project considering the things we want to find and have answer to. Furthermore, after understanding and comparing /Finding the communication gaps would be the standpoint of recommendations for a company's future success. My sole intention after finishing the reasons for communication gap is to give reasons for the same and provide.

4.3 DATA SOURCE

There are 2 different types of data: primary and secondary data. Primary data is information collected first-handily. The collected data is designed to address specific questions and gathered by the researcher for a specific purpose or analysis. The researchers perform and publish their own analyses of the data they have collected.

Secondary data is explained by Cowton (1998) to be data collected by others for a different purpose than their own believe that secondary data may provide necessary background information, and might help researchers to identify their specific problem.

However, to answer the research question of what gaps can occur between a company's Brand identity and customers' Brand image, more specific and depth information was required which was

not available using only secondary sources. Therefore, primary data was collected to provide the authors with tailor-made and up to date information relevant for this thesis.

This type of data collection was more time consuming than only using secondary sources, however it provided the authors with more control and a better understanding of the subject under investigation.

4.4 RESEARCH STRATEGY

Research strategy deals with several ways of finding information about a topic (Bryman & Bell, 2007) and provides researchers with different choices on how data can be collected (Hair et al., 2011). Yin (2009) discusses five different research strategies; experiment, survey, archival analysis, history and case study.

This project aimed to investigate what communication gaps that can occur between a company's Brand identity and customers' Brand image

A case study allows for several sources to be used, and since this thesis focuses on both the company and the customer perspectives, the authors found case study as the most appropriate research strategy.

Also, by choosing case study, it allowed for a more in-depth understanding of what communication gaps can occur and it allowed the authors to have direct contact with participants of the study. More specifically, the authors chose to do a single-case study.

4.4.1 CASE STUDY: SANTUSHTI SHAKES & MORE

Santushti was selected for the case study. The company is one of top 3rd ranked Thickshake provider in Vadodara City with over 20+ stores spread all over the Gujarat. These stores are than given as franchise to the other owner but they all share the same values and belongs to the same union.

Santushti was started in 2008 with its first outlet in Rajkot Gujarat. The most distinctive characteristics that separates them from the other brand is their values which the strongly adhere to. Santushti was chosen for the case study since they are expanding gradually and there might be the places where Santushti hasn't reached the people. This information came to my knowledge since during my internship period at Inhouse and has insight to the company.

4.5 DATA COLLECTION METHOD

There are several data collection methods available for researchers, the most commonly used are; content analysis, in-depth interviews, observations, focus groups and survey

Overall, this project consisted of two steps; firstly, in-depth interviews with the CEO of Santushti to get a deeper understanding about their Brand identity. Secondly, in-depth interviews with the customers to know their perception about the brand

4.5.1 INTERVIEWS

In-depth interviews are personal interviews between an interviewer and a respondent, lasting between 30-90 minutes (Bryman & Bell, 2007). According to Christensen et al. (2001) it is a powerful method to gather useful and important information about a product/service or to get insight into a decision-making process.

In this thesis, the most suitable method for collecting qualitative data was in-depth interviews.

In other words, this method gave me the opportunity to gather more detailed and necessary information for analysing Santushti's Brand identity.

The type of interview the authors decided to conduct was semi-structured, since it provided an opportunity to have a more formal discussion. Also, the interviewees were able to talk freely and I had the opportunity to ask follow up questions.

4.6 SURVEY DESIGN

Once the decision was made to collect data through in-depth interviews, some parameters were created basis in which the questions for Interview were asked

4.6.1 INTERVIEW GUIDELINE

According to **Hair et al. (2011)** an interview guide specifies the topics to be covered. The role of the interviewer is to motivate the respondent to answer, make sure that the respondent understands the questions and to probe for clarification or elaboration for open-ended questions **(Hair et al., 2011).**

The focus of the in-depth interview was to understand Brand identity from a company's perspective. In order to make sure that the concept was measured in a correct way few parameters were established basis on which Brand Identity and Brand Image could be measured.

These parameters are:

- Brand Awareness
- Packaging
- Customer Service
- Prices & Discounts

4.6.1.1 BRAND AWARENESS

Brand awareness refers to humans/ customers ability to recall and recognize your business.

Brand awareness also helps you to achieve business objectives and goals. It can expand your audience, increase website traffic, build brand affinity, and cultivate leads. Brand Awareness was chosen was one of the parameters in the project because it would help us to know how well customer knows the brand Santushti.

4.6.1.2 PACKAGING

Packaging design is one of the most important elements in the process of creating a brand image since, effective packaging design is a manifestation of an existing brand, and can bring the brand experience to the consumer.
Good packaging design should also reflect the brand image, showing the side of a balance between function and personality, in addition to simply look good and stand out in the eyes of consumers. Packaging was chosen was one of the parameters in the project because it would help us to know how well customer can relate itself and is attracted to the brand Santushti.

4.6.1.3 CUSTOMER SERVICE

Customer carrier is on the middle of any a success enterprise, because it gives an incentive for clients to return back again. Bringing in new clients is great, however won't hold a enterprise worthwhile for lengthy if the ones clients don't come again for more–and they may most effective do that if they're happy. If they're happy, they may do your advertising for you, spreading the phrase and bringing in new clients.

In order to constantly exceed consumer expectations, carrier corporations should apprehend that each element in their enterprise has an effect on customer support in a few form, now no longer simply the ones elements in their enterprise which contain face-to-face consumer contact. Customer Service was chosen was one of the parameters in the project because Santushti belongs to food industry where customer service is an important aspect and that is the one of the things that brings back the customers or does Word of Mouth Marketing.

4.6.1.4 PRICE & DISCOUNTS

The rate of your products has a massive effect past simply your logo's income and profits. Higher costs, for example, can assist mitigate excessive fabric expenses at the same time as organising a top class logo image. On the opposite cease of the spectrum, decrease costs can serve to undercut the opposition and offer clients with the first-rate bang.Price and discounts were chosen as one of the parameters in the project because Santushti belongs to food industry and has competitors in the market, so to see that they provide value for the money is important.

4.7 SAMPLING

For this study there were two populations: 10 intervieews and 1 CEO of Santushti

- The Owner of Santushti Shakes and More
- Existing customers of Santushti in Vadodara, who are also frequent buyers

4.7.1 SAMPLING: IN-DEPTH INTERVIEWS

The sample size was restricted to interviews with the CEO of Santushti and the regular customers of Santushti.

Total 10 customers were interviews in which

- 2: belonged to 15-20 age group (Students)
- 5: belong to an age group of 20 -25 and the rest belong to (students + professionals)
- 3: 25 - 45 age group (non – professionals)

The interviews were carried out via Zoom meeting from 22nd July till 25th July 2020 and lasted between 10 – 30 minutes. Telephone interviewing was selected considering it was more flexible than it gave opportunity to ask follow-up questions to gain more developed answers.

4.8 DATA ANALYSIS METHOD

Once the data from the in-depth interviews and questionnaire had been collected the next step was to analyse and present the data using different methods. According to Hair et al. (2011) good research is the result of a careful, thoughtful and knowledgeable approach, using qualitative or quantitative research analysis methods. Yin (2009) states that the data analysis is implemented in the thesis since it helps categorizing, measure and presents the collected data in a clear and structured way.

4.8.1 DATA ANALYSIS METHOD: QUALITATIVE

Qualitative researchers may have access to millions of sources of information on a specific topic. Therefore, they must use certain criteria for deciding what to examine in their research. The researchers also need to identify relevant search terms and choose the information source that will generate the most depth to the study **(Hair et al., 2011).** To clarify the process of qualitative data analysis Miles and Huberman (1994) have developed a process of steps for reaching the aim of identifying, examine, compare and interpret patterns. The process of qualitative analysis is divided into a set of steps; data reduction, data display, drawing conclusions and verification of findings (Miles & Huberman, 1994).

CHAPTER 5: ANALYSIS

5.1 BRAND AWARENESS

5.1.1 How often do you think people purchase from Santushti?

Brand Identity

According to CEO of Santushti people purchase from Santushti once a week because of the quality he provides and the value of money is. Since he has a lot of varieties with various price range it is affordable to everyone.

Brand Image

70 % of interviewees they prefer Santushti once in every 2 weeks since the price range is not as per what they can afford. 20 % of interviewees prefer Santushti every once a week since for them price is okay and quality is same. For rest 10 % of the interviewees, they prefer it only once a month or once every 2 months because they like the brand but are not satisfied with the taste.

Conclusion

The price of Thickshake seems to be high compared to others in the market, also quality and quantity has been compromised somewhere.

5.1.2 What according to you is Santushti known for in the market?

Brand Identity

I think it is known for its Ferrero Rocher Thickshake which is made of premium quality and no added ice creams. As every year we come up with some new innovative recipe which is based on the most sold thick shakes or the feedbacks we receive from the customers, these shakes are made in relevance to having an authentic taste without using the similar ingredients.

Brand Image

60% of interviewees Santushti because of its Thickshake due to the quality they provide. For 20% know it because of its seasonal shakes and milkshakes they give which are available 365 days of the

year and rest 20 % of them know Santushti for its Cold Coffee which has a very nice and rich taste of coffee in it.

Conclusion

Santushti is know more for its Thickshake and less equally for its seasonal shakes and cold coffee. Therefore, Thickshake are known for its quality and others are known for its rich taste

5.1.3 What is the Unique Selling Price of Santushti?

Brand Identity

According to the CEO of Santushti they have 4 major USPs

- Thick shake without ice creams, i.e., keeping in calorie check in the Thickshake
- Shakes are made quickly i.e., the max time for making a thick shake would be 25 seconds max.
- Use of Italian Technologies that helps to create varieties.
- We provide Quality + Value for money i.e., we don't want to provide something that is expensive instead something that is affordable to everyone.

Brand Image

As per the 40 % of interviewees the way they represent their finished product before the customers is their USP. 20 % of the interviewees feel that the chocolate they use in their products is very unique, rich and creamy in texture and the rest 40% think that the consistency they provide in their Thickshake and the quality is what considered as the USP of Santushti.

Conclusion

Customers aren’t aware of the insights, USP only known to them is about the product not about the hard work involved behind it to sustain, which is very necessary to show it to them.

5.1.4 What according to you is the target audience for Santushti?

Brand Identity

I think my target audience is more into youth and adults as in the age group 15 - 25 and 25 to 35 most of it . But there are times that when we get reviews from customers the reviews are from people who are above this age group so when it comes to categorizing them i would say 60% of youth, 20% kids, 20% old aged people.

Brand Image

Around 80% of the interviewees said that the target audience would be only youngsters and working class since they are the only ones who can afford it easily. For the rest 20 % interviewees according to them the age group also includes senior citizens due to few of the sugar free shakes which they have on their menu.

Conclusion

For the 80% of the consumers think its for youngsters only so accordingly the marketing of the product hasn't been done clearly which shows that its for all age group from 10yrs to 60yrs or above.

5.1.5 Why do you go Santushti and What is the feeling you have after consuming Santushti's product?

Brand Identity

According to the CEO of Santushti if someones comes to Santushti when they are stressed or they want to celebrate or for a sugar craving. After they leave the one feeling they should have is "Wow! Its amazing"

Brand Image

As per the interview 90% of them go to santushti either with friends and family or when they want ot celebrate or have a sugar craving, rest 10 % would go if they are feeling low and want to have something to cheer them up. The feeling they end up with is relaxing and satisifying.

Conclusion:

So here those 10 % of the people who go when they are sad or depressed should be targeted more while doing marketing because that will create an image that Santusti is not just something to have in happiness but also in sadness too.

5.2 PACKAGING

5.2.1 What does logo and packing tell you about the brand Santushti?

Brand Identity

According to the CEO of Santushti, it is a home-grown brand that has a base of Sanskrit language basically related to culture. So, when it comes selecting these things, I try to focus more on the part that is to be seen as fun loving, enjoying, brand. It should give a feeling of happiness. Basically, we are trying to deliver happiness to the customers so in that sense through our packaging and logo we want to portray them that we are a simple yet cool fun-loving brand.

Brand Image

As per the interview I have found that 80 % of the interviewee can relate themselves with the brand and like their packaging and logo since it portrays something fun and cool. for these 80% the logo and packaging has been stamped in their minds. For next 10 % they are not very fond of the logo since they find it very subtle and simple compared to other brands. For last 10% of interviewees, according to them Santushti packaging should be environmentally friendly rather than using plastics.

Conclusion:

Most of them are satisfied and really like the packaging and logo but since Santushti is a huge brand using sustainable package should also be an option they should consider. Considering the rising environmental concerns.

5.3 CUSTOMER SERVICE

5.3.1 How good is the service according to you at Santushti?

Brand Identity

Santushti minutely keep track of our customers' feedback and trace back the feedback to make sure everything works out. Quality, Service and Ambience are the 3 things which make things work. Lack of any one would lead to a huge loss in the business.

Brand Image

90 % of the interviewees agreed that the customer service provided at Santushti is very nice and amazing. The employees and staff are very friendly and always ready to help. 10 %of the interviewees had a bad experience where the food or the service was not up to the mark and they were disappointed on it.

Conclusion

Over all most of the interviewees had a great experience and amazing service was I to them.

5.4 PRICES & DISCOUNTS

5.4.1 What according to you would Santushti brand be labelled as i.e premium or normal in context to price of its product?

Brand Identity

According to the CEO of Santushti, it is a normal brand which is affordable to all. In terms of price ranges the shakes vary from the range of Rs 100 to Rs 300. Plus the shake of the day is also available at Rs.99/- making it available for all the category of people

Brand Image

60% of the interviewees consider this as a premium brand keeping the price range of this in the mind, for rest 40 % this is normal brand since they provide the variety and quality asper the price they charge and ranges available for all kinds.

Conclusion

It is considered premium product due to which few of the people might not even wish to try it, so may be should also market as normal product with low price.

5.4.2 Does discount attract and create more sale?

Brand Identity

According to the CEO of Santushti, discounts are something that plays with the customers pshycology and they give discounts to attract customers, keep customers loyal and also spread happiness by giving deserts at affordable rates

Brand Image

50% of the interviewees say that whenever they want to have a product from Santushti having discount is the cherry on the top, 20% of the interviwees ocassionally look for discounts before purchasing a product, 30 % are those who purchase product only when discounts are available

Conclusion

For those 30 % who purchase on discounts only could be given some loyalty card that gives you credit points when always swipe due to which they will use it always. Also such kind of customers have a mindset related to price so to capture them some bater system should be kept.

PARAMETERS	QUESTIONS	BRAND IDENTITY	BRAND IMAGE
BRAND AWARENESS	Frequency of Purchase	2 times a week	-70%, once in 2 weeks -20 %, once a week -10%, once a month
	Known in the Market	Ferror Rocher Thickshake	-60%, for quality -20%,for seasonal milkshake -20%, for Cold Coffee
	USP	-Thick shake without ice creams -Max time for making thick shake 25 seconds max. -Use of Italian Technologies -Quality + Value for money	-40%, packaging of the food -20%, choclate and quality consistency -40%, Quality of thickshake
	Target Audience	-60%, youngsters -20%, kids -20 %, senior itizens	-80%, youngsters -20%, senior citizen
	Feeling Before	-Sugar Craving -Happiness	-Depression -Happiness

	Santushti Purchase	-Family Time -Depression	-Sugarcraving
	Feeling After Santushti Purchase	Wow! Aamazing product, I want one more and than more	-Relief -Relaxed -Satisified
PACKAGING AND LOGO	What is perceived from Logo and Packging	-Home-grown brand -Truthful - Relatable -Attractive and eye poppy	-80%,Relatable -10%, Not fond of logoCreativelogo -10%, alternative packaging
CUSTOMER SERVICE	Qualiy of Service	-Good and friendly staff	-90, Amazing staff and very helpful -10%,Bad service
PRICES & DISCOUNTS	Premium or normal	-Normal	-60%, Premium -40%, Normal
	Discount attracts	-Yes, it does	-50%, Least concerned -20%, Medium Concerned -30%, Highly Concerned

CHAPTER 6: CONCLUSION AND SUGGESTIONS

Here are the various communication gap found between brand identity and brand image

- Most of the consumer perceive it is a premium brand so instead Santushti should market it to normal category of people too.
- The price is consider very high and in relevance to that discounts provided should also be considered
- Theres a huge target audience of senior citixen and children which Santushti could tap into
- Word of mouth marketing is the highest way for the brand doen for Santushti.
- Customers like the innovation but more varities of innovation makes them confuse
- More innovation of products sometimes leads to lack of quality and consistency that should be maintained.

CHAPTER 7: LIMITATIONS

- Due to COVID-19 face to face interviews were not possible
- Sample size is 10 since people are very skeptical for answering
- Questions were open ended so analyzing them was a bit difficult
- Language barrier

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A Study on Customer Perception towards Patanjali Chyawanprash.

A

MANAGEMENT RESEARCH PROJECT

SUBMITTED TO

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FOR THE PARTIAL FULLFILLMENT OF

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SUBMITTED BY

JATANIA MIT

UNDER THE GUIDANCE OF

PROF. PATHIK VARIYA

CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY

NADIAD

2021

CERTIFICATE

This is to certify that Ms/Mr._____ is a bonafide student of .....Centre for Management Studies....., Nadiad has successfully completed the project work as prescribed by the Dharmsinh Desai University in the partial fulfilment of the requirement of Master of Business Administration (MBA) Program for the academic year 2020-2021.

The Project Work titled as "**A Study on Customer Perception towards Patanjali Chyawanprash."**

Project guide **Dean**

Faculty of Management and Information Sciences

ABSTRACT

Clients are the ones that optimise the value of a product or service. People's perception of the world around them determines whether they are satisfied or dissatisfied. When a person compares a perceived product with its real performance, they feel satisfied or disappointed. Customer perception of Patanjali Ayurveda Ltd goods, one of the fastest growing brands in India and the globe, is the focus of this research. On the whole, Patanjali manages to acquire more than 70% of the market share. It's official: Patanjali has officially overtaken even the strongest FMCG companies with a 130 percent growth rate. This is mostly owing to its founder's ethical behaviour. For example, the company's use of Ayurveda and technical advancements in its R&D department have helped it acquire the confidence, support and loyalty of its clients. Patanjali's products satisfy a vast number of people. One possible reason may be that it is reasonably priced. There is a possibility that it is because the product is able to remedy their health issue. The customer's loyalty is based on their level of satisfaction. Similarly, Patanjali's consumer awareness programmes have been highly effective in reaching a large audience. As a result, people are attracted to Patanjali products because of their credibility and trustworthiness, as well as their high quality. Through the incorporation of spirituality into its goods, Patanjali has a competitive advantage in the market. Acharya Balkrishna now has $2.5 billion in net worth, surpassing the company's previous sales milestone of Rs. 10,000 crores.

DECLARATION

I, the undersigned, hereby declare that the project report entitled, "A Study on Customer Perception towards Patanjali Chyawanprash" submitted by me to the University of ....., in partial fulfillment of the requirement for the award of degree of Master of Business Administration under the guidance of **PROF. PATHIK VARIYA,** is my original work and the conclusions drawn therein are based on the material collected by myself.

The Report submitted is my own work and has not been duplicated from any other source. I shall be responsible for any unpleasure moment/situation.

Place:

Date:

MIT JATANIA

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LIST OF FIGURES

S.NO	Particulars	Page No.
1	Figure 1: Price comparison of different products of Patanjali and other brands.	**3**
2	Figure 2: List of personal care products offered by Patanjali.	**5**
3	Figure 3: Patanjali sales data from 2012-2020	**9**
4	Figure 4: Total income from different products.	**10**
5	Figure 5: Supply chain of Patanjali.	**11**
6	Figure 6: Which attribute influence consumer most	**28**
7	Figure 7: Which factors satisfy the consumer purchase decision	**33**
8	Figure 8: Which variant of Patanjali chyawanprash is preferred.	**36**
9	Figure 9: Income range of respondent	**37**
10	Figure 10: AGE	**38**
11	Figure 11: Are you aware of Patanjali chyawanprash	**38**

12	Figure 12: Which products have you used before	**39**
13	Figure 13: Which source you came to know about Patanjali chyawanprash	**40**
14	Figure 14: Why do you prefer the product	**41**
15	Figure 15: Rating given to Patanjali chyawanprash	**41**
16	Figure 16: Brand projects best quality and purity	**42**
17	Figure 17: Does Patanjali chyawanprash provide promised quality	**43**
18	Figure 18: Price of Patanjali chyawanprash are reasonable	**43**

TABLE OF CONTENT

Bonafied certificate	**II**	
Abstract	**III**	
Declaration	**IV**	
Acknowledgment	**V**	
List of figures	**VI**	
		Page No.
	Chapter 1: Introduction	
1.1	Introduction to project	**1**
1.2	Introduction to Patanjali	**2**
1.3	Patanjali brand growth factor	**3**
1.4	List of personal care products of Patanjali	**5**
1.5	SWOT analysis	**6**
1.6	Current market insights	**8**
1.7	Process of selling ayurvedic products	**12**

	CHAPTER 2: History	
2.1	History of chyawanprash	**14**
2.2	Chyawanprash Industry	**15**
	CHAPTER 3: Literature Review	
3.1	Literature Review in Foreign Context	**17**
3.2	Literature Review in Indian Context	**18**
	CHAPTER 4: Research Design	
4.1	Rational of the Study	**21**
4.2	Objective of the Study	**22**
4.3	Research Methodology	**22**
4.3.1	Research Design	**22**
4.3.2	Research Instrument	**23**
4.4	Variable Studies	**23**
4.5	Sampling Design	**23**
4.6	Data Analysis and statistical Tool Used	**24**
4.7	Scope of the Study	**24**
4.8	Limitation of the Study	**24**
	CHAPTER 5: Analysis and Interpretation	
5.1	Statistically Data Analysis	**25**
5.1.1	Objective 1: To study the attribute that customer keep in mind while buying Patanjali chyawanprash	**25**
5.1.2	Objective 2: To study satisfaction and loyalty of customer regarding consuming Patanjali products and services	**31**
5.1.3	Objective 3: To study which category of chyawanprash is mostly preferred	**36**
5.2	Graphical Data Analysis	**37**
	CHAPTER 6: Conclusion	

6.1	Finding	**44**
6.2	Suggestion	**45**
6.3	Conclusion	**46**
	Reference	**47**
	Appendix	**49**

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION TO PROJECT

Patanjali Ayurveda has prised open the herbal and ayurvedic market for personal care products and foods, setting the stage for a fresh battle of brands in the categories. Into this competitive market it is very difficult to make the space into the market as well into the mind of people. But still Patanjali have played its card very smartly and with the proper strategy they have made its space into the hearts of people and have covered

The fallout has been that there is greater awareness today about herbal and ayurvedic concepts and thus greater consumption of Patanjali products. Rivals are now hoping that they can also reap benefits from the emerging 'herbal trend'. "It is good for the industry if more companies enter. Previously, people were not taking the herbal space seriously but they are now,"

"We feel that the entry of more players in this market would actually push demand and accelerate growth in this segment as there will be more awareness about this ancient science and its benefits," Dabur India's chief financial officer Lalit Malik said. In the past the herbal category has suffered for the lack of credible players and poor labelling of products and of course, low consumer awareness. The advent of Patanjali has changed all that. "While lower price tags may help them gain market share in the short-term, we feel that in the medium to long term, entry of these new players will help expand the market pie and will be beneficial for all," Malik said. Dabur believes that consumers will always settle for quality. "They purchase and they match the quality of the products with the price tags added

1.2 Introduction to Patanjali

FMCG items are those that have a rapid turnover and a cheap cost. FMCG items must be replaced within a year. A wide range of regularly purchased consumer items, such as soap, cosmetics, teeth cleaning products, and batteries, are examples of FMCG. Pharmaceuticals, consumer electronics, packaged food goods, chocolate bars, and so on may also be included.

Swami Ramdev and Acharya Balakrishna launched Patanjali Ayurveda Kendra Ltd in 2006. It began operations in Kathmandu, Nepal, with the goal of providing holistic, natural, and effective ayurvedic therapy. Patanjali Ayurveda Limited (PAL) is headquartered in New Delhi and has three production facilities in Haridwar, Uttarakhand. Ramdev's first initiative was the Patanjali Yogpeeth, which has been described as one of the world's major research centres for yoga and Ayurveda since its inception in 2006.

The national government and Patanjali have invested heavily in Haridwar's Food and Herbal Park. According to CLSA and HSBC data Patanjali is the fastest growing company. Individuals are expected to get direct jobs, while two lakh more would profit indirectly from the park. The Park will generate agricultural products, natural products, and herbal and plant items. The present capacity of the food park is to manufacture tonnes of food and supplements, drinks and sweets, cosmetics and herbal items. It requires 1.72 lakh metric tonnes of raw material each year as an input.

1.3 Patanjali brand growth factors

1. **Different brand architecture strategy:** Baba Ramdev's Patanjali brand follows a 'Branded House' strategy whereas other companies in the consumer goods sector like P&G and HUL follow a 'House of Brands' strategy. That was the great start point for a new brand as advertising & communication costs are much lesser in this kind of strategy
2. **Increase awareness of health-consciousness:** Customers' preferences are shifting toward healthy and natural ayurvedic items. This is obvious from the massive expenditures made in organic and Ayurvedic goods today. According to Nielsen, the health and wellness category is currently worth Rs. 33,000 crore and has grown by 6% since 2014. Patanjali, with its Ayurvedic product line, has capitalised on this shift in consumer behaviour and may gain market share as a result**.**
3. **Attractive price:** In comparison to their competitors, Baba Ramdev's Patanjali brand items are available at competitive pricing. Patanjali goods are supplied straight from farmers, with no intermediaries. As a result, raw material procurement costs are lowered, and commodities are produced at a significantly lower cost. Patanjali currently generates a 20% operational profit, which is greater than the industry average.

Price Comparison	***Patanjali***	***Other Brands***
Chyawanprash	Rs. 115(500 gm)	Rs. 160(500 gm)
Honey	Rs. 135(500 gm)	Rs. 199(500 gm)
Shampoo	Rs 110(200 gm)	Rs. 159(200 gm)

Figure 1: Price comparison of different products of Patanjali and other brands

4. **Strong distribution channel**: Patanjali goods are available through three different types of medical institutes. Patanjali Chikitsalayas, which are essentially clinics, are among these. Patanjali Arogya Kendra, which are health and wellness facilities, are another option. They also operate non-medical stores known as Swadeshi Kendra. In India, the company has 15,000 exclusive shops. They also sell at general merchandise stores. As previously stated, they have also partnered with major retail chains such as Big Bazaar. Patanjali, Baba Ramdev's brand, intends to expand to 100,000 shops in the next years.
5. **Strong brand association:** Patanjali has successfully created a brand concept of health and wellbeing among the Indian populace, owing to Baba Ramdev's affiliation with the firm. As a result, more consumers are drawn to Patanjali's products, and repeat purchases are occurring.
6. **Simple packaging that gives it a natural look:** Patanjali sells its goods in plain packaging. While you may believe it is a poor tactic, Patanjali has found it to be effective. When the goal is to promote 'Ayurveda' and 'Health,' basic packaging may be quite successful. There is imagery of health and wellbeing to entice the client with a 'natural' appeal (leaves and herbs).
7. **Free media promotion:** Baba Ramdev is well regarded as a seasoned yoga master across the world. He has a strong network among the press, and his press releases have been a hit. He also has strong ties to a number of lawmakers. He actively promotes Patanjali through his network. To generate a lot of publicity, Baba Ramdev contacted Lalu Prasad Yadav and offered him a face massage using a Patanjali face cream. During the Maggi crisis, Baba Ramdev stated that he would introduce safer and higher-quality noodles, which would provide free publicity.

8. **Swadeshi factor:** The X Factor is the Swadeshi wave that has been unleashed as part of the BJP government's reign. Patanjali and other desi brands stand to profit from the general emphasis on nationalism. In a crowded industry like FMCG, which is swamped and dominated by foreign firms, a desi player with the proper product has a significant edge.
9. **Word-of-mouth promotion:** Advertising often accounts for 12-20% of FMCG firms' revenue expenditure. This spending is much higher in the event of a new entrant. Patanjali used a unique word-of-mouth PR technique during the first stage, and the whole income was generated without the need of advertising. The word-of-mouth campaign was particularly effective for the corporation because of its consumers' brand loyalty.
10. **Unique advertising media mix:** Baba Ramdev's Patanjali brand was the third best advertiser in November 2016, trailing only Cadbury and Fair & Lovely. They followed a unique strategy of putting up ads in News channels to bring in large scale advertising. The strategy was to bring in pull in the trading

community who uses the genre of television news rather than the traditional FMCG strategy of using daily soaps & movies to sell products.

11. **Good quality:** My own experience with the brand has taught me that the general quality of the items is on par with, if not better than, that of other players. This, along with the natural component, has resulted in successful word of mouth for the brand.

1.4 List of personal care products of Patanjali



Figure 2: List of personal care products offered by Patanjali.

Source: Patanjali Website and Google

1.5 SWOT ANALYSIS

Strength

- **BABA RAMDEV:** Patanjali's rapid expansion can be attributed to Baba Ramdev's popularity. It would have been unthinkable for a freshly created FMCG in India to exhibit the type of development that Patanjali has shown in such a short period of time. However, Baba Ramdev's fan base and goodwill ensured that Patanjali grew swiftly and became a household name in India.
- **Strong patriotism:** Patanjali has always utilised the India card to its advantage, marketing itself as a brand manufactured in India, for Indians. The majority of brands in India is multinational ones. Patanjali regularly encourages Indians to buy Indian-made items in order to boost the country's economy. Aside from that, the high quality of the goods has contributed to Patanjali's phenomenal success.
- **Ayurvedic and Herbal:** Patanjali's products are manufactured using pure Ayurvedic and herbal ingredients. Swadeshi items have also played a vital part in Patanjali's development. India has never

been short on plants or greenery, and its extensive forests provide a wealth of organically grown remedies. As a result, India is a leader in Ayurveda.

- **Penetration pricing:** Patanjali products are often priced 20-30% cheaper than competitor brands, making it hard for other businesses to compete on price with Patanjali. The firm obtains its products directly from farmers, eliminating the need for intermediaries.
- **Strong distribution channel:** Patanjali goods are available through medical facilities such as Patanjali Chikitsalayas and Patanjali Arogya Kendra, as well as non-medical facilities such as Swadeshi Kendra. Patanjali presently has 15,000 stores in India. Patanjali's distribution strategy was formerly criticised, but it has now improved by selling through General retail stores and has recently partnered with the Future group for distribution through Modern retail. They have now turned its vulnerability into a source of power.
- **Word-of-mouth promotion:** A large portion of a new company's expenditure, particularly in the consumer products area, goes on ads and promotions. Patanjali originally relied on word-of-mouth promotion and did not invest heavily in promotions and advertising. Patanjali relied on client devotion to its brand.

- **Keeping up with the trend:** Patanjali, which is owned by Baba's and Swamis, was expected to be a traditional Indian corporation, but it has astonished everyone by implementing different adjustments necessary to compete with its modern rivals. Whether it's leveraging celebrities as brand ambassadors in advertising, entering modern retail, or using E-commerce as a platform. Patanjali has recognised the value of digital media and social media platforms and is investing in these channels.

Weakness

- **Over dependency on Ramdev:** Patanjali, which is owned by Baba's and Swamis, was expected to be a traditional Indian corporation, but it has astonished everyone by implementing different reforms necessary to compete with its modern rivals. Whether it's promoting with celebrities as brand ambassadors, entering modern retail, or leveraging E-commerce as a platform. Patanjali has also recognised the value of digital media and social media platforms and is investing in these channels.
- **A low number of manufacturing units:** A small number of production units: For the fiscal year 2016-17, Patanjali has set an ambitious aim of INR 10,000 crores. Patanjali will need to establish

production operations in several regions of the country, which would necessitate significant investment. It would also have to transition from a word-of-mouth strategy to national promotional initiatives.

- **Low margin to distributer:** Patanjali gives substantially lower margins to distributors and retailers than other consumer products companies since it is focused on volume rather than profitability. That is why it is a demand-driven corporation.

Opportunity

- **Growing organic sector:** Patanjali has been effective in raising knowledge about the advantages of utilising herbal and natural goods, which has resulted in the creation of a market for itself. The word has spread, and the demand is increasing all the time.
- **Expand rural:** Patanjali has significant potential in the rural market with its product portfolio and should strive to grow its activities in India's large rural market.
- **Diversify:** While Patanjali is now active in retail items, it has not entered clothes, an area where competitors such as Reliance and Aditya Birla have effectively developed. Patanjali may intend on

broadening its product selection even further to Khadi, making it a fashion statement while remaining loyal to Patanjali's roots as an Indian brand.

Threats

- **Increasing competition:** FMCG companies like as HUL, Marico, and others, as well as new entrants such as Sri Ayurveda, are also joining the organic industry as a result of Patanjali's awareness, increasing market competitiveness.
- **Poor reap can affect business:** Patanjali is primarily reliant on natural materials and goods, hence bad agricultural yields can have an impact on its sales.
- **Negative-word-of-mouth:** Any unfavourable word-of-mouth generated on social media platforms might have an impact on the company's market position.

CHAPTER 1.6 Current Market Insights

Patanjali as a brand currently has more than 350 products from Soap to Toothpaste and from Oats to Health drinks. While the company revenue from operation was at Rs 9022.71cr, up 5.86%, for the financial year ended on march 31, 2020. In January 2016, IIFL said "Patanjali Ayurveda Ltd has, in a short span of less than a decade, recorded a turnover higher than what several companies have managed to achieve over several decades. There is no doubt that Patanjali is a disruptive force in the FMCG space and is a credible threat for the incumbents."

The industrial data indicates that the brand has a market share of 4-5%. Patanjali Group has managed to cross the Rs 30,000-crore revenue mark in 2020-21, its founder and promoter Baba Ramdev said on Tuesday. Last year's financial numbers indicate the importance of its acquisition of Indore-based Ruchi Soya that catapulted the group's revenue. Of the multiple group firms, Ruchi Soya's Rs 16,318 crore sales contributed 54 per cent towards Patanjali's total revenue.

The firm had posted Rs 13,118 crore revenue in FY20. For FY'21, Patanjali Ayurvedic posted a turnover of Rs 9,783.81 crore, On the performance of the group's newly acquired firm Ruchi Soya Industries, Yoga guru

Ramdev said, "In Ruchi Soya, we have grown about 24 per cent and in Patanjali, we have grown from around Rs 11,000 crore (in FY'20) to Rs 14,000 crore (in FY'21). We have achieved a growth rate of 10 to 24 per cent in our companies."

Patanjali Sales (2012-2020)

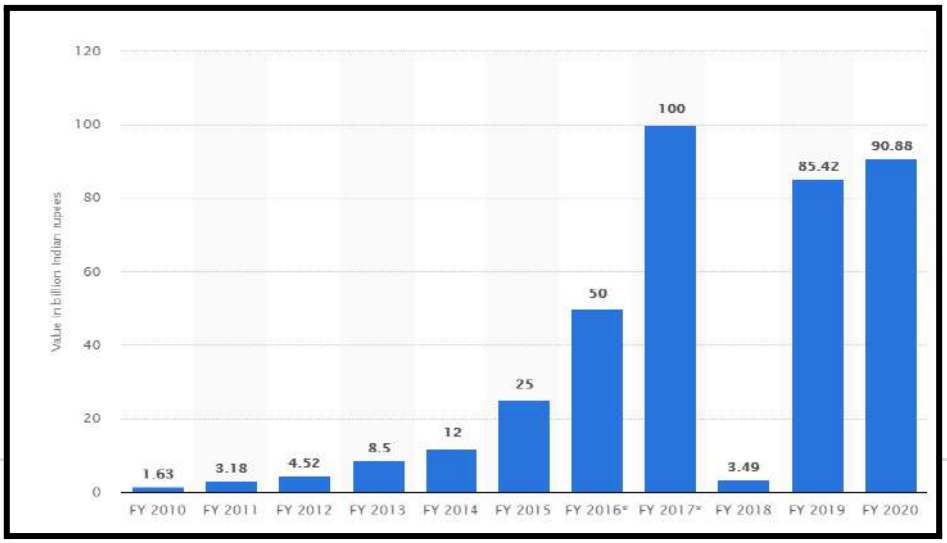


Figure 3: Patanjali sales data from 2012-2020

SOURCE: www.google.com

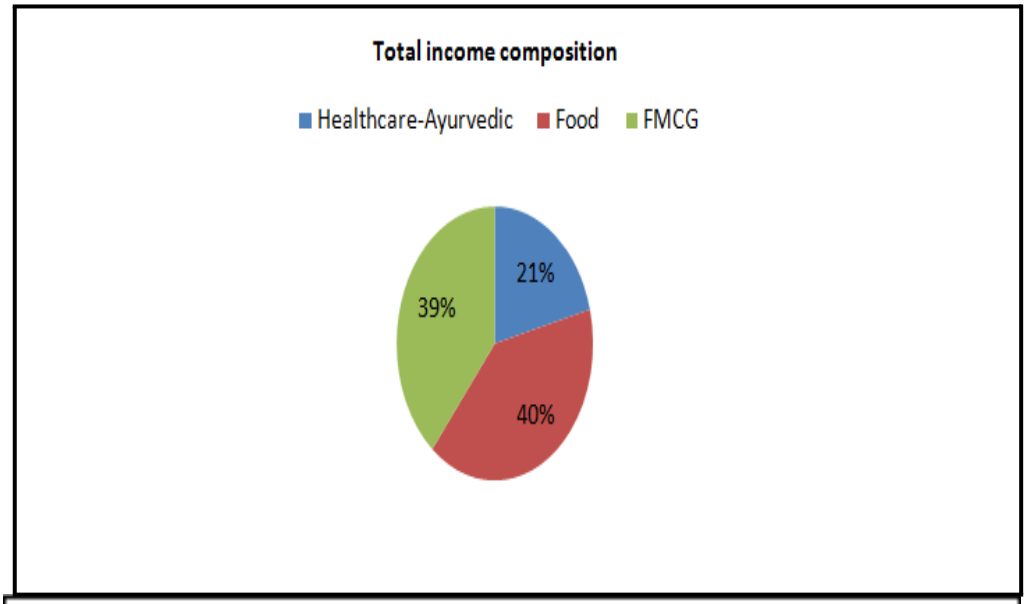


Figure 4: Total income from different products.

Source: www.google.com

Focus on revenue over profitability

As per the report **"**The company is well on course to achieve its revenue over INR500cr. in FY2019-2020. Even though the thrust is not on profitability, the company managed to clock 10.84% EBITDA margin in FY2020, aided by better cost management (latest machinery and strong R&D capabilities) and lower A&P spends"

Proactive moves in Innovation

Patanjali Ayurveda is aggressively planning to enter into every consumer category. Currently Patanjali chyawanprash is expected to be at INR 700cr, in the financial year 2020 and if it gains solid distribution

expertise, it could pose a serious threat to its competitors. An innovative R&D facility equipped with latest technology, Patanjali has also launched a mobile app which helps the consumer to locate retail outlets and for online ordering of Patanjali products

Patanjali's Supply Chain Management

The three phases of Patanjali's supply chain are product flow, information flow and cash flow. Patanjali has recently completed a tie up with Future group to sell the products. They also sell their products through their own outlets opened in almost every district/city of India. Each outlet has to send their demand to central office at Haridwar. Then as per the demand, various products are gathered from various units of Patanjali. The items are delivered to outlets majorly through Patanjali transport.



Figure 5: Supply chain of Patanjali.

Source: www.google.com

Sales and Distribution – Patanjali

- Patanjali provides sale of products online and can also be procured through post by sending the money through demand draft
- Patanjali herbal products are available at Post Offices across the country
- Patanjali also has "Patanjali Chikatsalayas" and "Patanjali Arogya Kendra" in almost all the cities of the country

To strengthen the distribution Patanjali is also implementing ERP which will help them in managing the inventory.

Patanjali 's R&D facility

Patanjali's R&D centre has all the advanced technology and machinery required for testing the products. The company also has a separate R&D department for each of its production units. The company also has a high-end central R&D facility.

Products at R&D level:

- Butter milk in powdered form
- Weight gain and loss products
- Madhuram
- Masala Oats

CHAPTER 1.7 Process of selling ayurvedic products

1. It can be sold by anyone but there is a term of sale which states that the rights to sell the product is only valid if they have obtained a license.
2. There are even some products that are sold as "patent medicines" and "herbal medicines".
3. Chyawanprash comes under herbal medicines
4. To manufacture the Ayurvedic/Herbal products in India, we need a license from **AYUSH** and not from FSSAI. AYUSH is an abbreviation for **Ayurveda, Yoga, Unani, Siddha, and Homeopathy.**
5. 3 types of AYUSH manufacturing license i.e.,

i) **Complete manufacturing license:**

- Your manufacturing unit should be a minimum size of 1200 sqft. in the industrial area. This is just for 1 category of drug. If you want to add more categories, you have to add more space.
- The manufacturing unit should be GMP certified.
- You need 2 Ayurvedic experts and 2 Pharmacist.
- You should have all the manufacturing and packaging machinery.
- Drug inspectors come for regular inspection of your premises.
- Other paperwork
- Once the above requirements are done you can apply for FSSAI Registration

ii) Loan license:

- You need to have a premise with 3 min rooms. 1 room for raw material storage, 1 for finished material storage and 1 for office.
- Loan License has to be renewed regularly
- Drug inspectors come for regular inspection of your premises.
- No Ayurvedic experts and Pharmacist are required.
- Your company should be registered in the same state as the manufacturer.
- Other paperwork.
- After all, the requirement has to meet then you can apply for FSSAI license for herbal products

iii) Contract manufacturing/ third party manufacturing/ white label manufacturing/ products to products manufacturing:

- It is a License where you will use the manufacturing license of a third-party manufacturer to manufacture the product. You will only be just marketing the product, in this also it is not necessary that you have to own a manufacturing unit and have to get any license. All the necessary requirements and formalities with AYUSH office will be done by the manufacturer itself.
- Since you will be using the manufacturing license of the manufacturer, the manufacturer will have to get approval for your product from authorities. Either you have to provide the raw materials, packaging materials or manufacturer will arrange the same from his sources. Finally, a manufacturer is going to give you the ready/final product. The label on the product will reflect the name of the company which has manufactured and marketed the product.
- The legal document should also say that in case of any dispute, your company remains the owner of the product

6. After all the requirements are satisfied one can apply/ register for FSSAI

CHAPTER 2 HISTORY

2.1 HISTORY OF CHAYAMPRASH

Chyawanprash is a centuries-old recipe and product. According to various ancient Indian texts such as the Mahabharata and Puranas, the twin Ashwini Kumar brothers, who were Raja Vaidya (Royal Physicians) to Devas during Vedic times, first prepared this formulation for Chyawanprash Rishi at his Ashram on Dhosi Hill near Narnaul, Haryana, India, hence the name Chyawanprash. The earliest historically reported Chyawanprash recipe comes in the Charaka Samhita, an ancient Ayurvedic book from the early first century BCE. Chyawanprash has a sweet and sour flavor to it. The tastes of honey, ghee (clarified butter), and amla dominate the taste, and the aroma is dominated by ghee and other spices like as sandalwood, cinnamon, and cardamom. Chyawanprash is often taken orally. It can also be taken with a glass of warm water.

Chyawanprash is most commonly used in the winter, when we are more prone to coughing, colds, and fever. However, there was no scientific evidence of its health advantages until today. Patanjali Research Institute experts have found how Chyawanprash aids our bodies in treating inflammation, fever, cough, and cold. Dr. Varshney and his colleagues discovered that feeding these zebrafish Patanjali Special Chyawanprash lowered the fever and associated biomarker CRP to normal levels. Their activity level rose, and they demonstrated improved agility and locomotory behavior. Certain biomolecules known as cytokines are responsible for inflammation and have been employed as markers of it.

Patanjali Special Chyawanprash lowered the levels of these inflammatory markers in a dose-dependent manner. This research also revealed that Patanjali Special Chyawanprash contains plant-derived substances with considerable therapeutic potential. According to Acharya Balkrishna, consuming Patanjali Special Chyawanprash strengthens our immunity and balances the pro-inflammatory cytokine levels in our bodies. He considers it a tremendous achievement to be able to provide a modern scientific viewpoint on traditional Ayurvedic wisdom.

Ingredients of chyawanprash includes Amla Fruit, Long Pepper Fruit, Red Sandalwood Heartwood, Malabar Tree Leaf, Ashwagandha Root, Shatavari Root, Bacopa Leaf, Holy Basil Leaf, Ginger Rhizome, Raisin Fruit, Licorice Stem, Phyllanthus Whole, Zedoary Rhizome, Cinnamon Bark, Saffron Stigma, Wild Cardamom Seed, Kudzu Root, Arjuna Bark, Chebulic Myrobalan Fruit, Sacred Lotus Seed, Neem Leaf, Tribulus Fruit, Golden Apple Fruit, Indian Tinospora Stem, Nut Grass Whole, Leptadenia Leaf, Boerhavia Root, Mesua Flower, Amla Fruit Extract, Ashwagandha Root Extract, Long Pepper Fruit Extract, Jaggery (Saccharum Ocinarum), Clarified Butter (Cow Ghee), Raw Honey, Cold Pressed Black Sesame Seed Oil.

Health benefits of chyawanprash are as follow: -

- improves immune system
- healthy respiratory system
- great for digestion
- benefits for heart
- anti-aging features
- Many more benefits such as blood purifier, stimulate the liver, and promote the elimination of toxins from the body

CHAPTER 2.2 CHYAMPRASH INDUSTRY

Today, there are a variety of Chyawanprash varieties available to appeal to individuals' varying tastes. There is an increasing need for stress-relief drugs and potions as people's stress levels rise, particularly

among urban dwellers. Dabur has created Chyawanshakti, a small modification of Chyawanprash, to appeal to these set of people. Chyawanshakti is a one-of-a-kind combination of herbs that can assist people deal with life's stresses. There are also sugar-free Chyawanprash products available for diabetics. New varieties such as chocolate, orange, and mango have been brought to the market to persuade youngsters to consume Chyawanprash.

Chyawanprash has made its way into every home because it has kept up with the changes and altered its marketing strategies to appeal to the public, particularly the younger generation.

Organizations have supported their marketing campaigns with well-known celebs, in addition to developing new and intriguing variations of Chyawanprash. Dhoni has appeared in Dabur Chyawanprash advertising to woo the younger generation. Ravi Kishan has been engaged by Dabur for promotional operations in Uttar Pradesh and Bihar. Emami, on the other hand, has appointed Shah Rukh Khan as its brand spokesperson for their Chyawanprash products.

Despite the entrance of Western health supplements into the Indian market, Indians continue to consume ayurvedic medications such as Chyawanprash since they have no adverse effects. More and more Indians are becoming health-conscious, choosing ayurvedic and organic items over those made with chemicals. As a result, the Chyawanprash sector has left a massive market untouched.

As the saying goes, "prevention is better than treatment," thus it is preferable to build one's immune system and maintain one's health rather than rely on pharmaceuticals for cure. And this is just what Chyawanprash conveys.

CHAPTER 3 LITERATURE REVIEW

3.1 LITERATURE REVIEW IN FOREIGN CONTEXT

M. Muzakkeerul Huda and Parves Sultan The results of this study contribute to theoretical and managerial understanding of gen Y's buying motives of herbal skin care products in Bangladesh. Our review of current studies shows that there is a lack of understanding in terms of the factors that contribute to form consumers' buying motives of herbal skin care products in Bangladesh, and the relationships that exist among marketing mix elements, consumers' value in herbal skin care products in Bangladesh and their buying motives.

Sarina Ismaila, Sany Sanuri Mohd Mokhtar This study on the factor that influence the purchase of herbal products has contribute to the understanding and useful to the marketing manager as a fundamental factor that influence the actual purchase of herbal product and benefit when drawing up their marketing strategy. The result suggests that attitude toward herbal product is capable of influencing actual purchase significantly and positively. The finding in this study was consistent with previous study (Gupchup et al., 2006). Meanwhile analysis showed that the relationships between social influence and actual purchase were significantly positive, this finding was also supported by several previous studies that showed that social influence plays a very important role in actual purchase (Ahmed Al-Qasa, 2013). Furthermore, perceived benefit as moderator on the relation between attitude and actual purchase were significant and it showed that the relationship is more positive for buyers who have a high perceive benefit compared to

buyers with low perceived benefits. The findings from this study indicate that the attitude and the actual purchase is more compelling for buyers who have a high perception of benefit compared to buyers with low perceived benefits

Sarina Ismail and Sany Sanuri Mohd Mokhtar This study has enhanced the understanding of actual purchase of herbal products in Malaysia. It also examined the predictors of purchase intention of herbal products and as such generalizability may be limited to this product genre. Never the less the findings will be useful to entrepreneurs who are interested in knowing the underlying behaviour of the actual purchase of herbal

product the result also found perceived risk does not moderate the relationship between attitude and actual purchase. The result indicates that customer perceived that herbal product may cost side effects and this finding is found to be similar with previous study Lastly in this study purchase intention also found to be positively related to actual purchase and the finding consistent with the previous research (Voon et al., 2011). This finding showed that the customer with higher intention to purchase will positively influence the customer to buy the herbal product

Peesemiers, E.A., (1959) approach to brand switching behaviour was based on the price factor. He emphasised the fact that price increase in the most preferred brand, relative to the price of the other brands, is instrumental to induce brand-switching behaviour in consumers.

Brown et.al. (2000), in his study said that it has become more evident that adolescent consumers require adequate nutritional education, given their general eating habits and behaviour, particularly throughout adolescence (home, school and social). Children's apparent dominance over home, school and social contact tends to be overshadowed by their own 'independence', particularly throughout the adolescent years. As a result of their dietary preferences, the authors argue that young consumers are more likely to consume foods that are low in nutrients. Food choice behaviour among young consumers does not always seem to reflect this information. This is especially true in school and social contexts.

3.2 LITERATURE REVIEW IN INDIAN CONTEXT

Khanna (2015), Customer Perception towards Brand: In her study for brand perception of Patanjali in minds of customer qualities that a client considers when purchasing. Patanjali items, as well as consumer happiness after using Patanjali products She stated that a customer's opinion of a brand was primarily based on the value the user obtained after paying for the goods and the advantages the user sought. Customers were satisfied with Patanjali Products because of the fair pricing of the product and the capacity of the product to heal the condition.

Ali and Yadav (2015), A Study of Consumer Perception of Herbal Products in Bhopal: In the study there, goals were to identify why people use herbal goods, to compare consumers' familiarity and favourability with Vindhya Herbal products and other brands on the market, and to assess customer familiarity, and attitude toward herbal products. The characteristics indicated by respondents for using herbal goods are that they are made from natural ingredients, are devoid of side effects, are safe for health, and are non-chemical.

Gupta and Garg (2016), Desi Bustle v/s MNC Muscle: How Ramdev's Patanjali is Setting Trend for HUL: In this study the objectives were to discover why consumers prefer herbal and natural products, to investigate whether consumers are familiar with Ayurvedic and herbal products in comparison to other brands on the market, to analyse consumer attitudes toward herbal products, and to investigate the role of media in the promotion of Patanjali products. As Herbal and Ayurvedic products were purchased on a daily, monthly, and annual basis. All herbal and ayurvedic products were produced from natural essence and had no adverse effects. Furthermore, posters, banners, and mass media, as well as retail establishments, were important sources of information for people looking to purchase these herbal goods.

A report in Business Standard (Rakshit, 2016) In the study it states that Patanjali has continuously promoted its goods, emphasising quality and purity in the hopes of dispelling customer misgivings on that front. It has also managed to keep prices down. Most importantly, it has constantly communicated the unique characteristics of its products, as well as the pricing. It is presently actively marketing their honey as 43 percent less expensive than a competitor's product.

Visvanathan (2016), Ramdev is the first spiritual leader who has turned symbolic into practical manufacturing. According to Visvanathan, the indigenous nature of Patanjali goods makes them authentic, and Ramdev's recognised knowledge and experience on yoga and health concerns lends legitimacy to the brand. Other elements that have contributed to the brand's appeal include increased awareness of healthier lifestyles, worry about competing companies, and, as Visvanathan puts it, consumers connect a feeling of patriotism with purchasing Patanjali products.

Sangeetha (2017), A Study Consumer Behaviour and Preferences towards Patanjali Ayurveda there fulfilled claims made by firm before any other brand mushroomed up and took away advantages of marketing via spirituality in order to retailed and satisfying the customers. Patanjali has gained a solid position in the market and made a favourable imprint in the buyers' eyes in a short period of time.

Singh and Kaur (2018), A Case Study of Patanjali Ayurveda Ltd. in Context to Swadeshi: In his study their goals were to learn how Patanjali Ayurveda Ltd.'s Swadeshi product would do in the market. High grade in terms of both ingredients and health effects. Product marketing along the lines of "Made in India." Patanjali goods are approximately 15-30% less expensive than comparable products from similar firms. Patanjali and Swami Ramdev had established a brand in the Indian market through the most particular approach of first building himself as a brand personal and then positioning the Patanjali Product line at the appropriate moment to the right customers with Swadeshi Alternative.

Jaggi and Ghosh, R. (2017), Consumer Perception of Patanjali Products: Their study goals were to analyse Patanjali Ayurveda Limited's brand perception from the perspective of its client base. They found that the goods' indigenous character had a significant symbolic value, which appeared to have clearly translated into material benefits for the Patanjali brand.

Ruba and Anitha (2018), Consumer satisfaction on Patanjali Products: The study was to investigate the use of Patanjali Products and to identify the factors that influence consumer satisfaction with Patanjali Products. They concluded that this has caused customers to move to herbal and Ayurveda goods, and that research has been conducted using these contacts to determine consumer satisfaction with Patanjali Ayurvedic products.

Anupriya (2017), A Study on Consumer’s Preference and Perception towards Patanjali Product: In this study the objectives were to research Patanjali's brand preference in the eyes of customers, Patanjali's brand perception in the minds of consumers, and consumer happiness after using Patanjali products. She

stated that all of the chosen respondents chose the goods because the consumers were pleased with the quality and pricing of the merchandise.

CHAPTER – 4 Research Design

4.1 RATIONAL OF THE STUDY

This study will assist to explain customer happiness in terms of consumers who stay loyal longer, spend more when the store launches new items and enhances existing brands, and speak positively about the business and its merchandise. pay less attention to rival brands and advertising, is less price sensitive, gives product/service ideas to retailers, and costs less to serve than new customer.

With the tagline "Prakriti ka Ashirwad," the goal is to build a healthy society and country via the knowledge of Ayurveda. Patanjali gained a huge market share in a short period of time by operating 47000 retail counters, 3500 distributors, numerous warehouses in 18 states, 10000 health clinics, and 100 mega stores.

Patanjali's growth rate is 130 percent, and the company's future objectives include obtaining 10,000 corers business and expanding the brand on the worldwide market in the coming years, as well as reaching the

top position in the FMCG industry. Patanjali must be able to please customers with its products and gain brand loyalty if it wants to reach a large number of people.

As a result, this study is carried to measure brand perception and to learn about customers' attitudes regarding the brand in contrast to other brands. This study focuses on the elements that contribute to the success and popularity of Patanjali goods. This research can assist determine if the company's effort in the field of new goods is capable of satisfying customers or not. The primary goal of the research is to identify the variables that make consumers aware of impending new items, as well as the characteristics of the product that enticed them to take a trail. Consumers are given with the greatest items; otherwise, a brand would not maintain such a strong market position. This research attempted to determine the consumer's view of Patanjali products.

4.2 OBJECTIVE OF THE STUDY

1. To study the attributes that a customer keeps in mind while buying Patanjali Chyawanprash.
2. To study satisfaction and loyalty of customers regarding consuming Patanjali products and services.
3. To study which category of Chyawanprash is mostly preferred.
4. To study the factors influencing the success and popularity of the Patanjali Chyawanprash.

4.3 RESEARCH METHODOLOGY

This chapter represented research method used, description of respondent’s profile and sampling, data gathering procedure and statistical treatment of data.

4.3.1 Research design

In this study the researcher has used the descriptive research design. A questionnaire was developed, to understand the customer attitude toward purchase of herbal toothpaste. The questionnaire measured the attitude toward herbal toothpaste, factor which influences to purchase herbal toothpaste, trend of herbal vs. other toothpaste and consumer familiarity, information about herbal toothpaste and attitude toward herbal toothpaste.

4.3.2 Research Instrument

The Research instrument used to conduct the Primary Research is: Questionnaire. And for the secondary data is: research paper, articles and online data collection were used

4.4 VARIABLES STUDIES

INDEPENDENT VARIABLE:

- Price
- Quality
- Brand image and loyalty
- Durability

- Motivation

DEPENDENT VARIABLES:

- Customer perception

4.5 SAMPLING DESIGN

- Sample size: - 114 respondent
- Sample technique: - Non-Probability Sampling - Convenience Sampling

4.6 DATA ANALYSIS AND STATISTICAL TOOLS USED

The data collected has been analysed through chart and hypothesis tests like MEAN, MEDIAN, MODE and ANOVA. The Software used is SPSS Software

4.7 SCOPE OF THE STUDY

Given that the client is the king of any organisation, it is critical to comprehend the customer's expectations, preferences for the product, and requirements and desires. No company can exist unless it understands customer behaviour. The primary goal of this project is to investigate consumer perceptions of Patanjali goods. This research is primarily concerned with the numerous elements that influence customers' purchasing decisions. This study contributes to a better understanding of consumer satisfaction

with the brand. Understanding consumer views and purchasing motivations through firm brand image is equally important.

4.8 LIMITATION OF STUDY

The restriction of the primary data was the study's utilization of a small sample size. The sample cannot possibly be an accurate representative of the target. Furthermore, consumer perception is a complicated process including a variety of aspects such as price, quality, service quality, packaging and branding, reputation, and so on. No such study on customer perception of ayurvedic chyawanprash has been published.

CHAPTER 5 Analysis and interpretation

5.1 STATISTICALLY DATA ANALYSIS (SPSS)

5.1.1 Objective 1: To study the attributes that a customer keeps in mind while buying Patanjali Chyawanprash.

Hypothesis:

(Null Hypothesis) Ho: quality = affordability = variety = brand name = availability = advertisement = aroma = location of store.

(Alternative Hypothesis) H1: quality ≠ affordability ≠ variety ≠ brand name ≠ availability ≠ advertisement ≠ aroma ≠ location of store.

Descriptive

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
quality		114	2.8421	1.41783	.13279	2.5790	3.1052	1.00	5.00	
affordability		114	2.8772	1.24190	.11631	2.6468	3.1076	1.00	5.00	
variety		114	2.8070	1.24002	.11614	2.5769	3.0371	1.00	5.00	
brand name		114	2.7281	1.16197	.10883	2.5125	2.9437	1.00	5.00	
availability		114	3.0877	1.15645	.10831	2.8731	3.3023	1.00	5.00	
advertisement		114	3.2895	1.28795	.12063	3.0505	3.5285	1.00	5.00	
aroma		114	2.9386	1.37155	.12846	2.6841	3.1931	1.00	5.00	
location of store		114	3.0175	1.51676	.14206	2.7361	3.2990	1.00	6.00	
Total		912	2.9485	1.31051	.04340	2.8633	3.0336	1.00	6.00	
Model	Fixed Effects			1.30472	.04320	2.8637	3.0333			
	Random Effects				.06346	2.7984	3.0985			.01728

Interpretation: From the above data of Mean the highest influencer attribute is Advertisement (mean 3.28) of Patanjali chyawanprash, then after second attribute is availability (3.08), the third attribute is location of store (3.01), and the fourth attribute is aroma (2.93) and all other.

Hence, this are the top four attributes

Test of Homogeneity of Variances

Level of rating

Levene Statistic	df1	df2	Sig.
4.497	7	904	.000

ANOVA

Level of rating

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	25.709	7	3.673	2.158	.036
Within Groups	1538.868	904	1.702		
Total	1564.578	911			

Interpretation: we have a significant result. The value of F is 2.158, which reaches significance with the p-value of 0.036 (which is less than the 0.05 alpha level)

- so null hypothesis is rejected.
- There is a significance difference between all the attributes.

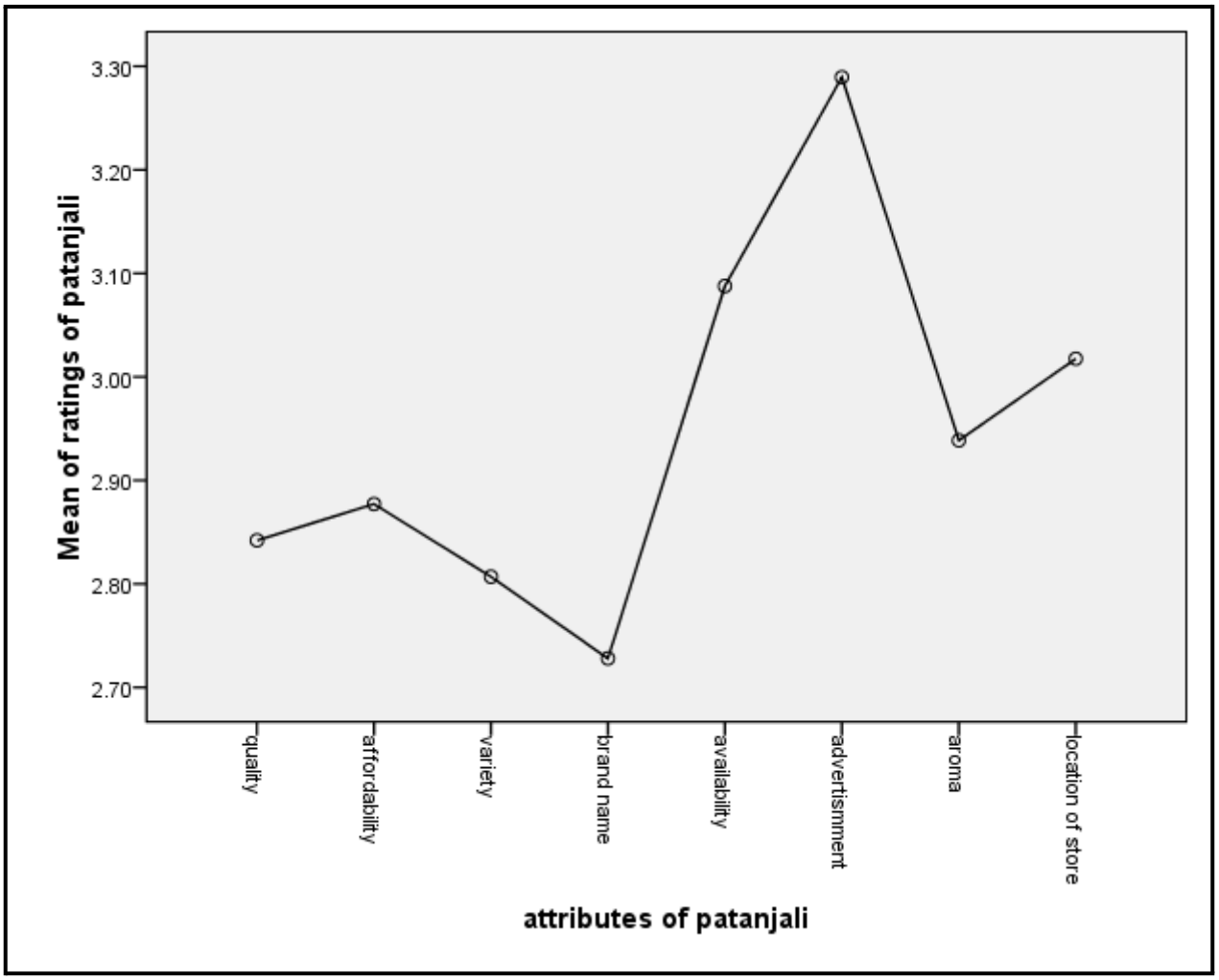


Figure 6: Which attribute influence consumer most

Post Hoc Test **Multiple Comparisons**

LSD

(I) attributes of Patanjali	(J) attributes of Patanjali	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
quality	affordability	-.03509	.17281	.839	-.3743	.3041
	variety	.03509	.17281	.839	-.3041	.3743
	brand name	.11404	.17281	.510	-.2251	.4532
	availability	-.24561	.17281	.156	-.5848	.0935
	advertisement	-.44737*	.17281	.010	-.7865	-.1082
	aroma	-.09649	.17281	.577	-.4357	.2427
	location of store	-.17544	.17281	.310	-.5146	.1637
affordability	quality	.03509	.17281	.839	-.3041	.3743
	variety	.07018	.17281	.685	-.2690	.4093
	brand name	.14912	.17281	.388	-.1900	.4883
	availability	-.21053	.17281	.223	-.5497	.1286
	advertisement	-.41228*	.17281	.017	-.7514	-.0731
	aroma	-.06140	.17281	.722	-.4006	.2778
	location of store	-.14035	.17281	.417	-.4795	.1988
variety	quality	-.03509	.17281	.839	-.3743	.3041
	affordability	-.07018	.17281	.685	-.4093	.2690
	brand name	.07895	.17281	.648	-.2602	.4181
	availability	-.28070	.17281	.105	-.6199	.0585
	advertisement	-.48246*	.17281	.005	-.8216	-.1433
	aroma	-.13158	.17281	.447	-.4707	.2076
	location of store	-.21053	.17281	.223	-.5497	.1286
brand name	quality	-.11404	.17281	.510	-.4532	.2251
	affordability	-.14912	.17281	.388	-.4883	.1900
	variety	-.07895	.17281	.648	-.4181	.2602
	availability	-.35965*	.17281	.038	-.6988	-.0205
	advertisement	-.56140*	.17281	.001	-.9006	-.2222
	aroma	-.21053	.17281	.223	-.5497	.1286
	location of store	-.28947	.17281	.094	-.6286	.0497
availability	quality	.24561	.17281	.156	-.0935	.5848

	affordability	.21053	.17281	.223	-.1286	.5497
	variety	.28070	.17281	.105	-.0585	.6199
	brand name	.35965*	.17281	.038	.0205	.6988
	advertisement	-.20175	.17281	.243	-.5409	.1374
	aroma	.14912	.17281	.388	-.1900	.4883
	location of store	.07018	.17281	.685	-.2690	.4093
advertisement	quality	.44737*	.17281	.010	.1082	.7865
	affordability	.41228*	.17281	.017	.0731	.7514
	variety	.48246*	.17281	.005	.1433	.8216
	brand name	.56140*	.17281	.001	.2222	.9006
	availability	.20175	.17281	.243	-.1374	.5409
	aroma	.35088*	.17281	.043	.0117	.6900
	location of store	.27193	.17281	.116	-.0672	.6111
aroma	quality	.09649	.17281	.577	-.2427	.4357
	affordability	.06140	.17281	.722	-.2778	.4006
	variety	.13158	.17281	.447	-.2076	.4707
	brand name	.21053	.17281	.223	-.1286	.5497
	availability	-.14912	.17281	.388	-.4883	.1900
	advertisement	-.35088*	.17281	.043	-.6900	-.0117
	location of store	-.07895	.17281	.648	-.4181	.2602
location of store	quality	.17544	.17281	.310	-.1637	.5146
	affordability	.14035	.17281	.417	-.1988	.4795
	variety	.21053	.17281	.223	-.1286	.5497
	brand name	.28947	.17281	.094	-.0497	.6286
	availability	-.07018	.17281	.685	-.4093	.2690
	advertisement	-.27193	.17281	.116	-.6111	.0672
	aroma	.07895	.17281	.648	-.2602	.4181

***. The mean difference is significant at the 0.05 level.**

Interpretation: (Availability > location of store > aroma > advertisement)

- Between availability and location of store the P value is 0.685 which is greater than 0.05 so there is no significant difference between availability and location of store.

- Between location of store and aroma the P value is 0.648 which is greater than 0.05 so there is no significant difference between location of store and aroma.
- Between aroma and advertisement, the P value is 0.243 which is greater than 0.05 so there is no significant difference between aroma and advertisement.

5.1.2 Objective 2: To study satisfaction and loyalty of customers regarding consuming Patanjali products and services.

(Null Hypothesis) H0: price = distribution = variety = loyalty = preference = customer satisfaction

(**Alternative Hypothesis)** H1: price ≠ distribution ≠ variety ≠ loyalty ≠ preference ≠ customer satisfaction

Descriptive

satisfaction

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
price		114	2.3684	.98899	.09263	2.1849	2.5519	1.00	5.00	
distribution		114	2.2456	.83678	.07837	2.0903	2.4009	1.00	5.00	
variety		114	2.2544	.86025	.08057	2.0948	2.4140	1.00	5.00	
loyalty		114	2.3158	.87559	.08201	2.1533	2.4783	1.00	4.00	
preference		114	2.7018	1.11252	.10420	2.4953	2.9082	1.00	5.00	
satisfaction		114	2.2193	.98447	.09220	2.0366	2.4020	1.00	5.00	
Total		684	2.3509	.95873	.03666	2.2789	2.4229	1.00	5.00	
Model	Fixed Effects			.94797	.03625	2.2797	2.4220			
	Random Effects				.07357	2.1618	2.5400			.02459

Interpretation: From the above data of mean the highest satisfaction is due to customer preference with a mean (2.70), then after second is price with mean of (2.36), thirdly is loyalty of consumer with (2.31), and the fourth is variety with mean (2.25)

Hence, this are the four most satisfaction level of consumer

Test of Homogeneity of Variances

satisfaction

Levene Statistic	df1	df2	Sig.
2.965	5	678	.012

ANOVA

satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	18.509	5	3.702	4.119	.001
Within Groups	609.281	678	.899		
Total	627.789	683			

Interpretation: We have a significant result. The value of F is 4.119, which reaches significance with a p-value of 0.001 (which is less than the 0.05 alpha level).

- So null hypothesis is rejected.
- There is significant difference between all the factors of consumer satisfaction.



Figure 7: Which factors satisfy the consumer purchase decision

Multiple Comparisons

LSD

(I) factors of Patanjali	(J) factors of Patanjali	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
price	distribution	.12281	.12556	.328	-.1237	.3693
	variety	.11404	.12556	.364	-.1325	.3606
	loyalty	.05263	.12556	.675	-.1939	.2992
	preference	-.33333*	.12556	.008	-.5799	-.0868
	satisfaction	.14912	.12556	.235	-.0974	.3957
distribution	price	-.12281	.12556	.328	-.3693	.1237
	variety	-.00877	.12556	.944	-.2553	.2378
	loyalty	-.07018	.12556	.576	-.3167	.1764
	preference	-.45614*	.12556	.000	-.7027	-.2096
	satisfaction	.02632	.12556	.834	-.2202	.2729
variety	price	-.11404	.12556	.364	-.3606	.1325
	distribution	.00877	.12556	.944	-.2378	.2553

	loyalty	-.06140	.12556	.625	-.3079	.1851
	preference	-.44737*	.12556	.000	-.6939	-.2008
	satisfaction	.03509	.12556	.780	-.2114	.2816
loyalty	price	-.05263	.12556	.675	-.2992	.1939
	distribution	.07018	.12556	.576	-.1764	.3167
	variety	.06140	.12556	.625	-.1851	.3079
	preference	-.38596*	.12556	.002	-.6325	-.1394
	satisfaction	.09649	.12556	.442	-.1500	.3430
preference	price	.33333*	.12556	.008	.0868	.5799
	distribution	.45614*	.12556	.000	.2096	.7027
	variety	.44737*	.12556	.000	.2008	.6939
	loyalty	.38596*	.12556	.002	.1394	.6325
	satisfaction	.48246*	.12556	.000	.2359	.7290
satisfaction	price	-.14912	.12556	.235	-.3957	.0974
	distribution	-.02632	.12556	.834	-.2729	.2202
	variety	-.03509	.12556	.780	-.2816	.2114
	loyalty	-.09649	.12556	.442	-.3430	.1500
	preference	-.48246*	.12556	.000	-.7290	-.2359

***. The mean difference is significant at the 0.05 level.**

Interpretation: (variety > loyalty > preference > price)

- Between variety and loyalty of customer the P value is 0.625 which is greater than the 0.05 so there is no significance difference between variety and loyalty of customer.
- Between loyalty of customer and preference the P value is 0.002 which is less than 0.05 so there is significance difference between loyalty of customer and preference.
- Between preference and price, the P value is 0.008 which is less than 0.05 so there is significance difference between preference and price.

5.1.3 Objective 3: To study which category of Chyawanprash is mostly preferred.

Statistics

variant of Patanjali chyawanprash preferred

N	**Valid**	**114**
	Missing	**0**
Mean		**2.2281**
Median		**2.0000**
Mode		**3.00**

Interpretation: From the above data it is clearly observed that the most used or preferred Patanjali variant is herbal chyawanprash.

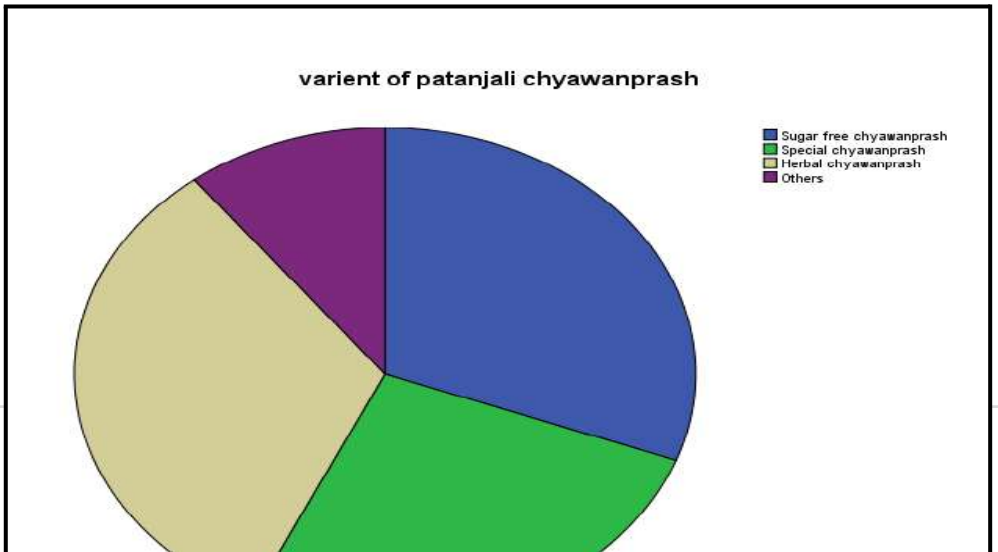


Figure 8: Which variant of Patanjali chyawanprash is preferred.

5.2 GRAPHICAL DATA ANALYSIS

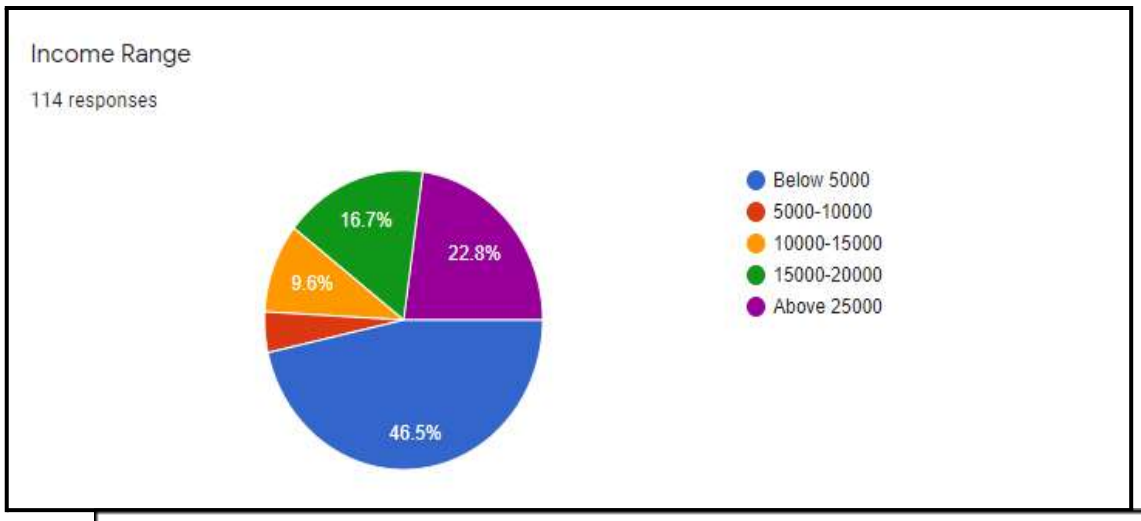


Figure 9: Income range of respondent

Classification Based on Family Income

S.NO	FAMILY INCOME	TOTAL	PERCENTAGE
1.	Below 5000	53	46.5%
2.	5000-10000	5	4.4%
3.	10000-15000	11	9.6%
4.	15000-20000	19	16.7%
5.	Above 25000	26	22.8%
	TOTAL	**114**	**100**

The above table shows the percentages of family income level of respondents.46.5% of respondents are below 5000. 4.4% of are between 5000-10000, 9.6% of are between 10000-15000, 16.7% of are between 15000- 25000, 22.8% of are between above 25000.

Market segmentation based on audience income assists corporations in developing new goods. High-priced and luxurious items are marketed to those with large incomes. Low-cost items are intended for consumers with limited financial resources. As a result, an effective audience segmentation may assist better address their needs.

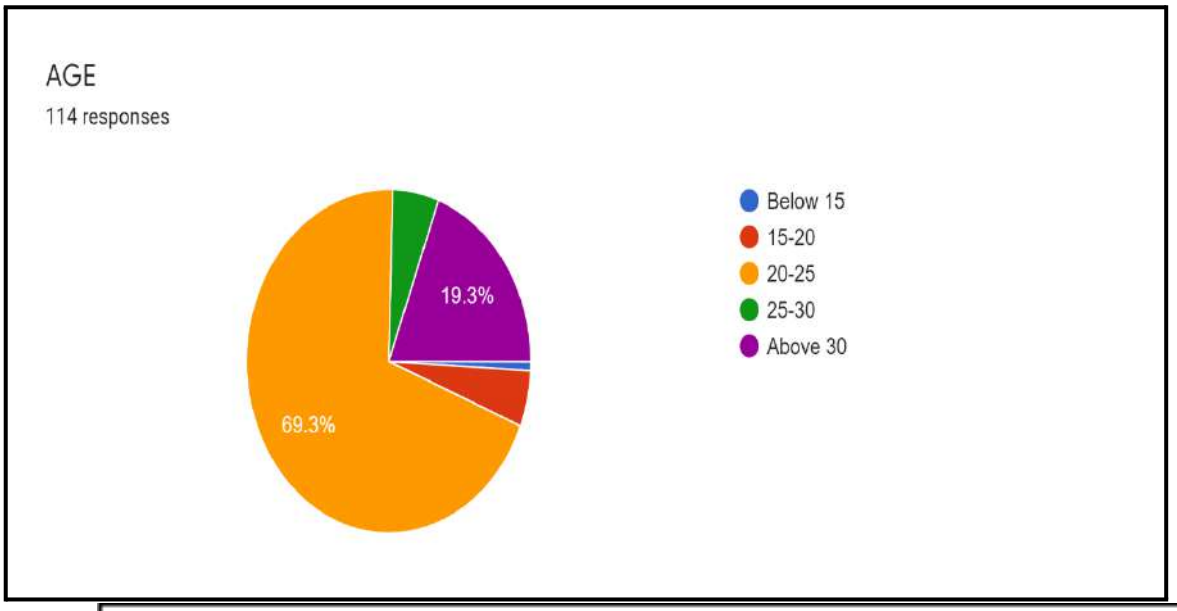


Figure 10: AGE

Interpretation: From the above graph it is observed that most of the respondent is within the age group of 20-25 years.

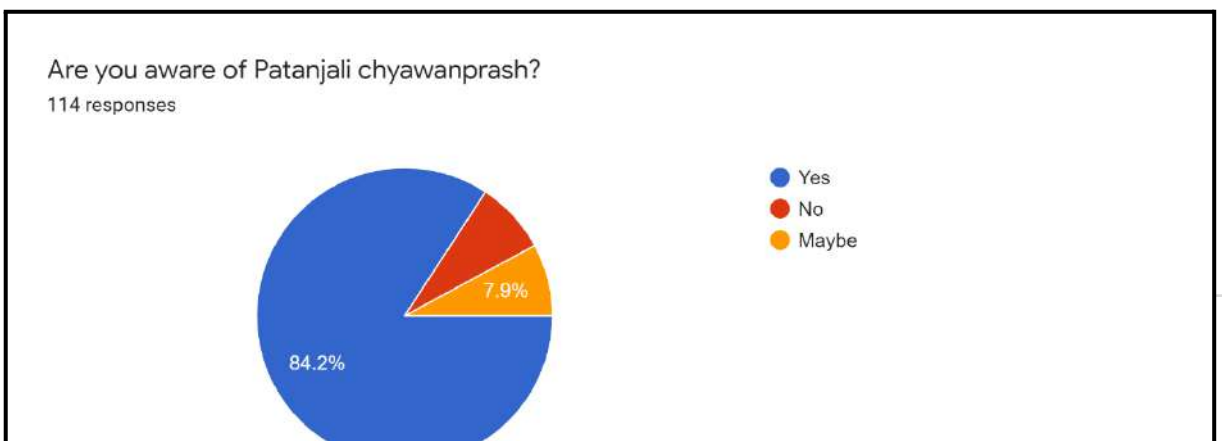


Figure 11: Are you aware of Patanjali chyawanprash

Classification Based on awareness of Patanjali chyawanprash

S.NO	AWARENESS	TOTAL	PERCENTAGE
1.	YES	96	84.2%
2.	NO	9	7.9%
3.	MAYBE	9	7%
	TOTAL	**114**	**100**

Interpretation: Majority of population is aware of Patanjali chyawanprash that is available in market. Nearly 84.2% of population is aware of Patanjali chyawanprash. Whereas 7% of population is somewhat aware of the product.

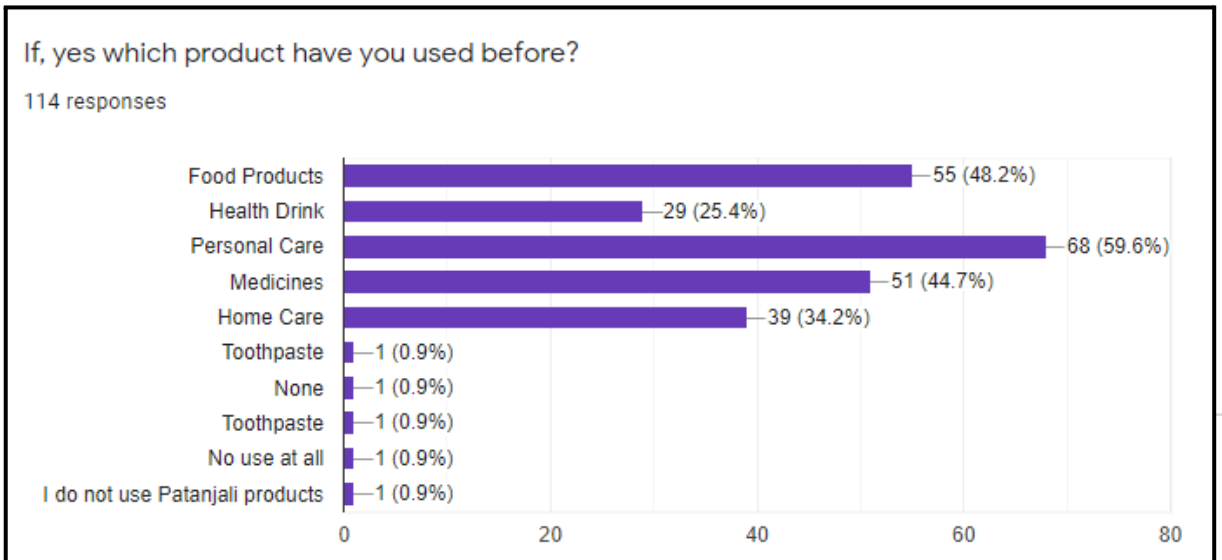
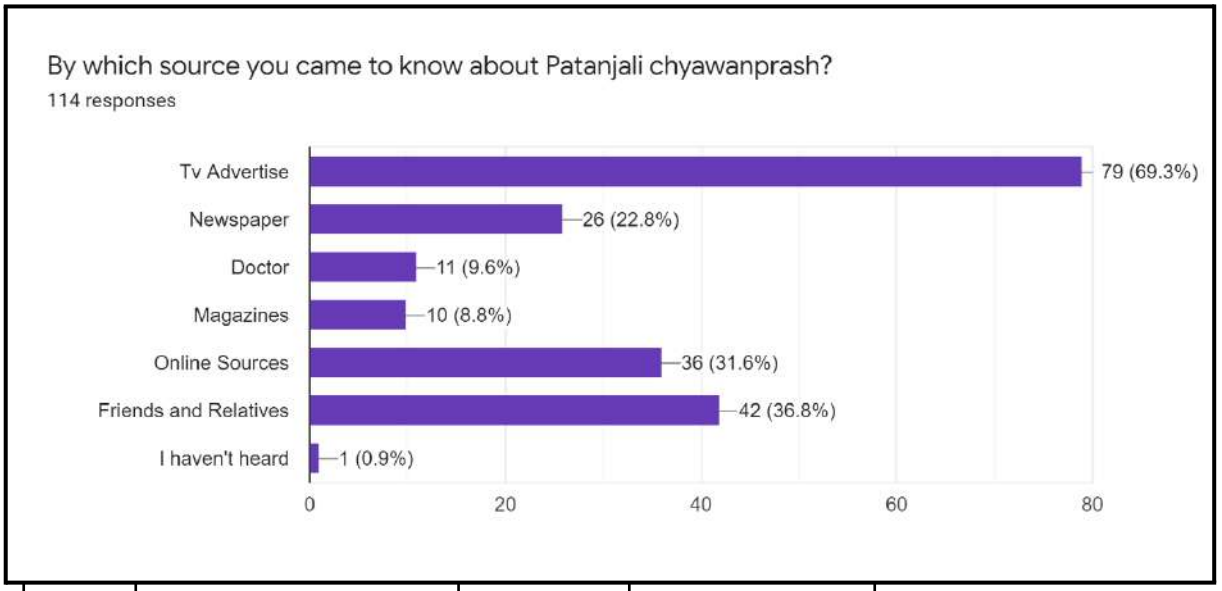


Figure 12: Which products have you used before

Interpretation: The graphical representation of the source for the products they used before are 59.6% of people in India use personal care products and 44.7% take medicines from Patanjali. 25.4% have used health drinks including wheat grass juice, badam Pak, nutrition drink, herbal power Vita, etc.



S.NO	Source	Total	Percentage
1.	Tv Advertisement	79	69.3%
2.	Newspaper	26	22.8%
3.	Doctor	11	9.6%
4.	Magazines	10	8.8%
5.	Online Sources	36	31.6%
6.	Friends and Relatives	42	36.8%
7.	Others	1	0.9%

Figure 13: Which source you came to know about Patanjali chyawanprash

Classification based on source of brand awareness

Interpretation: The graphical representation of the source by which the customers came to know about the brand rates highest to the Tv advertisements i.e., 69.3% or can say that 79 respondents. The least were the recommendations given by the magazines and doctors. If they make more use of online sources by which they can make more people aware and pass the schemes they would grow their market and make new customers.

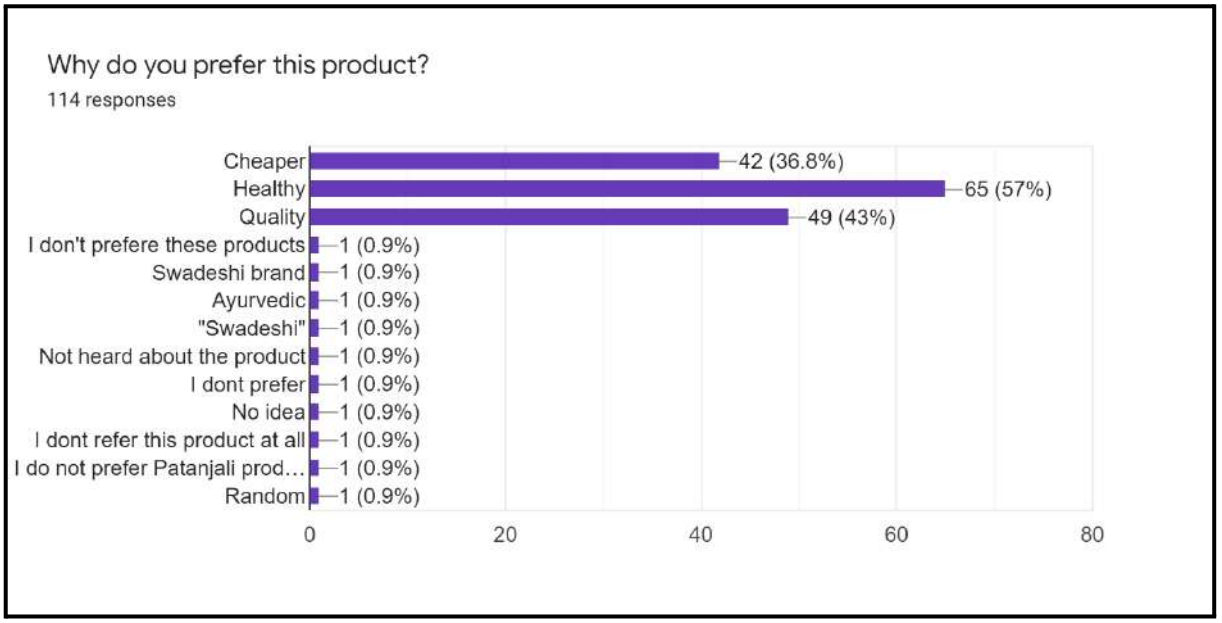


Figure 14: Why do you prefer the product

Interpretation: The graphical representation of the source why they prefer Patanjali products is that they believe the ingredients used are indeed very good for health and the trust factor for Baba Ramdev is that they believe products by him are always good for health as he is concerned with health and some are attracted toward the products because it is cheaper in nature now this customer is not at all loyal to the products as and when they receive more cheaper products, they may shift themselves to that product.

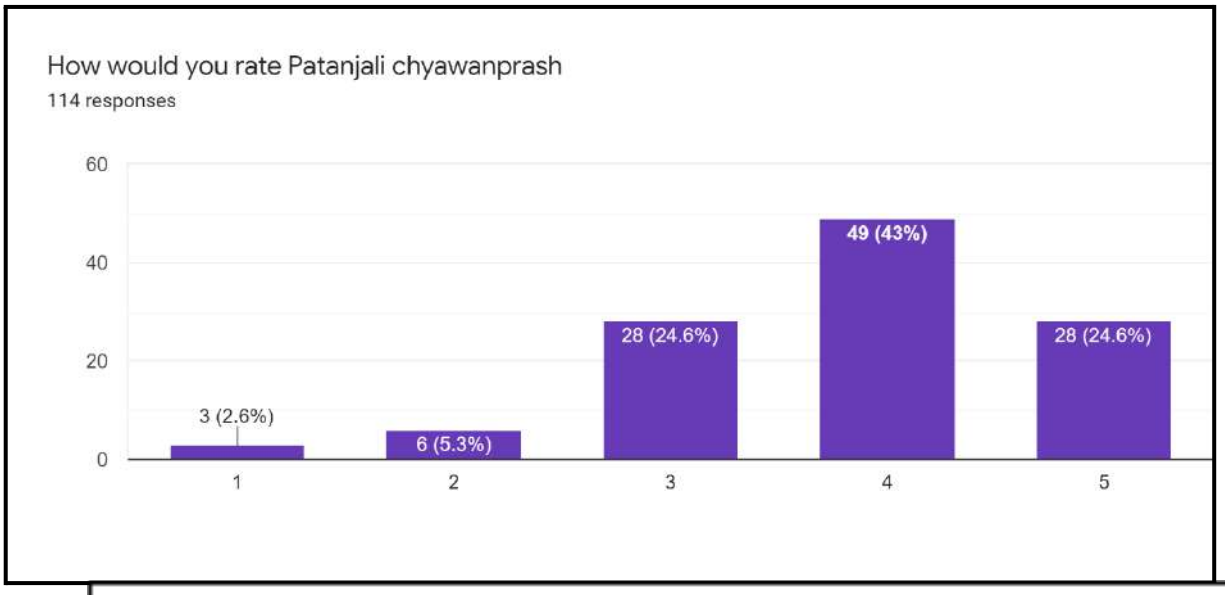


Figure 15: Rating given to Patanjali chyawanprash

Classification based on the customer rating towards Patanjali chyawanprash

S.NO	RATING OF PATANJALI CHYAWANPRASH	TOTAL	PERCENTAGE
1.	Most unfavourable	3	2.6%
2.	Unfavourable	6	5.3%
3.	Neutral	28	24.6%
4.	Favourable	49	43%

5.	Most favourable	28	24.6%
	TOTAL	**114**	**100**

Interpretation: From the above graph it is seen that 43% respondent i.e., 49 people have responded that the product is favorable and 24.6% respondent i.e., 28 people responded that product is most favorable.

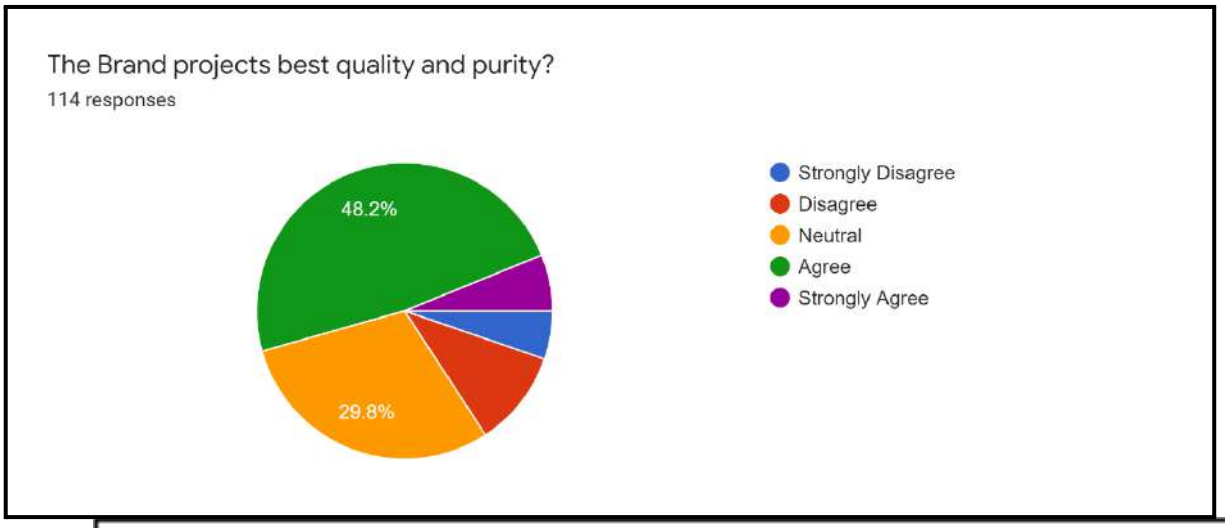


Figure 16: Brand projects best quality and purity

Interpretation: From the above pie chart it is clear that 48.2% of respondent agree that the product projects best quality and purity.

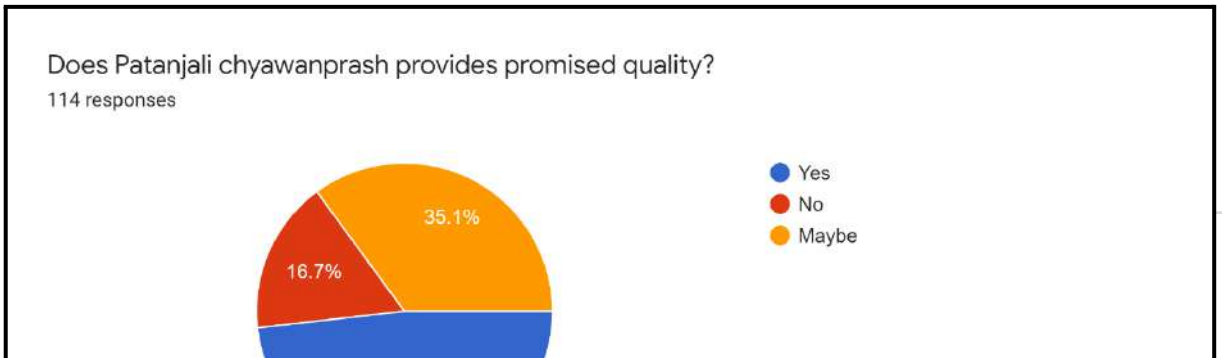


Figure 17: Does Patanjali chyawanprash provide promised quality

Interpretation: From the above pie chart it is clear that majority of respondent have a inclined towards the quality and that is what this chart shows that Patanjali provides promised quality.

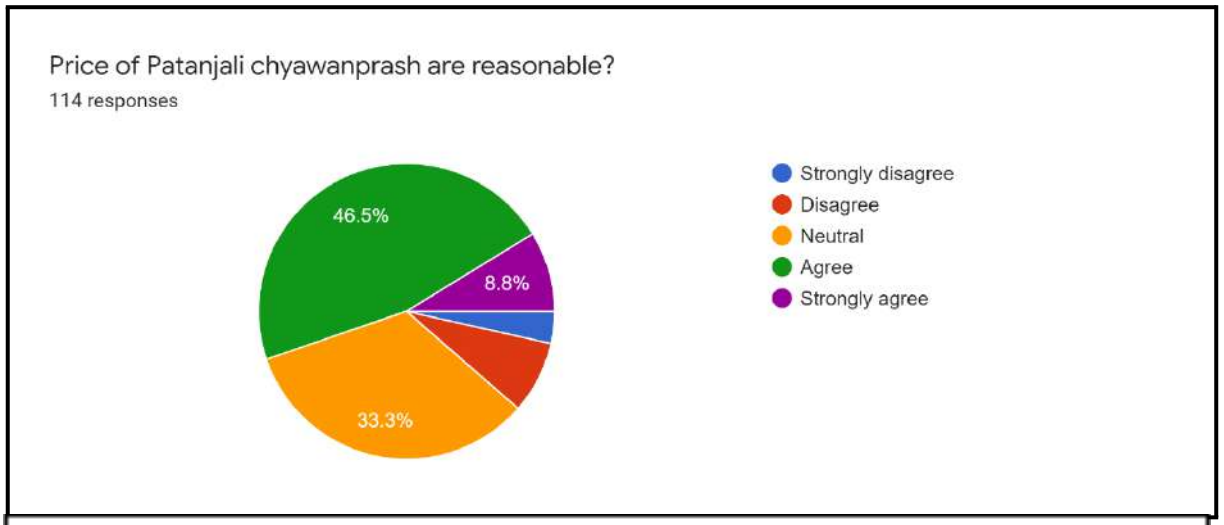


Figure 18: Price of Patanjali chyawanprash are reasonable

Interpretation: From the above chart it is clear that price of Patanjali chyawanprash are reasonable as compared to other brands of chyawanprash.

CHAPTER 6 Conclusion

6.1 FINDINGS

Objective 1

- By analysis of data, I have come to know that the highest ranked attributes that customer keep in mind while buying Patanjali chyawanprash are availability which is ranked 1st, location of store which is ranked 2nd, were as aroma and advertisement are ranked on 3rd.
- As we have seen now days majority of population have shift towards naturally made products as they find it more healthy and safer.
    - Patanjali chyawanprash have natural ingredient with no side effects
    - Family old myth is the other reason people are shifting their preference towards Patanjali Chyawanprash
- Change in customer lifestyle of natural made products shift them towards purchase of natural made products of Patanjali

Objective 2

- After the analysis of data, I found that the overall ANOVA mean is less than the p value and null hypothesis is rejected
- After multiple comparison in all the four factors of satisfaction the P value is greater than 0.05
- So, I found that there is significant difference between the satisfaction level and have some effect on consumer preference towards Patanjali

Objective 3

- After the analysis of data, I found that most of the respondent have been using Patanjali herbal variant.
- It is clear that people prefer to use natural and herbal made chyawanprash as it is good for the health and makes immune stronger.

Objective 4

- After the analysis of data, I found that customer came to know about the brand rates highest to Tv advertisement
- They can increase this by moving to online source where now a days more prospects can be gathered due to more usage of internet.

6.2 SUGESTION

- The brand's marketer or maker should focus more on the brand's quality, since 43 percent and 57 percent of overall respondents feel it should be healthy. As a result, producers should not make any compromises in terms of brand quality.
- Marketers should invest heavily in advertising since 69.3 percent of all respondents are influenced by media to select a specific brand. Marketers could also drive viral marketing since other respondents are motivated to pick a certain brand by their family and friends.
- Marketers should place a greater emphasis on products. Because the majority of respondents direct their concerns to the shopkeeper, he should provide better customer service, and the shopkeeper should serve as a liaison between the manufacturer and the consumers.
- In today's corporate environment, a customer dispute resolution forum is critical. However, it has been discovered that no such forum has been formed in the Patanjali organization.

6.3 CONCLUSION

Customers' view of a brand is mostly based on the value they obtain after paying for the goods and the advantages they want. According to the findings of the preceding survey, a sizable proportion of Patanjali's customers are happy with the company's products. It might be due to the product's quality. It might be owing to the product's ability to meet the demands of the client. Customer retention is influenced by customer satisfaction. Giving greater priority to marketing and promotional techniques that allow consumers to obtain more information would be good in order to keep their customers. According to the study, improving consumer relations will improve their perception and preference for the brand.

Patanjali now has a competitive edge in the market due to the high quality of its products and the spirituality aspect that is included into them. However, it should not overlook competitors such as Dabur, Baidhyanath, and so on, because keeping loyal clients and gaining new ones are both crucial.

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APPENDIX

1. Name

   _____

2. Age

   _____

3. Marital status
   - Married
   - Unmarried

4. Income Range
   - Below 5000
   - 5000-10000
   - 10000-15000
   - 15000-20000
   - Above 25000

5. Occupation
   - Lawyer
   - Doctor
   - Businessman
   - Service
   - Other

6. Are you aware of different products of Patanjali?
   - Yes
   - No
   - Maybe

7. Are you aware of Patanjali chyawanprash?
   - Yes

- o No
- o Maybe

8. If, yes then which variant have you used?
   - o Sugar free chyawanprash
   - o Special chyawanprash
   - o Herbal chyawanprash
   - o Other

9. Are you aware of different categories of Patanjali products?
   - o Yes
   - o No
   - o Maybe

10. If, yes then which product have you used?
    - □ Food products
    - □ Health drink
    - □ Personal care
    - □ Medicines
    - □ Home care
    - □ Other

11. By which source you came to know about Patanjali chyawanprash?
    - □ Tv advertisement
    - □ Newspaper
    - □ Doctor
    - □ Magazines
    - □ Online source
    - □ Friends and relative
    - □ Others

12. Why do you prefer this product?
    - o Cheaper
    - o Healthy
    - o Quality
    - o Others

13. Did this product benefit you?

- Yes
- No
- Maybe

14. How would you rate Patanjali chyawanprash?
    - Most unfavourable
    - Unfavourable
    - Neutral
    - Favourable
    - Most favourable

15. The brand projects best quality and purity?
    - Strongly disagree
    - Disagree
    - Neutral
    - Agree
    - Strongly agree

16. Does Patanjali chyawanprash provide promised quality?
    - Yes
    - No
    - Maybe

17. Price of Patanjali chyawanprash are reasonable?
    - Strongly disagree
    - Disagree
    - Neutral

- Agree
- Strongly agree

18. Products of Patanjali have the characteristics of durability?
    - Strongly disagree
    - Disagree
    - Neutral
    - Agree
    - Strongly agree

19. Does current issue of Patanjali effect your perception?
    - Yes
    - No
    - Maybe

20. Do you collect information on products before purchasing it?
    - Yes
    - No
    - Maybe

21. How often do you buy the product?
    - Once a month
    - Twice a month
    - Thrice a month
    - Other

22. How much do you spend on the product?
    - Below 300
    - 301-500
    - 501-700

o Above 700

23. Rank the following attributes that you keep in mind while purchasing Patanjali chyawanprash.

Attributes / level of Satisfaction	Very low	Low	Neutral	High	Very high
Quality					
Affordability					
Variety					
Brand Name					
Availability					
Advertisements					
Aroma					
Location of store					

24. Please read each of the following statements carefully and select appropriate option(s) suit you best from “Strongly Agree” to “Strongly Disagree”, make sure to

tick one opinion for each statement. Key: SA= Strongly Agree, A=Agree, N=Neutral, D=Disagree, SD=Strongly Disagree

Statement	SA	A	N	D	SD
Price of Patanjali is cheaper					
Distribution of this products are nearby					
Variety of products affect customer satisfaction					
Loyalty of customer affect product selling					
I always prefer this Product					

Pricing affects customers satisfaction					

A Project Proposal

On

“A study on customers perception towards Google Pay and Phone Pe”

Submitted By
Divya Ramnani
MB050



Centre for Management Studies Dharmsinh
Desai University Nadiad

Submitted To: -

Prof. Pathik Variya

Certificate

This is to certify that Ms/Mr. is a bonafide student of ……. Centre for Management Studies……., Nadiad has successfully completed the project work as prescribed by the Dharmsinh Desai University in the partial fulfillment of the requirement of Master of Business Administration (MBA) Program for the academic year 2020-2021.

The Project Work titled as "A Study on customers perception towards Phone Pe and Google Pay"

Project guide

Dean

Faculty of Management and Information Sciences

Declaration

I, the undersigned, hereby declare that the project report entitled, A study on customers perception towards Phone Pe and Google Pay submitted by me to the University of ……., in partial fulfillment of the requirement for the award of degree of Master of Business Administration under the guidance of Prof. Pathik Variya, is my original work and the conclusions drawn therein are based on the material collected by myself.

The Report submitted is my own work and has not been duplicated from any other source. I shall be responsible for any unpleasure moment/situation.

Place:

Date:

Divya Ramnani

Acknowledgement

I would like to show by gratitude and obligation to all those who have helped me in the completion of this project report. The completion of this undertakings would have not been possible without the participation and assistance of so many people whose name cannot be enumerated. Their contribution is sincerely appreciated and gratefully acknowledge.

I Divya Ramnani, the student of center of Management studies, Dharmsinh Desai University (Finance) is extremely thankful for entrusting me and my project topic – "A study on customers perception towards PhonePe and Google Pay.

I would like to thank the Head of the department Dr. Naresh Patel and to my Internal guide Prof. Pathik Variya for helping me with very thing related to my project.

I would like to show my gratitude to my college for arranging Management Research Project Program in a good scheduled. And also thankful to Prof. Dr. Agnya Patel for regular guidance related to MRP as its Coordinator.

Divya Ramnani

(MB050)

Chapter 1: Introduction:

A mobile wallet is a way to carry cash in digital format. You can link your credit card or debit card information in mobile device to mobile wallet application or you can transfer money online to mobile wallet. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet, or smart watch. An individual's account is required to be linked to the digital wallet to load money in it. Most banks have their e-wallets and some private companies. e.g. Paytm, PhonePe, Google Pay, BHIM etc.

Customers use mobile wallets to make in-store payments, and it is a convenient payment method compared to paying with cash or carrying physical credit cards. Mobile wallets are accepted as a method of payment in stores that are listed with mobile service providers.

The most popular mobile wallets include Google Pay, Apple Pay, and Samsung Pay. The wallets are integrated into mobile devices, or users can download the application from app stores.

The information stored in a mobile wallet is encrypted, making it difficult for cybercriminals to execute fraudulent activities with them. While physical credit and debit cards can be stolen or duplicated, mobile wallets are difficult to steal since they come with encrypted keys that may not reveal any useful information.

Once a customer installs a mobile wallet on their mobile device, they are required to provide their credit card details, reward cards, and coupons. The information is then linked to an accepted personal identification format, such as a key or a scannable QR code.

1.1 Types of Mobile Wallets:

1: OPEN WALLETS:

An open wallet is used directly by a bank or through a third party. Open wallets allow customers to use the funds in the mobile wallet for making payments for transactions or withdrawing the funds deposited to the account in cash. An example of an open mobile wallet is PayPal, which allows users to make payments for in-store and online purchases and still withdraw the funds in cash.

2 CLOSED WALLETS:

Closed wallets are linked to specific merchants, and users can only use the funds to make payments for transactions initiated with the specific merchant. Users cannot use the money to make payments for transactions with other merchants and third-party service providers or withdraw the funds in cash. An example of a closed wallet is Amazon Pay.

3. SEMI_CLOSED WALLETS:

Semi-closed mobile wallets allow users to use the funds in the wallet to make payments for transactions with multiple merchants, as long as there is an existing contract between the merchant and the mobile wallet company. Users can also withdraw the funds into a bank account. However, semi-closed wallets do not allow users to withdraw funds in cash.

1.2 Why Mobile Wallets:

Convenience :

Most users rate this as the number one benefit. Our smartphones are with us at all times, so the convenience of not shuffling through an entire deck of plastic cards during checkout is appealing. Someone can even wear their mobile wallet by storing it in a smart watch.

Health risk reduction

Contactless mobile wallet payments reduce your risk of contracting COVID-19 or a myriad of other germs that live on payment surfaces.

Safer shopping

Mobile wallets offer better security than swiping your physical debit or credit cards.

When you swipe your card, the magnetic strip is easy to read by any magnetic scanner, which can leave it vulnerable to thieves stealing the card's information. A card swipe also transmits your card's actual information, which leaves it up for grabs for any hacker intercepting that info.

With your mobile wallet, every single transaction is encrypted, which means your actual card or accounts numbers are never shared with the merchant. Instead, mobile wallets use a Device Account Number (DAN) in place of actual account or card numbers. If a thief accesses the DAN, it would be completely useless to them and leave your accounts untouched.

Mobile wallets also add an extra layer of protection because you need to provide a personal identification format, such as a PIN, fingerprint or face recognition to access them.

Time savings

Mobile wallets offer customers a quicker way to complete purchases. They can help reduce lines and get customers on their way without a frustrating wait.

1.3 Advantages:

1. **Ease of use –** It's like a one click pay with no need to fill in card numbers and passwords every time. One can link their credit cards, debit cards and bank accounts and pay immediately with no hassle to enter the details each time.

2. **Ease of access –** There will be no need of physical wallet like we do in the case of cash or cards. Also mobile wallets are upgrading to allow you to store your documents digitally like your Driving License, Aadhar Card, Pan Card, etc.

3. There will no issue of asking or searching for change which we have while handling cash.

4. It will be possible to make instant payments. Just like we can exchange cash at any moment, we can exchange and transfer money anytime.

5. There would synchronization of data from multiple platforms. Bank accounts, credit and debit cards, mobile accounts and bills - all will be interconnected and help in better management. It's like everything is under one roof.

6. It is extremely useful for humongous unorganized sector where cash is considered as the most suitable medium. Exchange of money through mobile wallet at chaat stalls, street vendors, small shops, etc. would remove the need to carry cash/cards at such places.

1.4 Disadvantages:

1. Mobile network connectivity is the biggest impediment. Network problems and reliable and fast internet connectivity is not available in most of the developing countries.

2. More than connectivity, security issues are at the forefront nowadays. People are always under the fear of misuse of their money by hackers and frauds. They always feel safer to have cash. Again there are also issues of identity theft that need to be addressed. Issue of pick-pocketing will be replaced by these concerns.

3. Enough support infrastructure is not available. In countries like India there is not enough financial inclusion and financial literacy. Unless that builds up, there is no use in bringing in more and more advanced technologies.

4. It also does not cater to needs of the entire population. It's an app on a smart phone. Most of them are using simple cell phones. Plastic money and m-commerce has not yet caught up completely throughout the entire nation. This is a Smartphone app. People can be skeptical enough to mention battery backup of smart phone as a reason to stay away from this.

5. India does not have a solid dispute resolution processes. Experiences of people with the customer service agents too are not encouraging.

6. There are many wallet operators and there is still no clear idea as to whether payments to other wallet operators would be possible or not. For e.g. Airtel Money should be able to pay to SBI Buddy.

7. Replacing day-to-day transactions with money is easier said than done. For e.g. in a crowded bus, buying a ticket by paying a conductor through mobile wallet does not seem a viable option. It might be possible but it's a challenging task.

Chapter-2: Literature Review:

Pasupathi and Reka (2019), in their article entitled “A Study on Customers’ Perception towards Mobile Wallet with Special Reference to Google Pay”, with a view to find out the customers’ Perception towards Google Pay. A well-Structured questionnaire has been used to collect the data from 150 customers by adopting simple random sampling method. Data have been analyzed using tools like Simple percentage, Chi-square test, ANOVA and Correlation. The study reveals that Majority of the customers are satisfied with overall opinion about Google pay. It is also found that there is a positive relationship between the overall opinion and mode of payment.

Tensile Ayaz Sayed et.al (2018), in their research captioned “A Study of Customer Satisfaction Level and Customer Perception of E-Payment App Services, to study the customers satisfaction level of E-payment App. The data have been collected through issuing questionnaire to 200 respondents by adopting convenient sampling technique. Simple Percentage method has been used to analyze the data. The result of the study reveals that the majority of the respondents are using Phone Pe App Services and they feel it is comfortable and satisfied with speed of transactions.

Shamsher Singh and Ravish Rana (2017), carried out research entitled “Study of Consumer Perception of Digital Payment Mode” with a view to know the customer perception and impact of demographic factors on adoption of digital mode of payment. Interview method has been used to collect data from 150 respondents. Simple Percentage and ANOVA have been used to analyze the data. The study finds that majority of respondent are male belong to the age group between 20 and 30 years and majority of them are graduates employed in private sector and they are influenced by brand, convenient use, secured transactions, saves time. The result of ANOVA indicates that education play a significant role

in acceptance of digital payment mode

R Saxena and S Chaudhary in their study concluded that security, necessity, time, the satisfaction of the services used are the factors that influence the consumers towards M- wallets as the respondents also feel that they save time and have made life easier. (Saxena & Chaudhary, 2019).

Kusuma Valley and Khama Divya-(2018): In their study on "Digital Payment in India with Perspective of Consumer Adoption" they said that due to demonetization it's resulted tremendous growth in digital payments. These transformations make a great change toward digital payments and make a more transparency in transactions which empowers the economy of the country. The purpose of this study is to get research the impact of demonetization on adoption of online payments and digitization of payment system to analyses the level of adoption of digital payment system by the customers' E-payment system are important mechanism used by the individual and organization as a convenient way of making payments over the internet and at a same time a gateway to technological advancement. External element affection, effect on use of digital payment is the variable of this study.

(Bagola, 2018) Stated that "A Study on the Future of Digital Payment in India" Indian economy to promote cashless using digital payment. Digital money means exchange money by using electronic apps. In 2016 Prime Minister Mr. Narendra Modi declared demonetization on 8th November. Demonetization concept was main motive is transparency in India economic. That time digital payment mode in from t of economy. This system is to support government of India. But some people are not using digital payment mode. Digital payment mode under debit cards, credits, internet banking etc. In this paper is of digital payment acceptance reasons. Digital payment is developing the transparency in money transaction. Cashless India is

dream of Prime Minister Mr. Narendra Modi. In India less and using digital payment.

Dr. Stitch TheWarStore (2016) "Appropriation of Cashless transactions By Consumers" her investigations disclose to us computerized wallets are rapidly getting to be standard method of online install--mint. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience.

(Goyal, Pandey, & Batra, 2012)in their study have arrived to the conclusion that in order to ensure the successful implementation of the online payments and its wide acceptance, elimination of the various obstructions in the fields of security and privacy is mandatory They further pointed out that it is important for the businesses and merchants to step forward and make value-producing investments so that the customers develop trust and readily adapt this model of payments. They have also discussed that despite of the failure of many solutions towards extending secure transactions, numerous efforts are being made for the development of potential technology innovations that can deal with the security concerns of the customers and redress their grievances.

(Laukkanen & Kiviniemi, 2010) in their study have defined mobile banking as an interactive platform in which a customer uses devices such as smartphones and personal digital assistants to connect to the banks. Through mobile banking customers can check their account balances, make fund transfers and pay their utility bills electronically. They also point out that mobile banking has a vast market potential as it provides 24/7 access to the customers enabling them to make transactions virtually from any place and at any time.

(Iyengar, Upadhyaya, Vaishya, & Jain, 2020) Several studies have explored the effects of Smart technology during all other economic regressions but COVID-19 is a global pandemic. COVID-19 transmission is very easy compared to other problems, smart phone companies and technology companies have a good opportunity to cater to large amount of consumer at same time staying at same place. Smart phone technologies have helped us a lot to avoid personal contact.

CHAPTER-3: RESEARCH METHODOLOGY

3.1 Rationale of Study:

Online Banking Allows to Conduct Financial Transactions via Internet. Online Banking is also known as Internet banking or Web Banking.The study is about google pay and Phone pe users.To know the Perception of the customers and their satisfaction level. So this study is to identify the perception and satisfaction level of Phone Pe and Google Pay users.

3.2 Objectives of study:

- To analyze the satisfaction of customers in the usage of google pay and Phone Pe.
- To determine the safety measures by Google Pay and phone Pe.
- To analyze the Problems faced by Customers while using Phone Pe and Google Pay.
- To study that the determinants of Safety perception and attitude, Awareness level of customers using Phone Pe and Google Pay.
- To find the customers perception and acceptance towards the digital payments.

3.3 Research Methodology:

The research design applied for the study is described as ‘descriptive research’.

Descriptive research takes up the bulk of online surveying and is considered conclusive in nature due to its quantitative nature.

3.4 DATA COLLECTION:

Primary data:

Questionnaire

Secondary data:

Websites

Magazines

3.5 VARIABLE OF THE STUDY:

INDEPENDENT VARIABLE:

Safety and security

Awareness

Internet Speed

Education Level

Risk

DEPENDENT VARIABLES:

Customer's perception

Chapter: 4 DATA ANALYSIS AND INTREPRETATION:

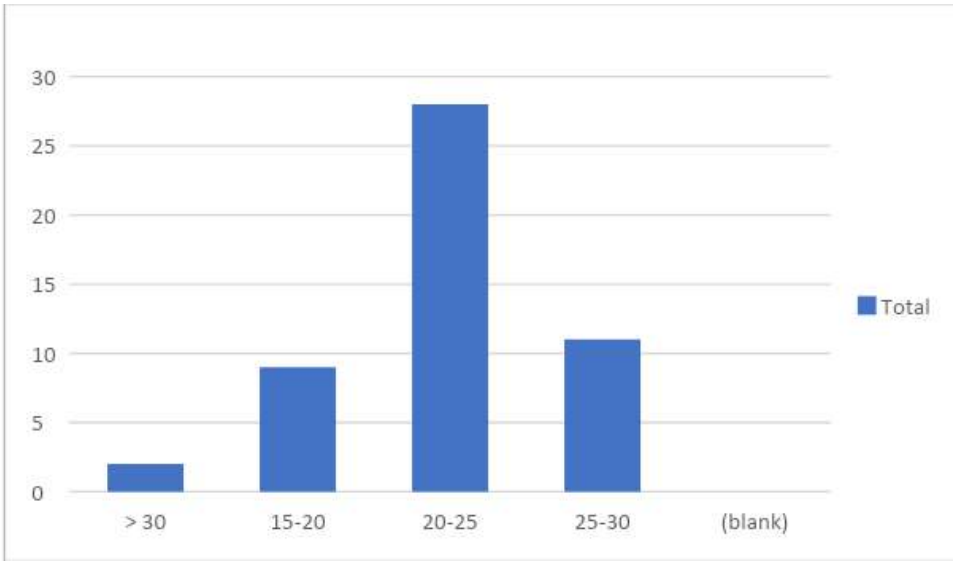
Table 4.1:

Age	**Number**
> 30	2
15-20	9
20-25	28
25-30	11
Grand Total	**50**

Analysis:

The above table shows that 28% belongs to the age group of 20-25.

Graph 4.1:



Interpretation:
From the above graph we can easily interpret that maximum number of people using mobile wallets are of the age group of 20-25.

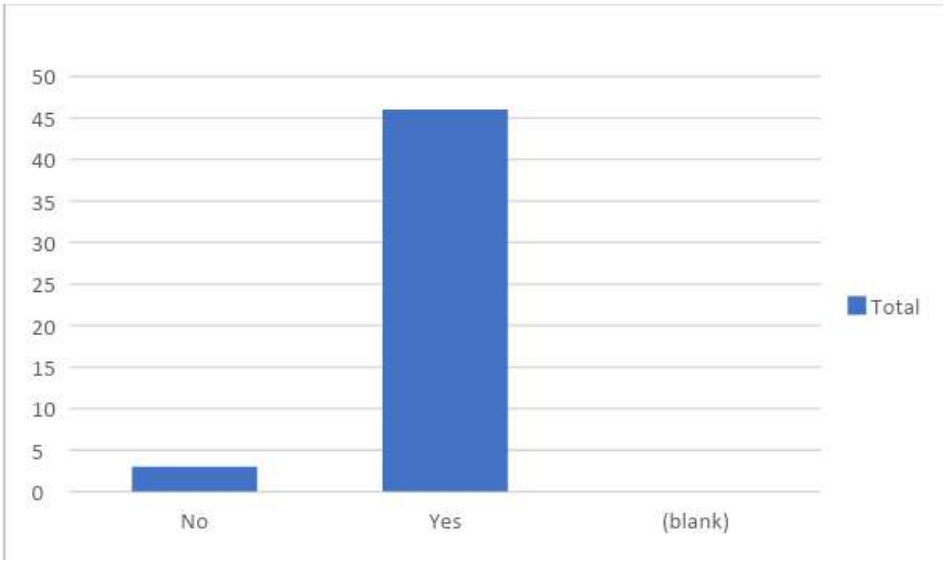
Table4.2:

Have you heard about Mobile Wallets?	**Number**
No	3
Yes	46
(blank)	
Grand Total	**50**

Analysis:

The above table shows that 46% have heard about the Mobile Wallets.

Graph 4.2



Interpretation: From the above graph we can Interpret that out of 50 Maximum people have heard about the mobile wallets.

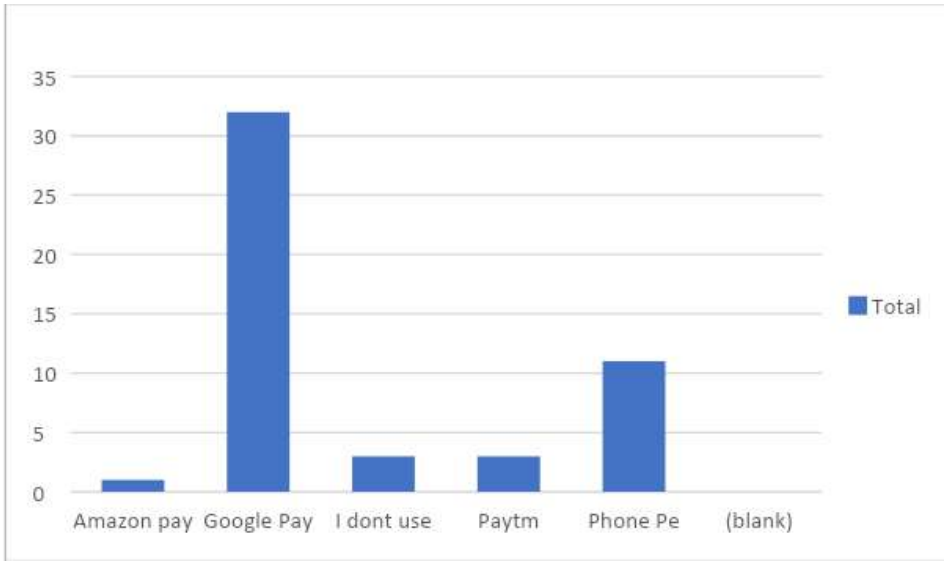
Table 4.3:

If yes, Which Mobile wallet do you prefer?	Number
Amazon pay	1
Google Pay	32
I dont use	3
Paytm	3
Phone Pe	11
(blank)	
Grand Total	**50**

Analysis:

The above table shows that 32% people prefer GOOGLE PAY over any other mobile wallet.

Graph4.3:



Interpretation: From the above graph we can interpret that Maximum number of people use GOOGLE PAY and only few people still do not prefer any mobile wallet.

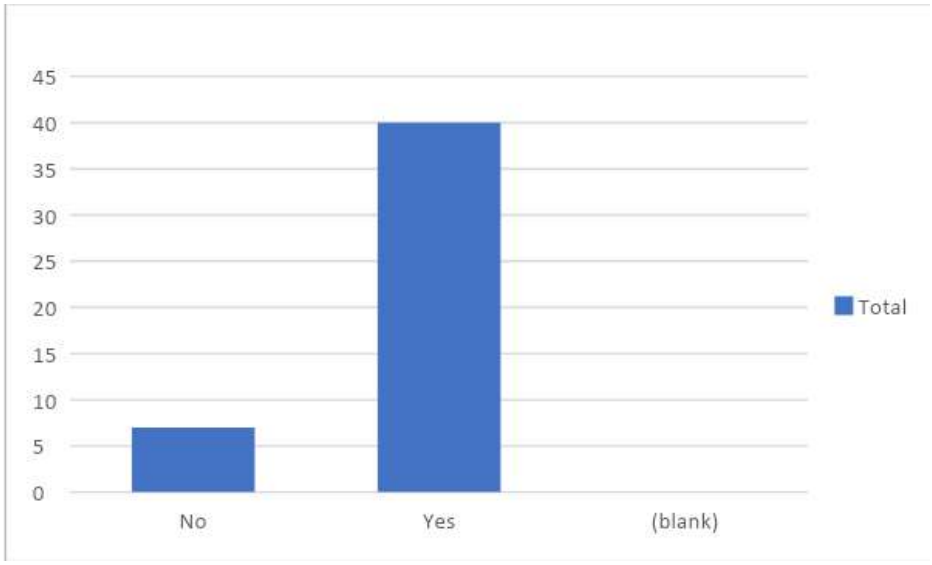
Table4.4:

Do you think the Mobile Wallet you use is the safest of all other mobile wallets?	**Number**
No	7
Yes	40
(blank)	
Grand Total	**47**

Analysis:

The above table shows that 40% People think yes mobile wallet they use is safest of all.

Graph 4.4:



Interpretation: From the above graph we can easily interpret that only few respondents think that mobile wallets are not safe.

Table 4.5:

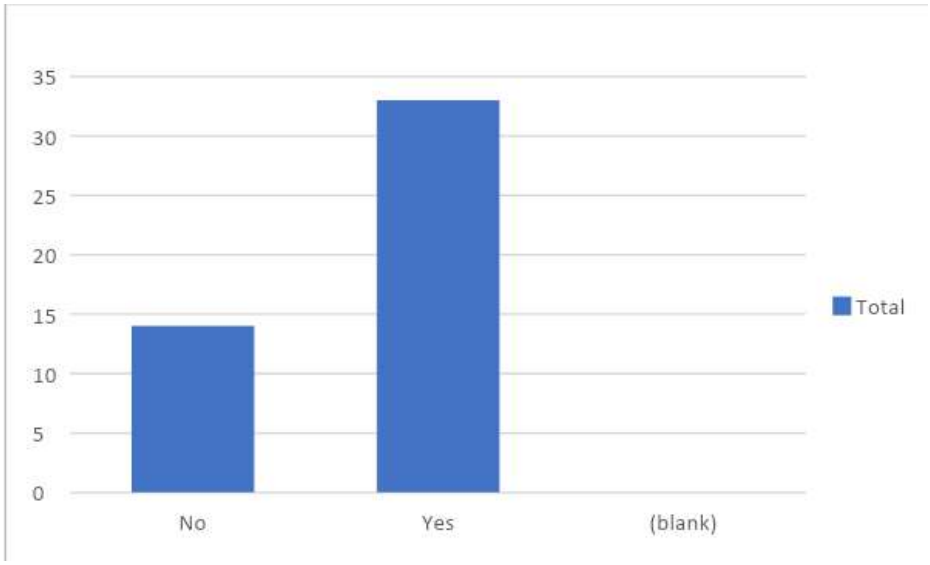
Are you satisfied with the safety measures provided by the mobile wallet you use?	Number
No	14
Yes	33

(blank)	
Grand Total	**47**

Analysis:

The above table shows that 33 repondents are satisfied with the safety measures provided by their mobile wallet.

Graph 4.5:



Interpretation: From the above graph we can easily interpret that Maximum number of respondents are satisfied with the safety provided by the mobile wallet they are using that is GOOGLE PAY.

Table4.6:

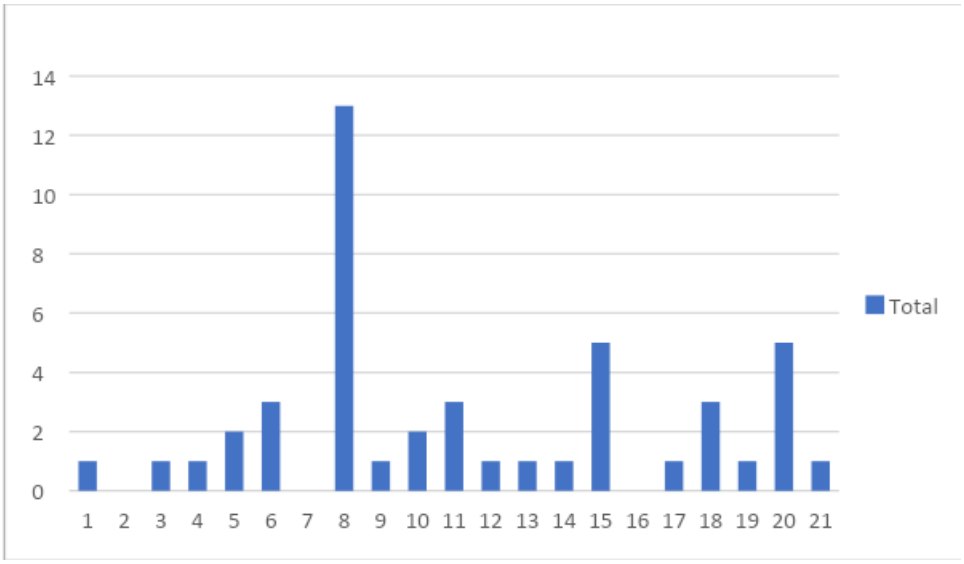
What problems do you face while using mobile wallet?	Number
> 30	**1**
Time Consuming	1
(blank)	

15-20	**7**
No	1
No	1
Risky	2
Time Consuming	3
(blank)	
20-25	**27**
Delay in payment	13
Fraud	1
No	2
Risky	3
Server down	1
Server down always	1
Server problem	1
Time Consuming	5
(blank)	
25-30	**11**
Connection problem	1
Delay in payment	3
No	1
Risky	5
Time Consuming	1
(blank)	
Grand Total	**46**

Analysis:

The above table shows the Problems respondents are facing while using Mobile wallets.

Graph4.6:



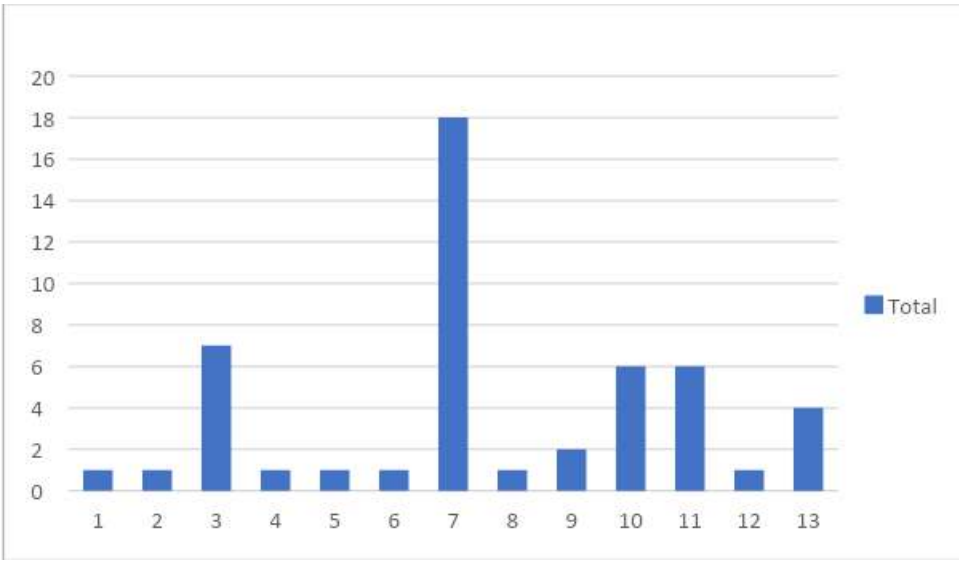
Interpretation: From the above graph we can easily interpret that Maximum number of respondents faced the issue in DELAY IN PAYMENT.

Table4.7:

If yes, Which Mobile wallet do you prefer?	Number
> 30	**2**
Google Pay	1
I dont use	1
15-20	**9**
Google Pay	7
I dont use	1
Phone Pe	1
20-25	**28**
Amazon pay	1
Google Pay	18
I dont use	1
Paytm	2
Phone Pe	6
25-30	**11**
Google Pay	6
Paytm	1
Phone Pe	4
(blank)	
(blank)	
Grand Total	**50**

Analysis: From the table we can see that maximum number of the people use GOOGLE PAY.

Graph4.7:



Interpretation: From the graph we can interpret that maximum number of respondents will prefer Google Pay over Phone Pe.

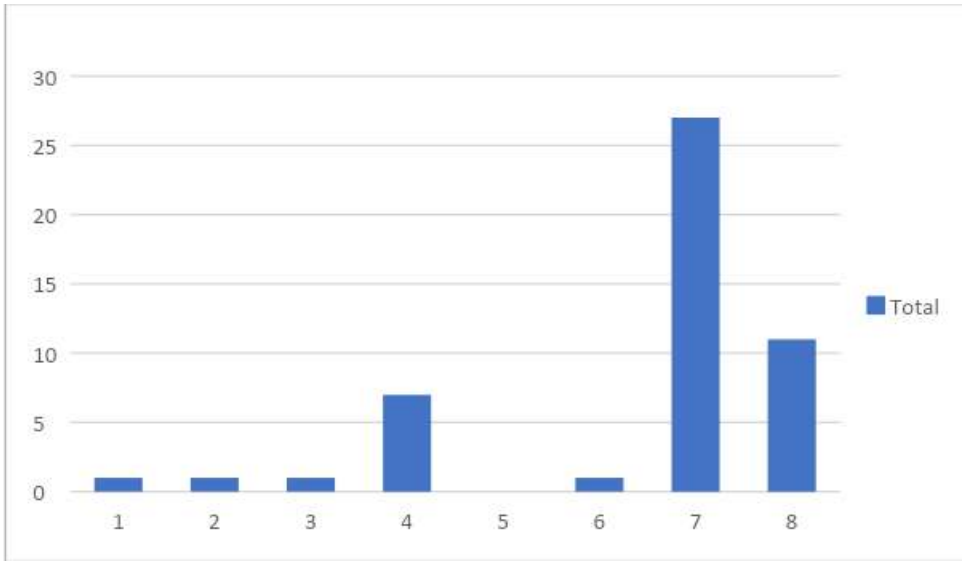
Table 4.8:

Have you heard about Mobile Wallets?	Number
> 30	**2**
No	1
Yes	1
15-20	**8**
No	1
Yes	7
(blank)	
20-25	**28**
No	1
Yes	27
25-30	**11**
Yes	11
(blank)	
(blank)	
Grand Total	**49**

Analysis:

From the above table we can see that 25% respondents are aware about the Mobile Wallets.

Graph 4.8:



Interpretation:

From the Graph we can interpret that maximum number of respondents are aware about mobile wallets and those are the age group of 20-25.

Conclusion:

From the above Research we can conclude that maximum number of people using Mobile wallets are of the age group of 20-25 which are youths.

It is also seen that Respondents who use mobile wallets prefer Google Pay the most.

They are satisfied with the services provided by Google Pay.

Respondents find Google Pay more Safe than Phone Pe.

A MANAGEMENT RESEARCH PROJECT PROPOSAL

On

"The Study on buying behaviour of customer towards Online platform VS Offline platform"

BY

Vatsal Ramnani (MB052)

SUBMITTED TO



CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY

NADIAD

Certificate

This is to certify that Mr. Vatsal Ramnani is a bonafide student of Centre for Management Studies, Nadiad has successfully completed the project work as prescribed by the Dharmsinh Desai University in the partial fulfillment of the requirement of Master Of Business Administration (MBA) Program for the academic year 2020-2022.

The Project Work titled as "**The Study on buying behaviour of customer towards Online platform VS Offline platform**".

Signature of
Dr. Naresh Patel
Dean-Faculty of Management & Information Science

Signature of
Prof Pathik B Variya
Faculty Guide

Date:
Place:

ABSTRACT

This Research is conducted to recognize that, how consumers measure channels for their purchasing. Online Shopping is a process where consumers directly buy goods, services etc. from a seller without an intermediary service over the Internet whereas Offline Marketing strategies utilizes offline media channels to create awareness of a company‘s products and services. Specifically, it progresses a conceptual model that addresses consumer value perception for using the Internet Shopping versus the Traditional Shopping. Observations of Online and Offline buyers can be evaluated to see how value is constructed in both the channels. It is to recognize what factors influence online and offline shopping choice progression. The Research was conducted to understand the consumers preference for their future i.e. what is going to be the future of India‘s Online Market or Offline Market. Consumer‘s shop when and where they want, where they are comfortable with the products and the choice of shopping. In recent some years people are more aware of the technology so as the online shopping had increased immensely. However, the respondent said that they will love to purchase from online shopping if only the price of the product is less than the market, but they feel risk of quality of product in Offline Shopping.

Declaration

I, the undersigned, hereby declare that the project report entitled, **The Study on buying behaviour of customer towards Online platform VS Offline platform** submitted by me to the University of Center of Management Studies, Nadiad in partial fulfillment of the requirement for the award of degree of Master of Business Administration under the guidance of Prof Pathik B Variya is my original work and the conclusions drawn therein are based on the material collected by myself.

The Report submitted is my own work and has not been duplicated from any other source. I shall be responsible for any unpleasure moment/situation.

Place:

Date:

Vatsal Ramnani

Acknowledgement

I want to thank and acknowledge from the bottom of my heart all who have helped me guide and prepare my project work. It is regard to all those who rendered their valuable support to make this project successful.

I would like to thank our college, Centre of Management Studies (CMS), DDU and especially Prof Pathik B Variya, our respected faculty, who laid a path through which I travelled to complete with the tools that I needed to choose the right direction and successfully complete my project.

I want to thank all respondents without them I could not have completed this dissertation for their valuable inputs.

Contents

ABSTRACT III

Declaration IV

Acknowledgement V

List of Tables VII

List of Figures VIII

Chapter 1 Introduction 1

1.1 Introduction....1
1.2 Purpose of the Study....2
1.3 Objective of the study....3
1.4 Methodology of the Study....3

Chapter 2 Literature Review 4

Chapter 3 Research Methodology 15

3.1 Objectives....15
3.2 Research Methodology....15
3.3 Data Collection:....15
3.4 Questionnaire....16

Chapter 4 Data Analysis and Interpretation 19

4.1 Finding and Analysis....19

Chapter 5 Conclusions 52

5.1 Conclusions....52

References 53

List of Tables

Table 1 Age wise count of the respondent *19*
Table 2 Age wise count of the respondent based on Gender *20*
Table 3 Count of mode of shopping based on Gender and age *21*
Table 4 Count of preference of the product cloth based on age and gender *22*
Table 5 Count of preference of the product food based on age and gender *24*
Table 6 Count of preference of the product mobile phones based on age and gender *26*
Table 7 Count of preference of the product shoes based on age and gender *28*
Table 8 Count of preference of the product cosmetics based on age and gender *30*
Table 9 Count of preference of the product groceries based on age and gender *32*
Table 10 Count of preference of the product home appliances based on age and gender *34*
Table 11 E-commerce website/app prefer the most *36*

List of Figures

Figure 1Age wise count of the respondent 19
Figure 2 Age wise count of the respondent based on Gender 20
Figure 3 Count of mode of shopping based on Gender and age 21
Figure 4 Count of preference of the product cloth based on age and gender 23
Figure 5 Count of preference of the product food based on age and gender 25
Figure 6 Count of preference of the product mobile phones based on age and gender 27
Figure 7 Count of preference of the product shoes based on age and gender 29
Figure 8 Count of preference of the product cosmetics based on age and gender 31
Figure 9 Count of preference of the product groceries based on age and gender 33
Figure 10 Count of preference of the product home appliances based on age and gender 35
Figure 11 E-commerce website/app prefer the most 36
Figure 12Count of factor affecting in online preference: price 37
Figure 13Count of factor affecting in online preference: quality 38
Figure 14Count of factor affecting in online preference: payment facility 39
Figure 15 Count of factor affecting in online preference: discounts/offers 40
Figure 16 Count of factor affecting in online preference: trust 41
Figure 17 Count of factor affecting in online preference: ease of delivery 42
Figure 18 Count of factor affecting in offline preference: price 43
Figure 19 Count of factor affecting in offline preference: quality 44
Figure 20 Count of factor affecting in offline preference: payment facility 45
Figure 21 Count of factor affecting in offline preference: discounts/offers 46
Figure 22 Count of factor affecting in offline preference: trust 47
Figure 23 Count of factor affecting in offline preference: salesman advice 48
Figure 24 Count of factor affecting in offline preference: physical experience 49
Figure 25 Count of factor affecting in offline preference: bargaining preference 50
Figure 26 Mode of shopping count if same factors are provided 51

Chapter 1 Introduction

1.1 Introduction

Shopping is part of every day's life. Some get the necessities from shopping; others get something more. It is viewed as a way to release the stress, a way to complete some desire in the mind, or a way to add some flavor to the mechanical way of life. Shopping is probably one of the oldest terms used to talk about what we have all been doing over the years. Then again, in ancient times, the terms that would have been used would be 'trading' or 'bartering' and probably even 'market.' So what has traditional shopping have to offer now that the internet has opened up a wider and more enticing market to the current consumers. In general, there are two types of shopping: traditional shopping and On-line shopping. Nowadays, more and more people would 'go shopping 'via Internet, thanks to the prevalence of the computer. Clicking in one word, thousands of items will pump out on the screen based on choice. No need to wade across a long road and nudge through hustling crowds to get a pair of fancy shoes. Just a click on the key board, make the choice and the goods will be delivered, right on the spot. Online shopping has become an increasingly common staple of life in the 21st century. Its popularity can be credited to the fact that convenience is highly valued in our world today. Shopping online offers the opportunity to buy anything and everything you need while on a flight or getting ready for bed. Online shopping has become a popular shopping method ever since the internet has declared a takeover. The increase in technology provides good opportunities to the seller to reach the customer in much faster, easier and in economic way. Online shopping is emerging very fast in recent years. Now a day the internet holds the attention of retail market. On the other hand the purchasing of product from traditional market is continuing since years. Many customers go for purchasing offline so as to examine the product and hold the possession of the product just after the payment for the product. In this contemporary world customer's loyalty depends upon the consistent ability to deliver quality, value and satisfaction. Some go for offline shopping, some for online and many go for both kind of shopping. The focus of the study is on the consumer's choice to shop on internet and at the traditional stores at the information gaining period. However online shopping is easier for the people and less price than the offline shopping. While making any purchase decision consumer should know the

medium to purchase whether online shopping or the offline shopping. Consumer should decide the channel for them which can best suit to their need and wants and which can satisfy them. In this competitive world how

consumer can decide the particular medium for their purchase of goods is very important to understand in a managerial point of view. The internet shopping is the third best and most popular activity over internet after online shopping next comes the e-mail using, instant messaging and web browsing. These are even more important than watching or getting entertain by the internet or getting any information or news, this are the two very common thought which comes to the people's mind when considering the internet users do when they are online. The behavior of online shopping is also known as online buying behavior and internet shopping. Buying behavior means the purchase of good over internet using web browser. Online shopping attitude and behavior are related to the consumer. Previous studied have focused on why the products of the online shopping is different from other products. Many studies have focused that the high touch products that the consumer feels when they need to touch, smell or try the product. It requires the offline shopping at the purchasing stage because it cannot be done in the online shopping. Even with the increase in the online shopping and the recognition that online shopping is more likely to impose the pressure on offline shopping or traditional shopping. The research is very limited in this area or field. Online or e-shopping is a kind of electronic shopping which allow the consumer to purchase goods over the internet directly from the seller using a web browser. There are some alternative names of online shopping those are as follow- e-web store, e-shop, e-store, internet shop, web-shop, web-store, online store, online store front and virtual store. Mobile commerce or mcommerce is described as purchasing from the online retailer by the mobile optimized online sites or application g, where the online channel is used to perform research and the offline channel is used to perform purchase. The terms "online" and "offline" have specific meanings in regard to computer technology and telecommunication in which "online" indicates a state of connectivity, while "offline" indicates a disconnected state.

1.2 Purpose of the Study

The retail sector is one of the fastest growing sectors of the Indian economy. It is also considered as the backbone of the Indian Economy. It is one of the oldest sectors present so

far. For any Customer the first preference would be retail businesses for various reasons, but as now days with the increase in technology and online platforms the preference of consumer seems to shift. Having been from the business background the study "The Study on buying behaviour of customer towards Online platform VS Offline platform “seems very important and will help analyze the buying behaviour and the factors that affect the buying decision of the customer.

1.3 Objective of the study

The present study broadly compares the online and offline shopping, specifically the objectives are:

a. To analyse the significant difference between the online and offline consumer groups in terms of demographic, technology use, availability and attitude of the consumer.
b. To examine the factors influencing the consumer to switch from the offline shopping to online shopping and online to offline shopping.
c. The factor influencing the consumer to shop solely online and solely offline.
d. To analyse whether the qualification of the consumer affect the online shopping and offline purchasing.

1.4 Methodology of the Study

This part of study defines all the process of data collection. When it comes to data collection, there are two methods in general used by researcher to collect data, primary and secondary method. Primary method includes observation method, interview/questionnaire method, and case study method. Secondary method is the method in which already collected data. The present study is based on combination of both qualitative and quantitative data. The qualitative data is collected through the sampling from the consumer. Random consumer is selected for the sampling purpose. The sample individual is selected from different age group, different sex and from different location of Rourkela. The different group of people including student, employee and unemployed, housewives, etc are considered as sample for the study.

a. **Sampling**: The target group is of different age, different age group people are considered because to know whether which group of people are involved more in the online platform and which group of people is not confined to shop online.

b. **Sample size**: Determining the size of sample that is needed for a particular piece of

research. For this research 100 sample size is taken for the interviews.

Chapter 2 Literature Review

Raja Sarkar, Dr. Sabyasachi Das Online Shopping vs Offline Shopping : A Comparative Study

The present literature shows that there are significant differences between consumer purchase style in online and offline medium of shopping based on certain parameters. Despite the rapid growth in online sales in India and the projection of further uptick in this medium of shopping, the majority of consumers in India still prefers the so called 'real' shopping experience of brick and mortar shops. As different studies show, it's mostly the youngsters who are fueling the amazing growth story of online shopping in India. Advent of online medium of shopping has no doubt hit the offline stores hard. Large discounts offered by the e-tailers have indeed put enormous pressure on their bottom line. Adding with that the ever increasing price of Indian real estate sector has put the viability of brick and mortar business in doubt. On the other side, despite of ever growing customer base of online retailers, none of them have broken even yet. Offering of huge discounts on products and services have proven to be the bane for them. The huge amount of venture capital and private equity funds which used to drive these companies have also dried up recently. The concept of omni-channel strategy has started taking centre stage whereas retailers are trying to remain present in both online and offline channel to tap the demands of maximum number of customers.

Source:https://www.academia.edu/download/63954907/Publishedarticle620200718-105382-7b6ukj.pdf

Vivek s Kanade ONLINE AND OFFLINE CONSUMER BUYING BEHAVIOR

Online consumer buying behaviour has many dimensions to study, consumers behaves in different way in varied situation. From the extensive review of literature following facts have been concluded. According many authors user friendly architecture of website, ease of information, perceived risk, transactional security, and price are the major influencing factors on the decision making of buyer during online purchase. All the papers are emphasis

on the different influencing factors on the offline & online buyers' buying behavior. Researcher has identified key factors like convenience, that affect buyer decision making in the purchase of Products. But factors influencing on the buying of services are yet not clearly studied. Even comparative study of offline and online buyer behavior with respect to particular products and services has not been studied in depth. These factors clearly states that in the new era of digitalization marketer should move with new strategies to attract online buyers. Consumer Behavior is dynamic process so creating a loyal customer is really a difficult job but with effective online strategies and study of consumer behavior one can achieve desired results.

Vaggelis Saprikis, Adamantia Chouliara and Maro Vlachopoulou Perceptions towards Online Shopping: Analyzing the Greek University Students' Attitude

This paper comprises the first part of an ongoing research aiming to shed light on the broad topic of online shopping. Particularly, its scope was to examine the expectations and perceptions of Greek university students regarding online shopping. The study provides interesting insights on the online consumer behaviour, as the results showed significant differences between the two groups of respondents. Generally, adopters had higher expectations from online shopping on issues relating to privacy policy and risk. However, much greatly significant difference was identified between adopters and non-adopters regarding their particular perceptions on advantages and problems of online shopping. Findings of this research could help firms better understand their particular needs and consequently, analogous marketing policies could be applied, as the better understanding of online consumer behaviour, the more advantageous a firm could be on the boundless market of online shopping. On the contrary, despite the fact that the results provide meaningful implications, the research has four limitations. Firstly, it is restricted to university students. Secondly, only simple statistics, namely t-tests and chisquare, have been used. Thirdly, the results were not compared with analogous findings in other countries and lastly, it is primarily descriptive in nature, as it has not offered any kind of proposed framework or model. For future research, the questionnaire is going to be distributed with no Internet users' restrictions; and more advanced statistical methodologies are going to be applied, in order to examine the possible differences between the two target groups, as well

as, modelling sample's responses. similarities of consumers' online shopping perceptions and expectations.

Source: https://ibimapublishing.com/articles/CIBIMA/2010/854516/854

Chaing and Dholakia FACTORS DRIVING CONSUMER INTENTION TO SHOP ONLINE: CHIANG FACTORSAND DRIVING DHOLAKIA ONLINE SHOPPING: AN EMPIRICAL INVESTIGATION

The research carried out in this paper is a study in which they examined the purpose the customer to purchase goods online during their shopping. Mainly there are three variable in their study those affects the consumer to purchase online or to go offline. Those are the accessibility features of the shopping sites, the type of the products and their characteristic, and the actual price of the product. The study revealed that the accessibility and the convenience of the shopping sites create the intention in the customer to purchase or not. When there are difficulty faced by a consumer to purchase online then the customer switch to the offline shopping for the purchase behaviour and the consumer face difficulty in offline purchasing then they go to the online purchasing. After relating both the medium of shopping the consumer said that the online shopping is more convenient for them and gives more satisfaction which inspires the consumer to purchase online in the internet.

Rajesh Iyer&Jacqueline K. Eastman THE ELDERLY AND THEIR ATTITUDES TOWARD THE INTERNET: THE IMPACT ON INTERNET USE, PURCHASE, AND COMPARISON SHOPPING

The author found that the population of senior who are more literate, more knowledgeable and who are more aware of the technology and those who have a positive behaviour towards online shopping and internet are more into online shopping. But the population of senior who are less aware of the internet and the shopping sites are less involved in the shopping sites because they do not have a positive attitude towards online shopping rather they are much more interested in offline shopping and the seniors who are more involved in the internet uses more online sites for purchasing the goods over the internet. The senior which have more knowledge about the internet and the shopping sites they compares both the shopping i.e. online and offline shopping for their purchasing of goods. However their knowledge and the use of internet by them has no connection with their age and their satisfaction level while purchasing online.

S. JayaLaxmi, K. L A COMPARATIVE STUDY OF TRADITIONAL SHOPPING VS ONLINE SHOPPING

Author concentrated on consumer's perception of the product sold online and the issues considered important to online shopping. This study was conducted among the online shoppers at Coimbatore which is in Tamil Nadu state. It is to analyse the impact of consumer opinion and the attitude. Questionnaire was made to collect the data from the population; these questionnaires were given to college going students. The total sample size is 150 respondents. The finding of this study shows that improvement and accessibility influence the customer's intention to shop online.

Dr.ParulDeshwal ONLINE ADVERTISING AND ITS IMPACT ON CONSUMER BEHAVIOR

The author has explained current scenario of online advertising in whichis becoming technically an inevitable part of our life. The size and range of online advertisement is increasing dramatically. Businesses are spending more on online advertisement than before. Understanding the factors that influence online advertisement effectiveness is crucial. An internet broadcast model is what many major advertisers have been waiting for. They want to make Internet advertising more like television advertising. Actually, they want to make it better than TV advertising: all visuals impact of traditional broadcast with the additional value of interactivity. The goal of advertisers is to make their ads more involving. Interactive advertising allows customers to become more involved because they initiate most of the action. Experiences during this interaction will drive brand attitudes. The purpose of this study is to analyze different types of online advertising and explore how online advertisements affect consumers purchasing behavior.As more and more sellers begin to doubt the effectiveness of broadcast advertising on the Internet that simply flashes banner advertisements, have to rely on different revenue sources. As a result, there will be reduced outlets for broadcast-based advertising in the future. An alternative is targeted advertising.

Source : https://www.allresearchjournal.com/archives/2016/vol2issue2/PartD/2-1-131.pdf

Mohammad AnisurRahman,Md. Aminul,BushraHumyraEsha,Nahida Sultana & Sujan Chakravorty CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING: AN EMPIRICAL STUDY ON DHAKA CITY, BANGLADESH

Online shopping has emerged which influenced the lives of ordinary citizens. Online shopping has also been started in Bangladesh, but consumers are not much habituated yet to go online shopping frequently. This study is undertaken to understand the behavior of online shoppers through a self-constructed questionnaire of 160 respondents from Dhaka city. The survey reveals that consumers shop online to save time, and for available varieties of products and services. Both male and female both have the same type of behavior towards liking and disliking factors; they like home delivery facility and dislike inability to touch and feel the product most. They acquire online shopping information from websites especially from the social network and purchase apparels, accessories mostly through cash on delivery method of payment.Studying these unique characteristics of online shopping and consumer behavior of online shoppers would benefit the tech-entrepreneurs and policymakers to craft their strategies properly for the market. This study empirically reveals the consumer behavior of online shoppers in Bangladesh.

Torben HansenJanMøller Jensen SHOPPING ORIENTATION AND ONLINE CLOTHING PURCHASES: THE ROLE OF GENDER AND PURCHASE SITUATION

Author's conducted a study in which they seek to examine shopping orientation and online clothing purchase across four different gender related purchasing context. A conceptual model for understanding the impact of shopping orientation on consumer online clothing purchase is proposed and tested both in a general setting and across purchasing context. Questionnaires were distributed to 1,150 Danish household addresses by use of the "drop of call back" survey method. Most adults provided response with respect to purchasing clothing for themselves and for their partner, making a total of 906 cases distributed across the four purchasing contexts. T tests and linear structural equation modelling were utilised to investigate expectations and hypotheses. They found

that the expected difference s in men's and women's shopping orientations willingness to purchase clothing online. On average, consumer indicate the reduced difficulty in selecting items is 20 sorely needed when purchasing online clothing, but when evaluated among different purchasing situations, it is difficult to perceived in selecting items only for women. Less fun, significantly affected online clothing purchase for men purchasing for themselves, but not for women.

Hernandez, Blanca & Jiménez-Martínez, Julio & Martín, M. ADOPTION VS ACCEPTANCE OF E-COMMERCE: TWO DIFFERENT DECISIONS. EUROPEAN JOURNAL OF MARKETING.

They examined on the comparison of the difference that exist between the adoption of e-commerce by potential purchase and the acceptance of the channels by experienced e-customer .therefore this paper seeks to test the influence of online shopping 22 experience on electronic purchase intention. They use the conceptual model, an extended technology, acceptance model (TAM), is tested using structural equation modelling technique. They found that the influence of self-efficacy and usefulness increases as the consumer gains online shopping experience. The motivations that lead a potential e-customer to make a purchase are not the same as those that influence an experienced customer. This paper demonstrated the evolution of customer behaviour and the need to differentiate the perception of consumers depending on their level of experience.

Jayawardhena, Chanaka& Wright, Len. AN EMPIRICAL INVESTIGATION INTO E- SHOPPING EXCITEMENT: ANTECEDENTS AND EFFECTS

The paper focused the antecedent of online shopper's excitement, its consequences for behavioural intentions as expressed by intent to return, and positive word of mouth communication. A conceptual model is developed based on the literature; instrument item scales to measures all constructs in the model were as informed by the literature and adapted from prior studies. They found that the convenience, involvement, attribute of the web site and merchandising all collectively influence shoppers excitement. E-shopper excitement leads to positive word-of-mouth (WOM) and increases the intent

to return. The limitation of this study was that there is no differentiation is made between the types of goods that e- commerce purchased.

Hahn, Kim & Kim, Jihyun. THE EFFECT OF OFFLINE BRAND TRUST AND PERCEIVED INTERNET CONFIDENCE ON ONLINE SHOPPING INTENTION IN THE INTEGRATED MULTI-CHANNEL CONTEXT

Author studied and examined the influence of consumer trust and perceived internet confidence on consumer apparel shopping intention through internet or the online retailer operated by a multi channel retailer. A total of 261 students in a large US Midwestern University participated in the paper based survey and provided usable responses. Structural equation based modelling was used to test hypothesis. They found that the consumer trust in an online retailer was a significant predictor of perceived internet confidence and search intention for product information through internet retailer. Search intention for product information through the online store and perceived internet confidence were significant and strong predictors of consumer's behavioural intention towards the online shopping. The findings of this study suggest that retailer of offers an internet channels as part of multichannels retail strategy and provide consistent service throughout their various channels.

Chua, Adeline &Harn, Phaik&Khatibi, Ali & Ismail, Hishamuddin. E-COMMERCE: A STUDY ON ONLINE SHOPPING IN MALAYSIA.

Author focused in Malaysia about Web navigation behaviour of Malaysian in relation to online purchasing. There finding shows that most of the shoppers were well educated with minimum bachelor degree, their age varies between 19 to 34 and they all are unmarried. This study proved successfully that the web navigation behaviour is important factor to determine the probability of online purchasing, and it does not have significant affect for online purchasing decision. The most dissatisfying factor was slow downloading rate of web pages. The finding provide some insight while designing website, taking into consideration that it should be easy to use ,attractive and user friendly with faster downloading time.

Yuvika Gupta and Samik Shome SOCIAL MEDIA ADVERTISEMENTS AND BUYING BEHAVIOUR: A STUDY OF INDIAN WORKING WOMEN

Social media has become a norm for the majority of companies due to progressive change in the mindset of consumers. In the current scenario, working women play an important role in the purchase decision of the family. Moreover, some studies revealed that in some cases working women solely make product purchases. According to the Pew Research, women (73%) lead over men (65%) in the use of social media. The purpose of this study is to identify the factors that are influencing the working women purchase behaviour. The paper witnessed that demographic variables such as age and income of working women do play a significant role in online purchase. The key contribution of this paper is to provide the corporate houses an assessment of the extent to which the working women in India are influenced by social media in their online buying behaviour.

Raja Sarkar, Sabyasachi Das ONLINE SHOPPING VS OFFLINE SHOPPING : A COMPARATIVE STUDY

This article throws some light on the differences emerging out of online shopping behaviour and offline shopping behaviour.he growth of retail sector in India is one of the fastest globally. Indian consumers are very particular about their products. The consumer choices vary based upon their preference towards online shopping versus offline shopping. The internetand traditional shopping both have their own advantages and disadvantages.Online shopping doesn't require traveling long distances, offers more variety, remains functional 24*7, offers huge discounts and extend the facility of customer reviews. On the other hand, traditional shopping allows customers to physically examining products which otherwise online shopping lacks. Consumers may be use both the online and traditional mode of shopping depending on their preferences at a particular moment, which results in fundamentally different behaviours across the two mode of shopping.The concept of omni-channel strategy has started taking centre stage whereas retailers are trying to remain present in both online and offline

channel to tap the demands of maximum number of customers.

Degeratu, A., Arvind Rangaswamy, J. Wu. CONSUMER CHOICE BEHAVIOR IN ONLINE AND TRADITIONAL SUPERMARKETS: THE EFFECTS OF BRAND NAME, PRICE, AND OTHER SEARCH ATTRIBUTE

Author address these and related questions by first conceptualizing how different store environments (online and traditional stores) can differentially affect consumer choices. author used the liquid detergent, soft margarine spread, and paper towel categories to test our hypotheses. Our hypotheses and the empirical results from our choice models indicate that:

(1) Brand names become more important online in some categories but not in others depending on the extent of information available to consumers — brand names are more valuable when information on fewer attributes is available online. (2) Sensory search attributes, particularly visual cues about the product (e.g., paper towel design), have lower impact on choices online, and factual information (i.e., non-sensory attributes, such as the fat content of margarine) have higher impact on choices online. (3) Price sensitivity is higher online, but this is due to online promotions being stronger signals of price discounts. The combined effect of price and promotion on choice is weaker online than offline.

Goodrich, K., & Mooij, M. HOW 'SOCIAL' ARE SOCIAL MEDIA? A CROSS-CULTURAL COMPARISON OF ONLINE AND OFFLINE PURCHASE DECISION INFLUENCES

This author helps address that research gap and uses cultural dimensions to compare the use of social media and other information sources for consumer decision making across 50 countries. The results indicate that the use of information sources that influence online purchase decisions strongly vary by culture. For example, relationship-oriented collectivists rely to a greater extent than individualists on social media, which are an alternative for interpersonal WOM communication. Interestingly, culture affects the influence of social media on purchases differently than the influence of traditional

WOM through family or friends. Furthermore, there are major differences in online complaint behavior by country, due to cultural variations.

Ali Iranmanesh and Elham HadiNajafabadi THE IMPACT OF CUSTOMER 'S ATTITUDE ON BUYING BEHAVIOUR

This paper examines the potential role of attitude towards a Bank Mellat Customer Club (BMCC) fan page on purchase intention. In this study, author tried to reveal how users' attitudes towards social networking websites and brands are influenced by perceivedcredibility, interactivity, usefulness and ease of use. To this end, we conducted anexperiment on a fan page of an international brand established in Tunisia (Pioneer Electronics) from a sample of 174 internet users. The results confirm the positive role of internet users' attitude towards a fan page (social networks) on consumers' buying behaviour.The main aim of this study is to better understandthe factors explaining internet users‟ purchaseintention and specifically to determine the role anaction on BMCC may play in improving attitudetowards the brand and purchase intention. Inparticular, we tried to identify the explanatoryvariables the contribute most to a good attitude.

Dr.D.Suthamathi, Mr.S.Jeeva ONLINE SHOPPING VS OFFLINE SHOPPING CUSTOMER PREFERENCE IN SALEM DISTRICT

The study tries to recognize and progress a conceptual that addresses customer's value opinion for using the internet shopping versus offline shopping. Observations of online and offline buyers or customers can be evaluated to see how value is constructed in both channels. It is either to recognize what factors influence online and offline choice progression. The factors affecting online shopping are risk of purchase; delivery product varied the buying product, delivery time very delay, quality. The factors affecting direct shopping are the bargaining; time spends for purchasing, less number of choice. The study showed that perceptions of price, service quality and threat strongly impact perceived value and purchase intents in the offline and online network. Main Objective

of the study is to analyze the significant difference between the offline and online customers group in terms of demographic, technology use, availability and attitude of the customers. The research is based on primary information's obtained from the customers of online and offline shopping. Overall, customers, however the respondent and purchasing for online and offline shopping.

Tony Ahn , Seewon Ryu , Ingoo Han THE IMPACT OF THE ONLINE AND OFFLINE FEATURES ON THE USER ACCEPTANCE OF INTERNET SHOPPING MALLS

Mall has the dual nature of Web-based application system and traditional shopping mall. This paper explores online and offline features of Internet shopping malls and their relationships with the acceptance behaviors of customers. The results from a Web survey of 932 users show that the technology acceptance model (TAM) is valid in predicting the acceptance of the Internet shopping malls and that online and offline features have positive effects on the user acceptance. Both online and offline features have greater effects on the usefulness, attitude, and intention to use than either online or offline features separately. This study provides a domain-specific, integrative approach in evaluating the quality and antecedents of user acceptance for Internet shopping malls.This study explores the quality features of Internet shopping malls with regard to the customer acceptance behavior. The results show that there are two separate and distinct dimensions of evaluation used by the customers in terms of the structure of the quality variables; online features and offline features. The two features have different profiles and effects on user acceptance of Internet shopping mall. Online quality has a positive impact on perceived ease of use and usefulness, while offline quality has a positive impact on usefulness.

Chapter 3 Research Methodology

3.1 Objectives

Main Objective:

To understand basic concept of consumer behaviour in online and offline buying

Secondary Objective:

To find out the factors affecting on the online and offline consumer buying behaviour.

3.2 Research Methodology

Research method: Research designed for this study will be Descriptive Research Design which will consist of Quantitative Research Method

Variables

Dependent Variable: Buying Behaviour.

Independent Variable: Demographic variable, Mode of Shopping (Online/Offline), Goods/Services, e-Commerce websites/apps,

3.3 Data Collection:

- Primary Data
- Secondary Data

Primary Data:

Questionnaire

Primary data collection by using the above mention instruments. The questionnaire (Annexure) will be prepared for collecting data. After understanding the objectives, it will be easier to frame questions that would be fulfilling the designed objective of the research.A quantitative study through a survey targeting social media users who are most likely to be exposed to or familiar with Internet memes.

Secondary Data

Secondary data analysis is the process of analyzing data collected from another researcher who primarily collected this data for another purpose.Secondary data are known to be readily available compared to that of primary data.

- Research papers
- Published Sources
- Unpublished Personal Sources
- Journals
- Periodicals /Blogs/ Podcasts

3.4 Questionnaire

1) Name
2) Age:
    a. 15-25
    b. 26 & above
3) Gender
    a. Male
    b. Female
4) Which Shopping mode do you prefer most? **(Objective 1)**
    a. Online
    b. Offline
5) What type of products do you prefer to buy online? **(Objective 1)**

a. Clothes
b. Food
c. Electronics
d. Shoes
e. Cosmetics
f. Other: _____

6) If Online, Which Websites do you use for Shopping? **(Objective 1)**

a. Myntra
b. Amazon
c. Flipkart
d. Snapdeal
e. Other:_____

7) What are the most important criteria (Factors) for OFFLINE Shopping? **(Objective 2)**

a. Salesman advice
b. Physical touch (Environment)
c. Relation with the dealer
d. Price
e. Quality
f. Payment Facility
g. Trust
h. Discount offers
i. Bargaining preference

8) What are the most important criteria (Factors) for ONLINE Shopping? **(Objective 2)**

a. Price
b. Quality

c. Payment Facility
d. Discount offers
e. Trust
f. Ease of delivery

9) If provided the same product, same price, same finance facility, still which mode would you choose for shopping? **(Objective 2)**

a. Online; Why?
b. Offline; Why?

10) How far are you willing to travel to shop offline? **(Objective 2)**

a. 0 – 5 kms
b. 6 - 10 kms
c. > 10 kms

Chapter 4 Data Analysis and Interpretation

4.1 Finding and Analysis

Table 1 Age wise count of the respondent

Age	Count of Age
15-20	15
21-25	55
26-30	18
30 and above	12

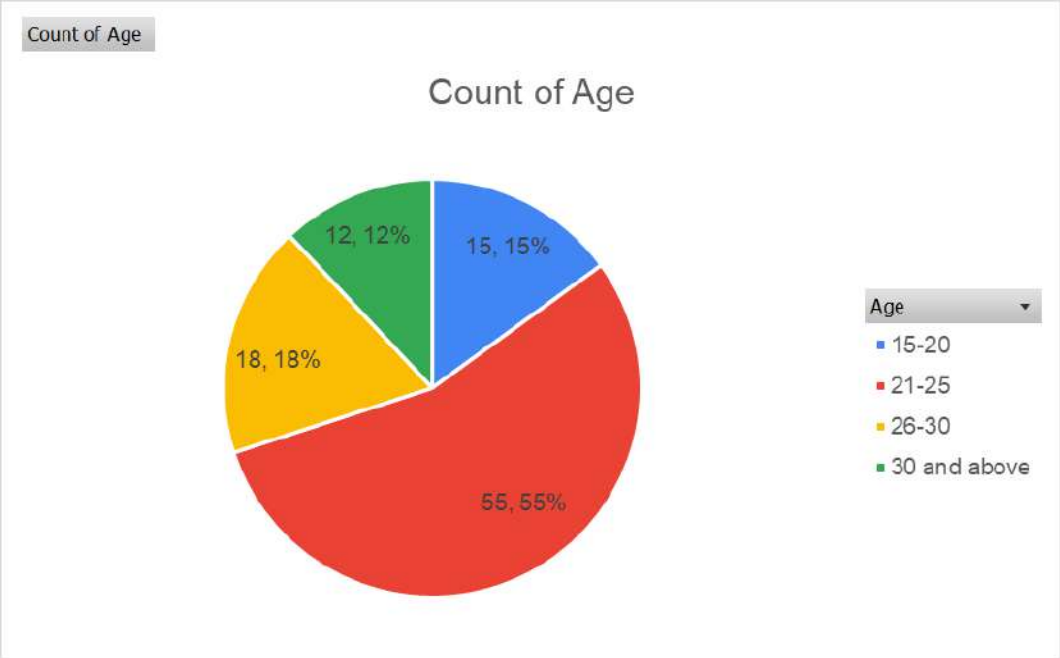


Figure 1Age wise count of the respondent

100 respondents were taken into consideration for the study. The graph representation shows the percentage of Age group who are doing online and offline shopping. This gives a general idea of the age group who is more involved in shopping.

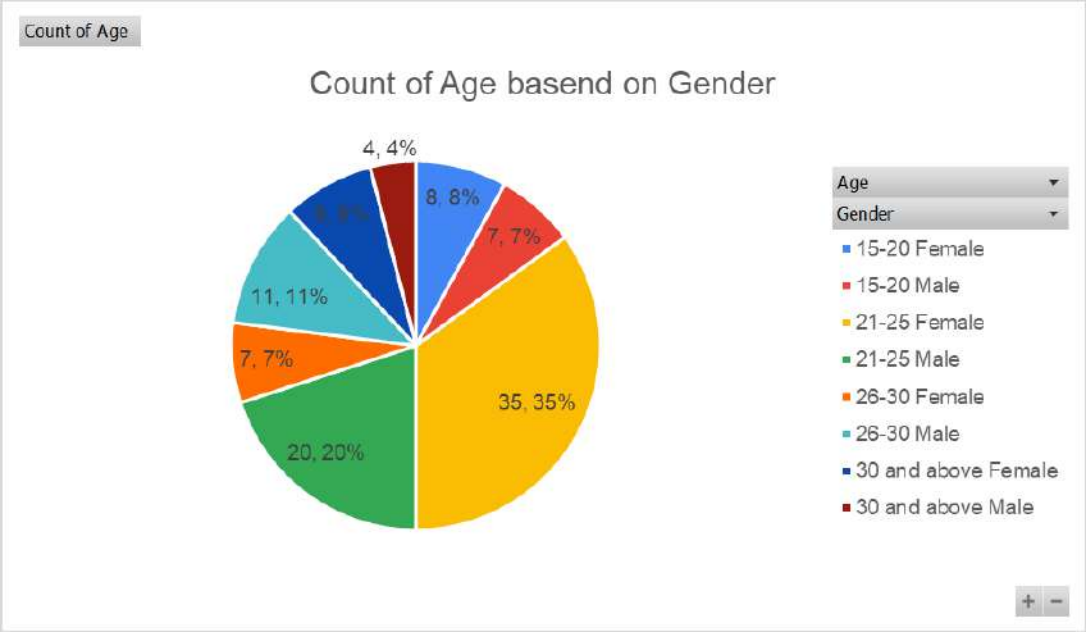
Interpretation:

The above graph revels that 55.55% of the respondents belong to the age of 21-25 years whereas 12% are above 30 years who are doing online and offline shopping. 16% of the

respondents belongs to the age group of 26-30 years and 15% belongs to the 15-20 years.

Table 2 Age wise count of the respondent based on Gender

Age	Gender	Count of Age
15-20	Female	8
15-20	Male	7
21-25	Female	35
21-25	Male	20
26-30	Female	7
26-30	Male	11
30 and above	Female	8
30 and above	Male	4



8.Figure 2 Age wise count of the respondent based on Gender

The above pictorial representation sows the count of age group responses based on Sex ratio. Where we can see 35.35% are female within age group 21-25 have participated in this survey.

Interpretation:

The above graph shows that 8.8% of female and 7.7% of male between the age group of 15-20 years, 35% of female and 20% of male between the age group of 21-25 years, 7% of female and 11% of male between the age group of 26-30 years, 8% of female and 4% of male age more than 30 years are doing online and offline shopping.

Table 3 Count of mode of shopping based on Gender and age

Age	Gender	Which mode of Shopping do you prefer the most?	Count of Age
15-20	**Female**	Offline	4
15-20	**Female**	Online	4
15-20	**Male**	Offline	5
15-20	**Male**	Online	2
21-25	**Female**	Offline	21
21-25	**Female**	Online	14
21-25	**Male**	Offline	7
21-25	**Male**	Online	13
26-30	**Female**	Offline	5
26-30	**Female**	Online	2
26-30	**Male**	Offline	8
26-30	**Male**	Online	3
30 and above	**Female**	Offline	3
30 and above	**Female**	Online	5
30 and above	**Male**	Offline	2
30 and above	**Male**	Online	2

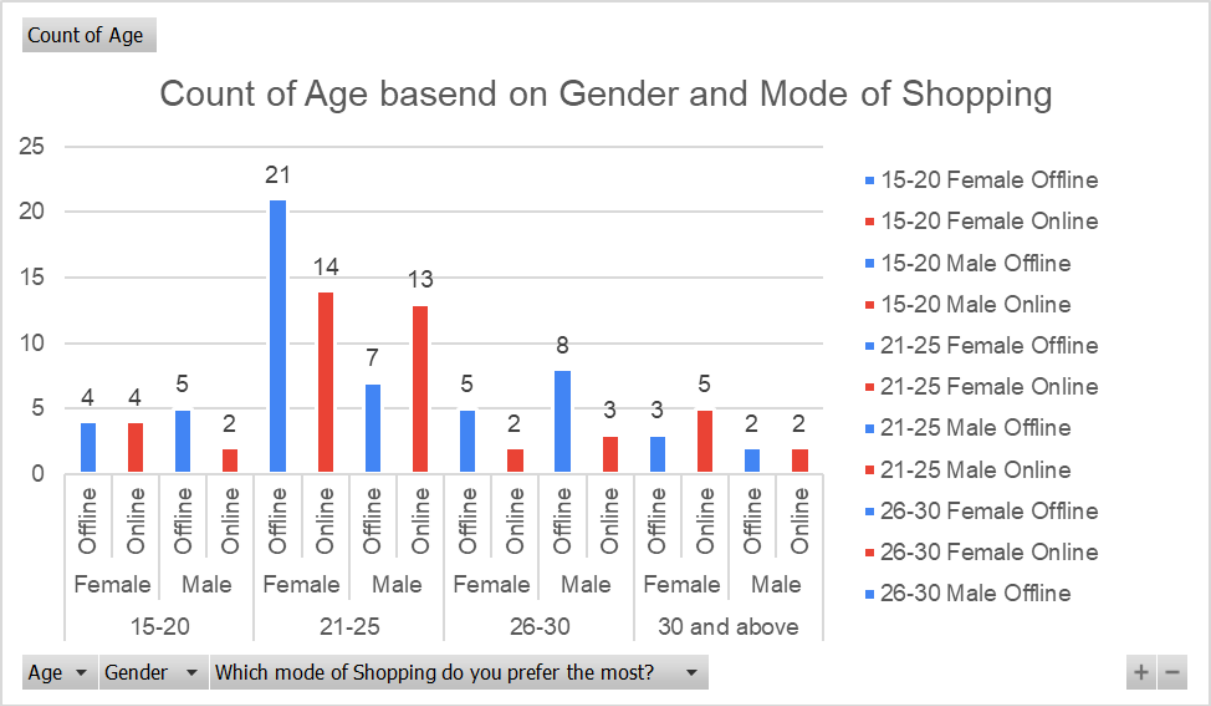


Figure 3 Count of mode of shopping based on Gender and age

Interpretation:

The above graph shows that the 15 respondents between the age of 15-20 years of which 4 females prefer online and 4 female prefer offline shopping whereas 5 male prefer offline and 2 male prefer online shopping. Between the age of 21-25 years 55 respondents of which 21 female do offline and 14 do online shopping and 7 male do offline and 13 do online shopping.18 respondents between the age group of 26-30 years of which 5 female prefer offline and 2 do online shopping whereas 8 male do offline and 3 male prefer online shopping.

12 respondents are there between the age group of above 30 years.

Table 4 Count of preference of the product cloth based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Clothes]	Count of Age
15-20	**Female**	Offline	4
15-20	**Female**	Online	1

15-20	**Female**	Online, Offline	3
15-20	**Male**	Offline	4
15-20	**Male**	Online, Offline	3
21-25	**Female**	Offline	17
21-25	**Female**	Online	7
21-25	**Female**	Online, Offline	11
21-25	**Male**	Offline	9
21-25	**Male**	Online	7
21-25	**Male**	Online, Offline	4
26-30	**Female**	Offline	2
26-30	**Female**	Online, Offline	5
26-30	**Male**	Offline	9
26-30	**Male**	Online	1
26-30	**Male**	Online, Offline	1
30 and above	**Female**	Offline	2
30 and above	**Female**	Online	3
30 and above	**Female**	Online, Offline	3
30 and above	**Male**	Offline	1
30 and above	**Male**	Online	1
30 and above	**Male**	Online, Offline	2

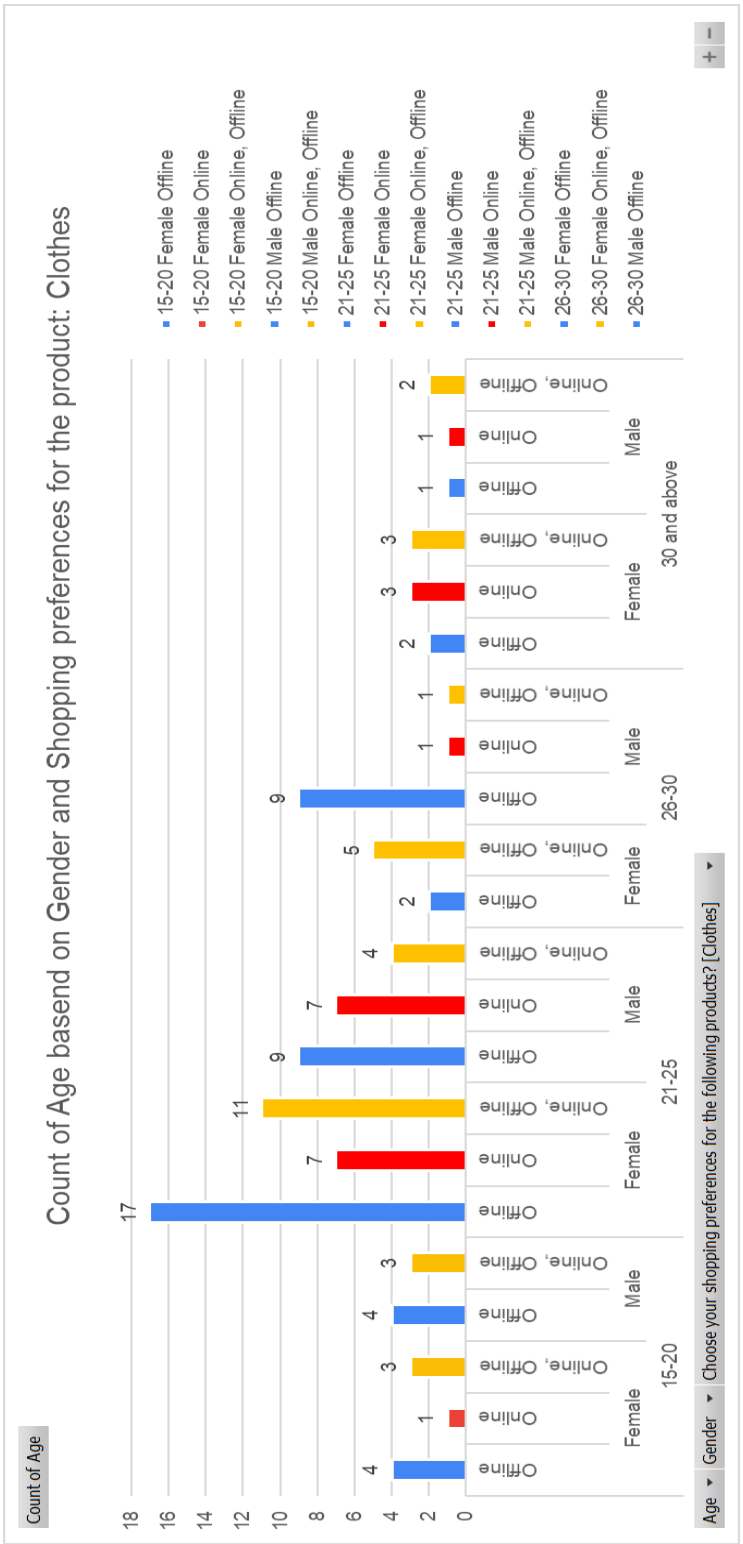


Figure 4 Count of preference of the product cloth based on age and gender

Interpretation:

The above graph revels the preferences for the clothing in relation with the age group of respondents. Between the age group of 15-20 years 4 male and female prefers online shopping whereas 3 male and female prefer both the online and offline shopping. 17 female and 9 male respondents prefer offline shopping of cloth and 11 female and 4 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 5 female and 1 male prefer both and above 30 years 2 female and 1 male do offline and 3 female and 2 male prefer both.

Table 5 Count of preference of the product food based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Food]	Count of Age
15-20	**Female**	Offline	7
15-20	**Female**	Online, Offline	1
15-20	**Male**	Offline	6
15-20	**Male**	Online, Offline	1
21-25	**Female**	Offline	21
21-25	**Female**	Online	9
21-25	**Female**	Online, Offline	5
21-25	**Male**	Offline	11
21-25	**Male**	Online	5
21-25	**Male**	Online, Offline	4
26-30	**Female**	Offline	7
26-30	**Male**	Offline	6
26-30	**Male**	Online	3
26-30	**Male**	Online, Offline	2
30 and above	**Female**	Offline	7
30 and above	**Female**	Online	1
30 and above	**Male**	Offline	3
30 and above	**Male**	Online, Offline	1

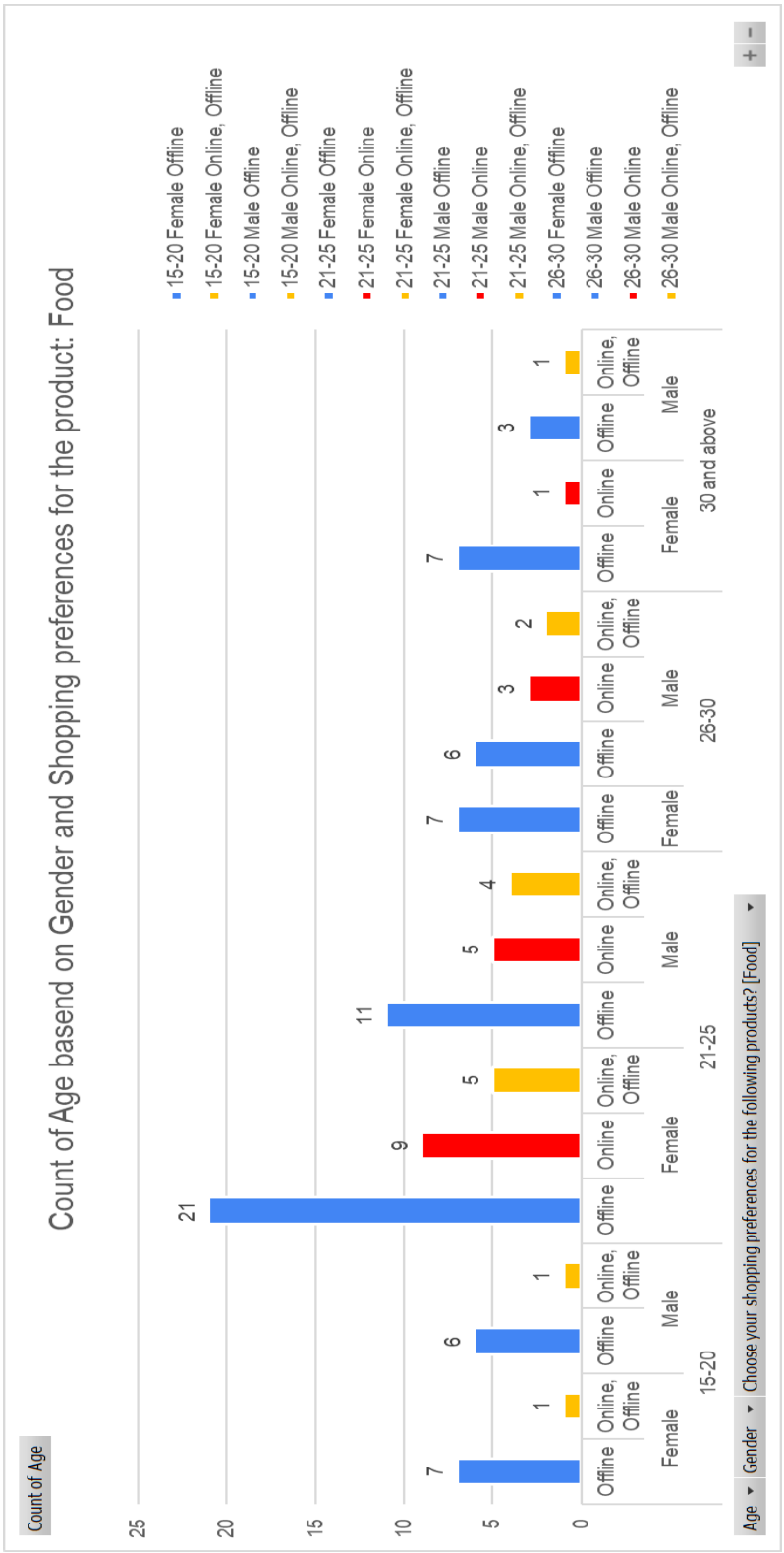


Figure 5 Count of preference of the product food based on age and gender

Interpretation:
The above graph revels the preferences for the food in relation with the age group of respondents. Between the age group of 15-20 years 6 male and 7 female prefers offline shopping whereas 1 male and female prefer both the online and offline shopping. 21 female and 11 male respondents prefer offline shopping of food and 5 female and 4 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 2 male prefer both and above 30 years 7 female and 3 male do offline and only 1 male prefer both.

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Table 6 Count of preference of the product mobile phones based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Mobile Phones]	Count of Age
15-20	**Female**	Offline	7
15-20	**Female**	Online, Offline	1
15-20	**Male**	Offline	5
15-20	**Male**	Online	1
15-20	**Male**	Online, Offline	1
21-25	**Female**	Offline	27
21-25	**Female**	Online	7
21-25	**Female**	Online, Offline	1
21-25	**Male**	Offline	7
21-25	**Male**	Online	11
21-25	**Male**	Online, Offline	2
26-30	**Female**	Offline	5
26-30	**Female**	Online	1
26-30	**Female**	Online, Offline	1
26-30	**Male**	Offline	5
26-30	**Male**	Online	4
26-30	**Male**	Online, Offline	2
30 and above	**Female**	Offline	6
30 and above	**Female**	Online	2
30 and above	**Male**	Offline	3
30 and above	**Male**	Online, Offline	1

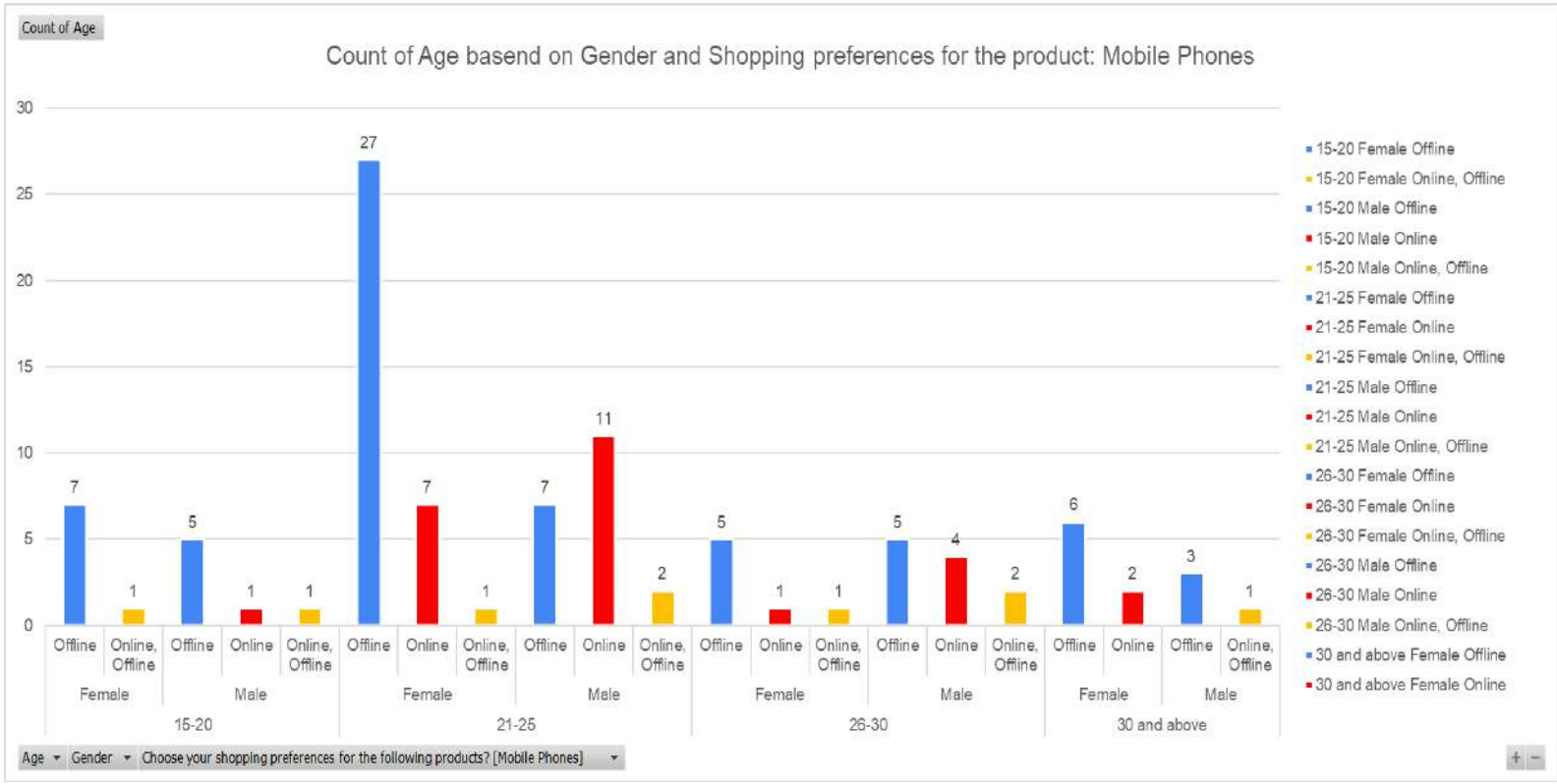

Count of Age
Count of Age basend on Gender and Shopping preferences for the product: Mobile Phones
30
25
20
15
10
5
0
7
1
5
1
1
27
7
1
7
11
2
5
1
1
5
4
2
6
2
3
1
Offline
Online, Offline
Online
Female
Male
15-20
21-25
26-30
30 and above
15-20 Female Offline
15-20 Female Online, Offline
15-20 Male Offline
15-20 Male Online
15-20 Male Online, Offline
21-25 Female Offline
21-25 Female Online
21-25 Female Online, Offline
21-25 Male Offline
21-25 Male Online
21-25 Male Online, Offline
26-30 Female Offline
26-30 Female Online
26-30 Female Online, Offline
26-30 Male Offline
26-30 Male Online
26-30 Male Online, Offline
30 and above Female Offline
30 and above Female Online
Age
Gender
Choose your shopping preferences for the following products? [Mobile Phones]

Figure 6 Count of preference of the product mobile phones based on age and gender

Interpretation:

The above graph revels the preferences for the mobile phones in relation with the age group of respondents. Between the age group of 15-20 years only 7 female prefers offline shopping whereas 1 male and female prefer both the online and offline shopping. 27female and 7 male respondents prefer offline shopping of mobile phones and 1female and 2 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 1 female and 2 male prefer both and above 30 years 6 female and 3 male do offline and only 1 male prefer both.

Table 7 Count of preference of the product shoes based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Shoes]	Count of Age
15-20	**Female**	Offline	7
15-20	**Female**	Online, Offline	1
15-20	**Male**	Offline	3
15-20	**Male**	Online	2
15-20	**Male**	Online, Offline	2
21-25	**Female**	Offline	20
21-25	**Female**	Online	10
21-25	**Female**	Online, Offline	5
21-25	**Male**	Offline	8
21-25	**Male**	Online	8
21-25	**Male**	Online, Offline	4
26-30	**Female**	Offline	6
26-30	**Female**	Online, Offline	1
26-30	**Male**	Offline	8
26-30	**Male**	Online	2
26-30	**Male**	Online, Offline	1
30 and above	**Female**	Offline	7
30 and above	**Female**	Online	1
30 and above	**Male**	Offline	4

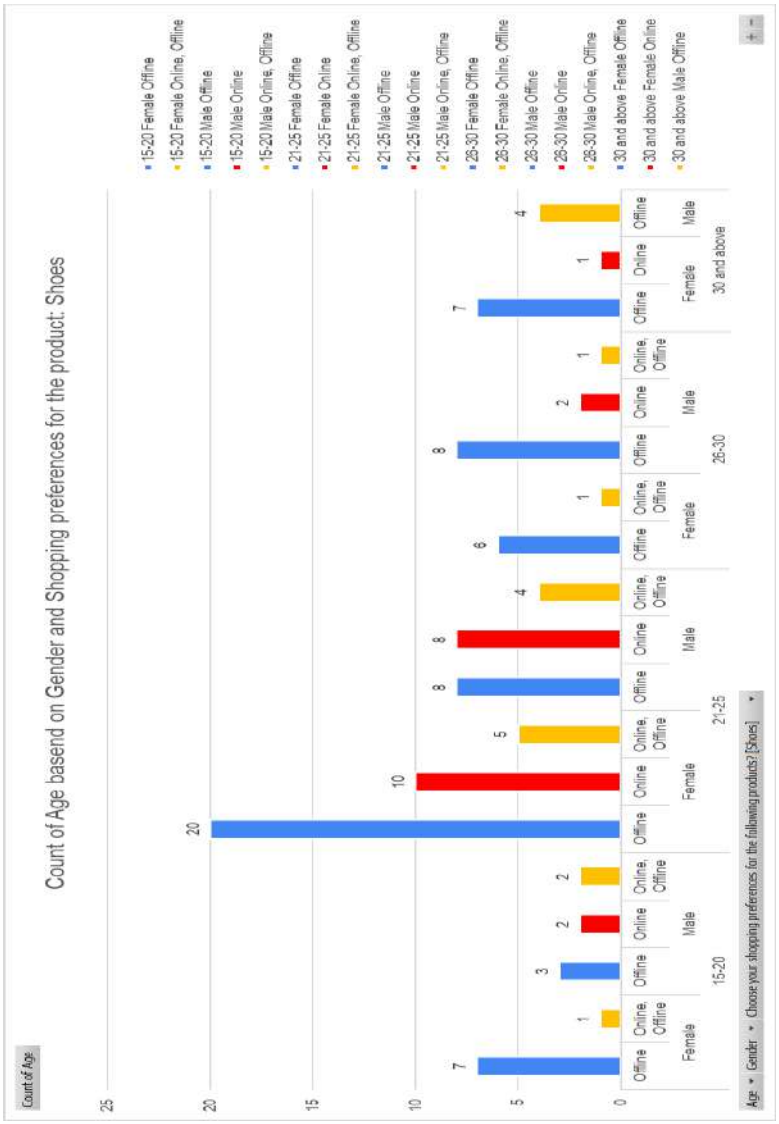


Figure 7 Count of preference of the product shoes based on age and gender

Interpretation:

The above graph revels the preferences for the shoes in relation with the age group of respondents. Between the age group of 15-20 years 7 female and 3 male prefers offline shopping whereas 2 male and 1female prefer both the online and offline shopping. 20 female and 8 male respondents prefer offline shopping of shoes 5 female and 4 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 1 female and male prefer both and above 30 years only 7female offline and only 1 male prefer online shopping of shoes.

Age	Gender	Choose your shopping preferences for the following products? [Cosmetics]	Count of Age
15-20	**Female**	Offline	3
15-20	**Female**	Online	3
15-20	**Female**	Online, Offline	2
15-20	**Male**	Offline	2
15-20	**Male**	Online	4
15-20	**Male**	Online, Offline	1
21-25	**Female**	Offline	15
21-25	**Female**	Online	12
21-25	**Female**	Online, Offline	8
21-25	**Male**	Offline	9
21-25	**Male**	Online	10
21-25	**Male**	Online, Offline	1
26-30	**Female**	Offline	1
26-30	**Female**	Online	5
26-30	**Female**	Online, Offline	1
26-30	**Male**	Offline	5
26-30	**Male**	Online	6
30 and above	**Female**	Offline	3
30 and above	**Female**	Online	4
30 and above	**Female**	Online, Offline	1
30 and above	**Male**	Offline	1
30 and above	**Male**	Online	3

Table 8 Count of preference of the product cosmetics based on age and gender

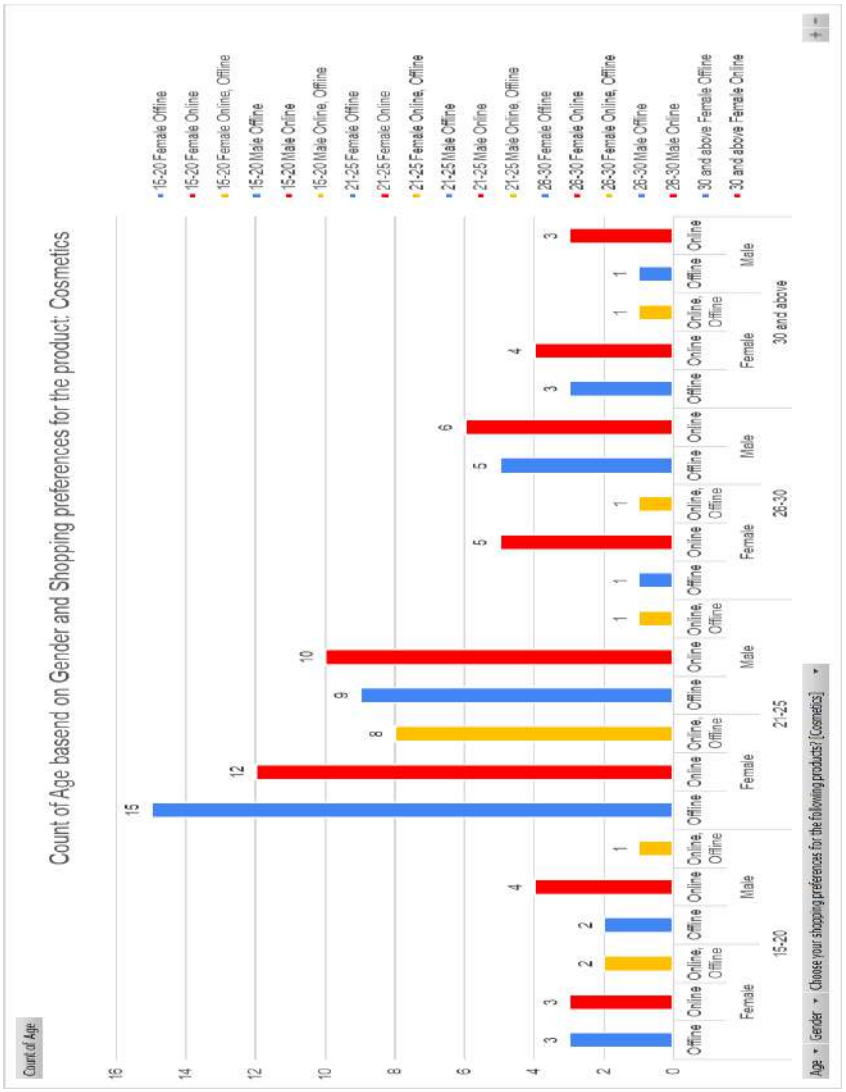


Figure 8 Count of preference of the product cosmetics based on age and gender

Interpretation:

The above graph revels the preferences for the cosmetics in relation with the age group of respondents. Between the age group of 15-20 years 3 female and 3 male prefers offline shopping whereas 1 male and female prefer both the online and offline shopping. 15 female and 9 male respondents prefer offline shopping of cosmetics. 8 female and 1 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 1 female prefer both and above 30 years only 3 female and 1 male prefer offline and only 1 female prefer online shopping of cosmetics.

Table 9 Count of preference of the product groceries based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Groceries]	Count of Age
15-20	**Female**	Offline	5
15-20	**Female**	Online, Offline	3
15-20	**Male**	Offline	4
15-20	**Male**	Online	1
15-20	**Male**	Online, Offline	2
21-25	**Female**	Offline	23
21-25	**Female**	Online	8
21-25	**Female**	Online, Offline	4
21-25	**Male**	Offline	15
21-25	**Male**	Online	4
21-25	**Male**	Online, Offline	1
26-30	**Female**	Offline	5
26-30	**Female**	Online, Offline	2
26-30	**Male**	Offline	9
26-30	**Male**	Online	2
30 and above	**Female**	Offline	7
30 and above	**Female**	Online	1
30 and above	**Male**	Offline	4

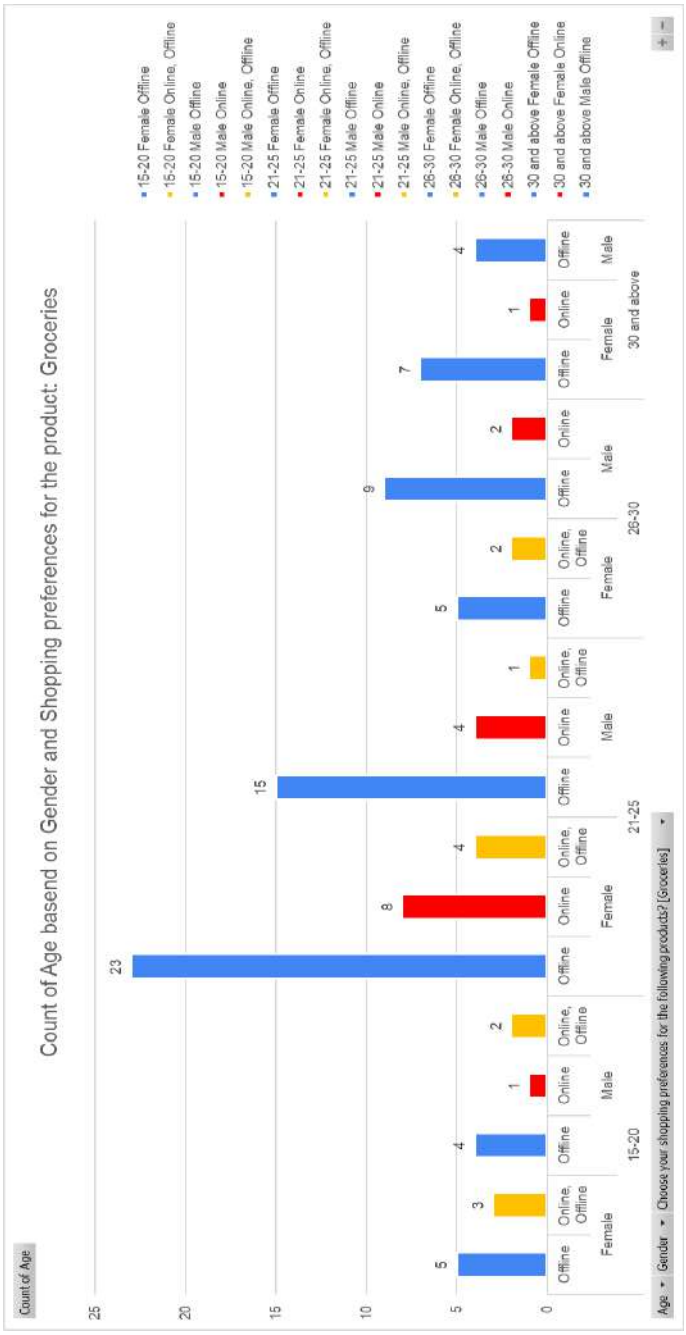


Figure 9 Count of preference of the product groceries based on age and gender

Interpretation:

The above graph revels the preferences for the groceries in relation with the age group of respondents. Between the age group of 15-20 years 5 female and 4 male prefers offline shopping whereas 2 male and 3 female prefer both the online and offline shopping. 23 female and 15 male respondents prefer offline shopping of groceries. 4 female and 1 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 2

female prefer both and above 30 years only 7 female and 4 male offline prefer shopping of groceries.

Table 10 Count of preference of the product home appliances based on age and gender

Age	Gender	Choose your shopping preferences for the following products? [Home appliances]	Count of Age
15-20	**Female**	Offline	3
15-20	**Female**	Online	3
15-20	**Female**	Online, Offline	2
15-20	**Male**	Offline	3
15-20	**Male**	Online	2
15-20	**Male**	Online, Offline	2
21-25	**Female**	Offline	23
21-25	**Female**	Online	8
21-25	**Female**	Online, Offline	4
21-25	**Male**	Offline	5
21-25	**Male**	Online	11
21-25	**Male**	Online, Offline	4
26-30	**Female**	Offline	1
26-30	**Female**	Online	4
26-30	**Female**	Online, Offline	2
26-30	**Male**	Offline	4
26-30	**Male**	Online	4
26-30	**Male**	Online, Offline	3
30 and above	**Female**	Offline	1
30 and above	**Female**	Online	5
30 and above	**Female**	Online, Offline	2
30 and above	**Male**	Offline	1
30 and above	**Male**	Online	3

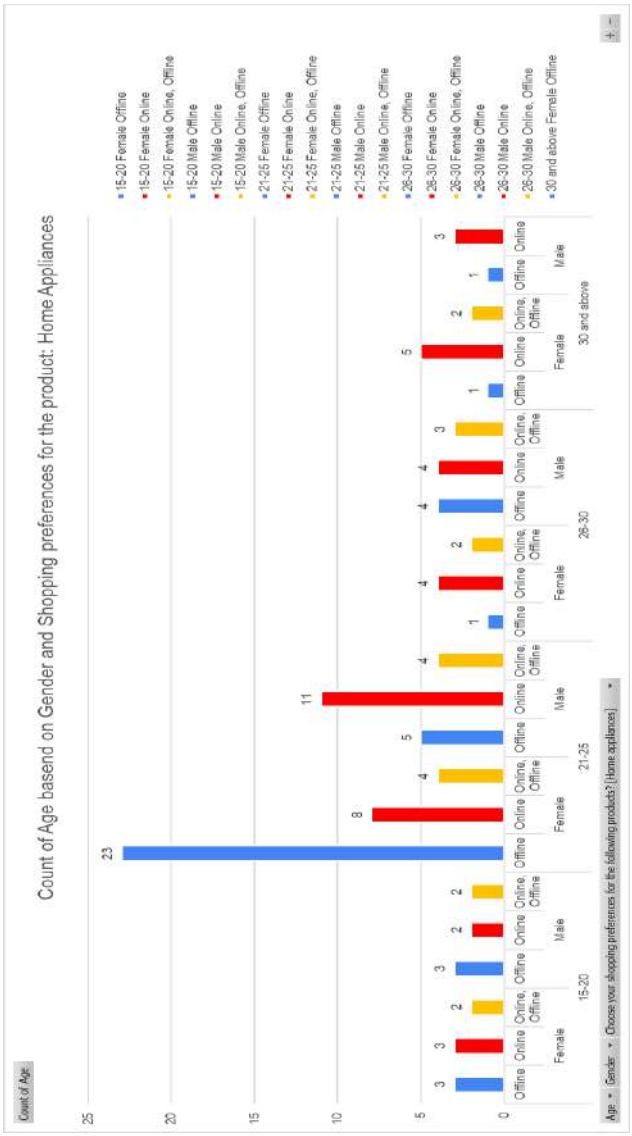


Figure 10 Count of preference of the product home appliances based on age and gender

Interpretation:

The above graph revels the preferences for the home appliances in relation with the age group of respondents. Between the age group of 15-20 years 3 female and 3 male prefers offline shopping whereas 2 male and 2 female prefer both the online and offline shopping. 23 female and 5 male respondents prefer offline shopping of home appliances 4 female and 4 male prefer doing both between the age of 21-25 years. whereas between the age of 26-31 years 2 female and 3 male prefer both and above 30 years only 1 female and male offline and only 2 female prefer both mode of shopping of home appliances.

Table 11 E-commerce website/app prefer the most

Age	Which E-Commerce website/app do you prefer to use the most?	Count
15-20	Myntra	5
	Ajio	1
	Amazon	5
	Flipkart	3
	Jio Mart	1
21-25	Myntra	18
	Ajio	3
	Amazon	24
	Flipkart	8
	Jio Mart	2
26-30	Myntra	4
	Ajio	3
	Amazon	9
	Flipkart	2
30 and above	Myntra	5
	Ajio	1
	Amazon	4
	Flipkart	1
	Jio Mart	1

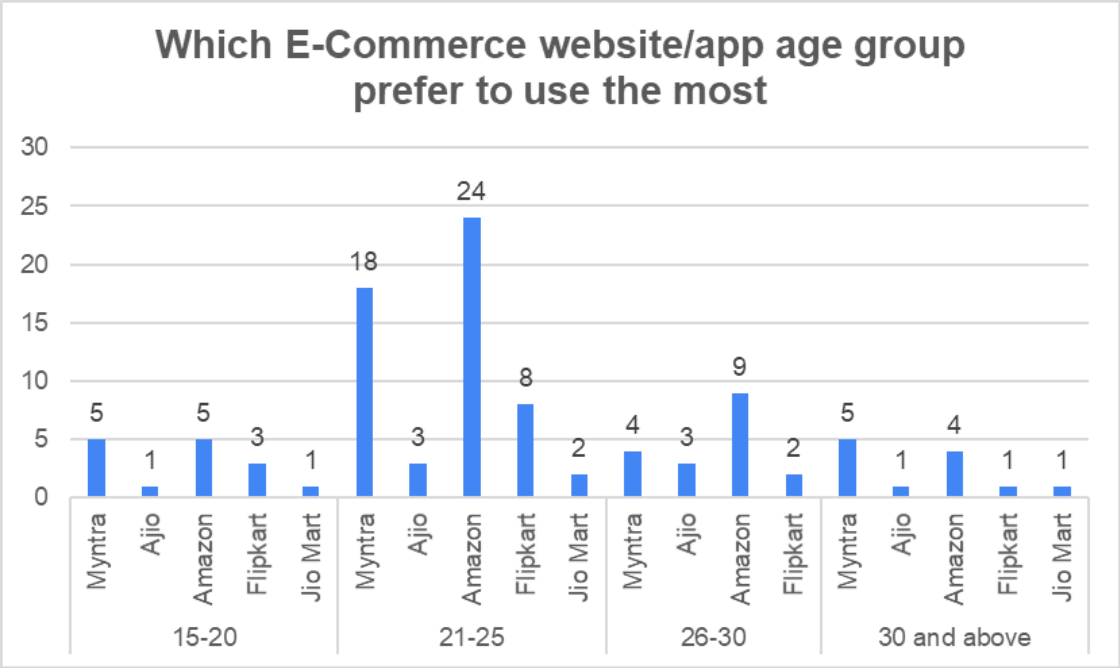


Figure 11 E-commerce website/app prefer the most

Interpretation:

The above graph shows the different website for shopping. Respondents between the age group of 15-20 years 5 uses Myntra, 1 use Ajio, 5 uses Amazon, 3 uses flipkart and 1 uses jio mart. Respondents between the age group of 21-25 years 18 uses Myntra, 3 use Ajio, 24 uses Amazon, 8 uses flipkart and 2 uses jio mart. Respondents between the age group of 25-30 years 4 uses Myntra, 3 use Ajio, 9 uses Amazon, 2 uses flipkart. Respondents above 30 years uses Myntra, 1 use Ajio, 4 uses Amazon, 1 uses flipkart and 1 uses jio mart respectively.

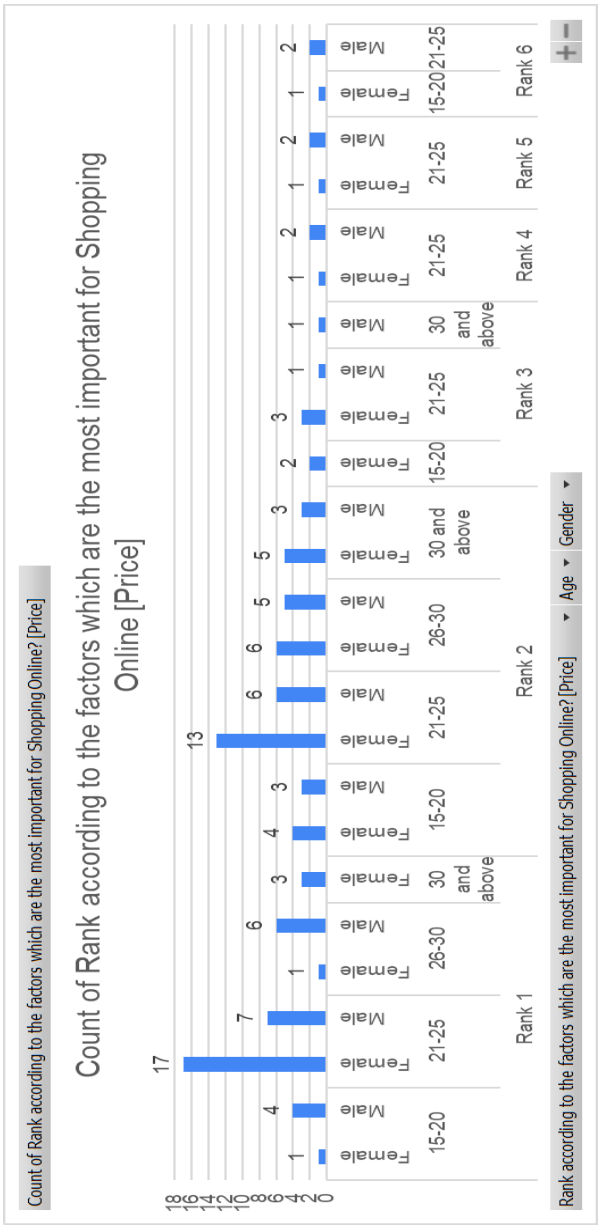


Figure 12Count of factor affecting in online preference: price

Interpretation;

The above graph shows that the respondents give rank to the online shopping as per the price.
39 respondents give the rank 1 to the price of online shopping. 45 respondents give rank 2 and 7 respondents has given the rank 3. Whereas 3 respondents gave rank 4, rank 5 was given by 3 respondents, 3 respondents gave rank 6 respectively.

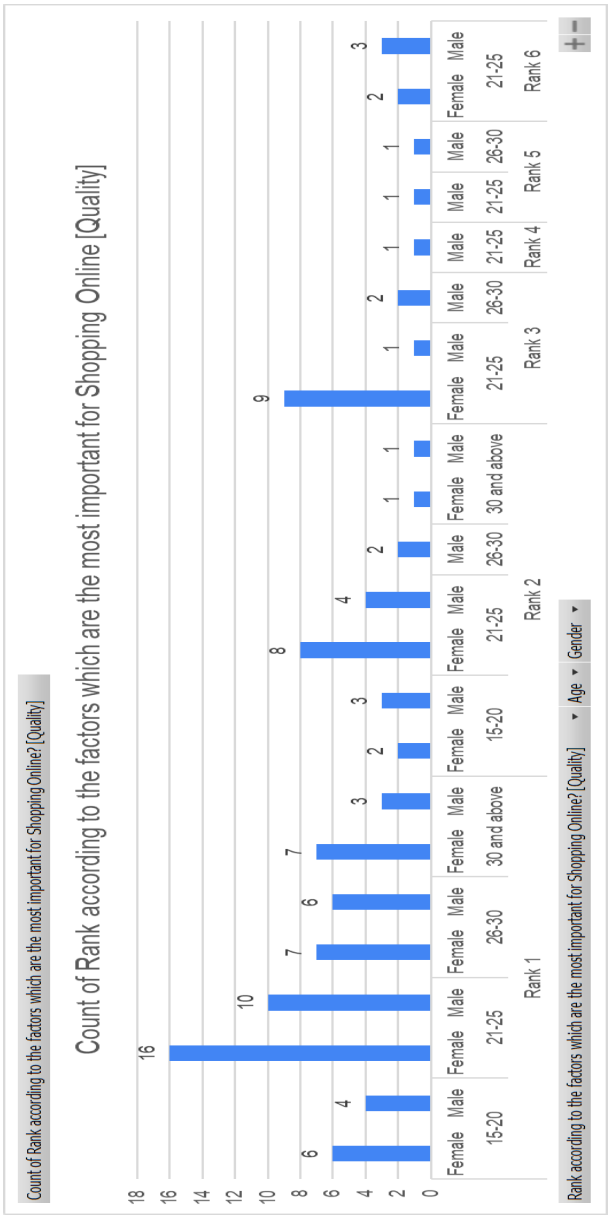


Figure 13Count of factor affecting in online preference: quality

Interpretation:

The above graph shows that the respondents give rank to the online shopping as per the quality. 59 respondents give the rank 1 to the quality of online shopping. 21 respondents give rank 2 and 12 respondents has given the rank 3. Whereas 1 respondents gave rank 4, rank 5 was given by 2 respondents, 5 respondents gave rank 6 respectively.

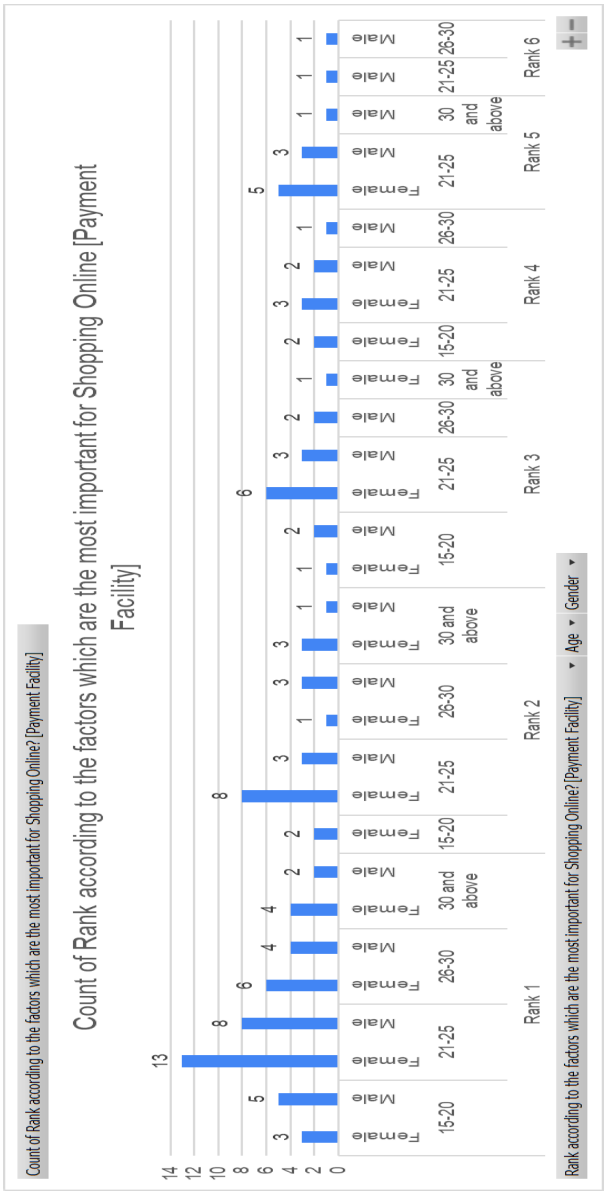


Figure 14Count of factor affecting in online preference: payment facility

Interpretation:

The above graph shows that the respondents give rank to the online shopping as per the facility of payment. 45 respondents give the rank 1 to the payment facility of online shopping. 21 respondents give rank 2 and 15 respondents has given the rank 3. Whereas 8 respondents gave rank 4, rank 5 was given by 9 respondents, 2 respondents gave rank 6 respectively.

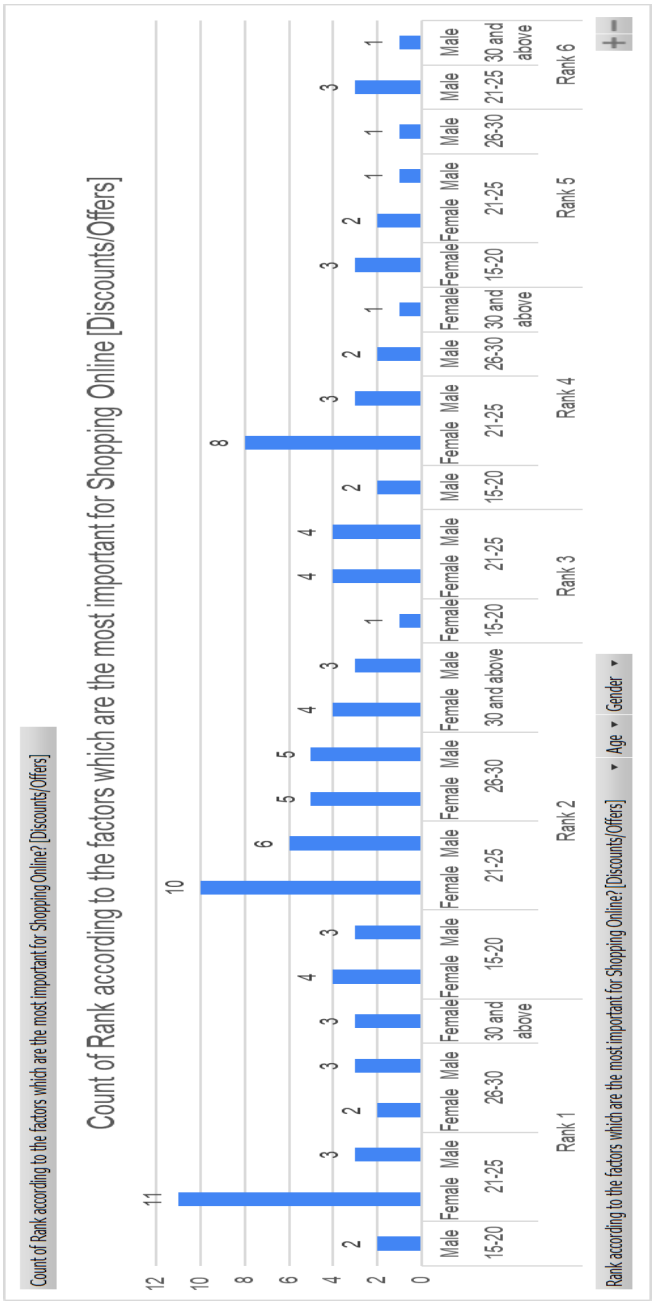


Figure 15 Count of factor affecting in online preference: discounts/offers

Interpretation:

The above graph shows that the respondents give rank to the online shopping as per the discount offers. 24 respondents give the rank 1 to the discount offers of online shopping. 40 respondents give rank 2 and 9 respondents has given the rank 3. Whereas 16 respondents gave rank 4, rank 5 was given by 7 respondents, 4 respondents gave rank 6 respectively.

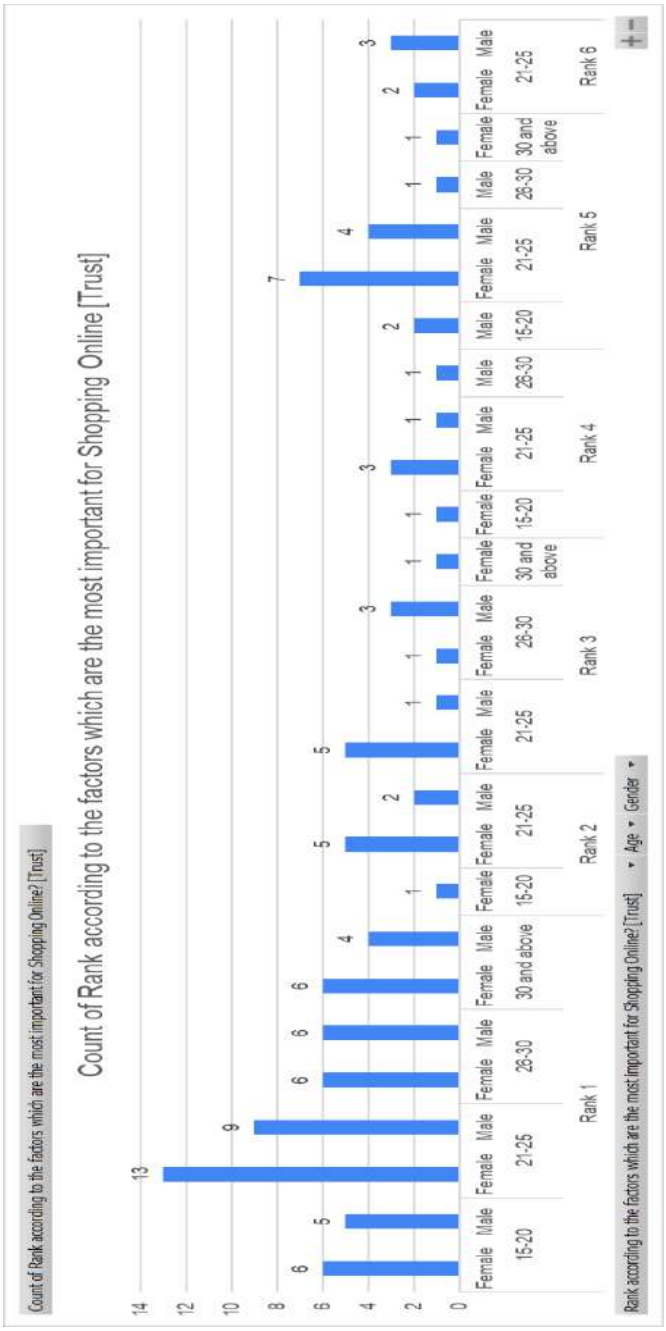


Figure 16 Count of factor affecting in online preference: trust

Interpretation:

The above graph shows that the respondents give rank to the online shopping as per the trust.

55 respondents give the rank 1 to the trust of online shopping. 8 respondents give rank 2

and 11 respondents has given the rank 3. Whereas 6 respondents gave rank 4, rank 5 was given by 13 respondents, 5 respondents gave rank 6 respectively.

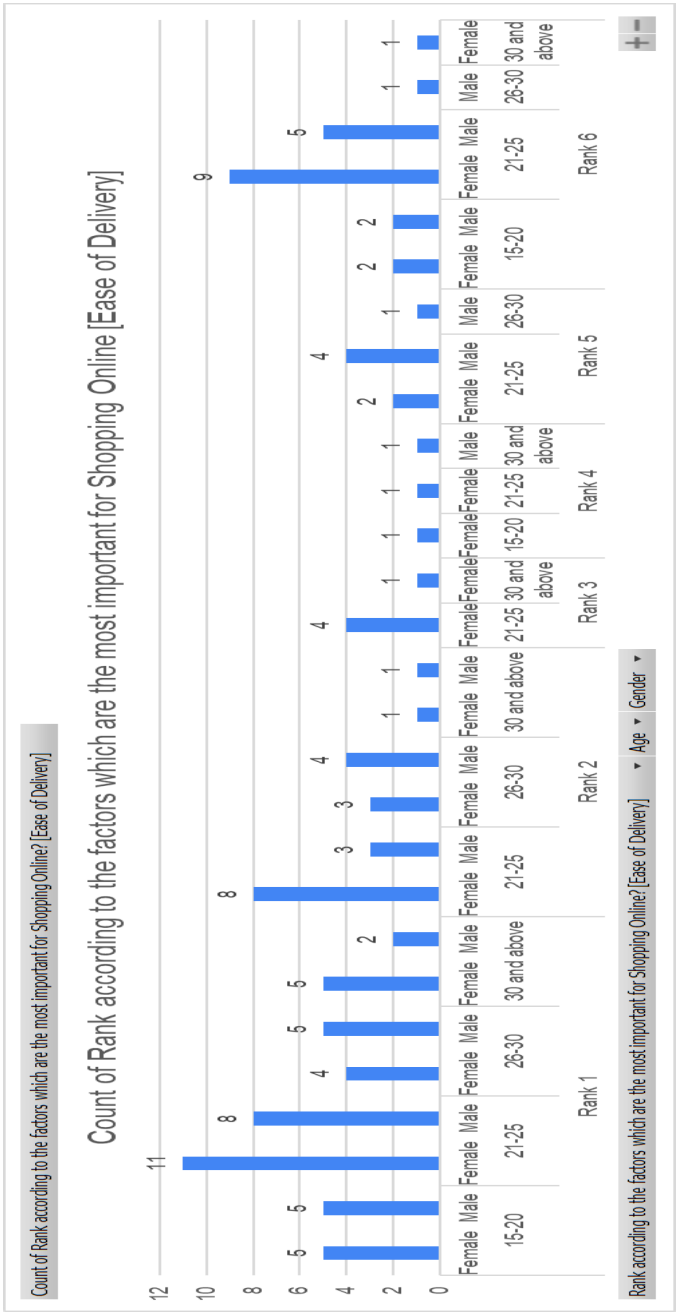


Figure 17 Count of factor affecting in online preference: ease of delivery

Interpretation:

The above graph shows that the respondents give rank to the online shopping as per the ease of delivery. 4 respondents give the rank 1 to the ease of delivery of online shopping. 20 respondents give rank 2 and 5 respondents has given the rank 3. Whereas 3 respondents gave rank 4, rank 5 was given by 7 respondents, 20 respondents gave rank 6 respectively.

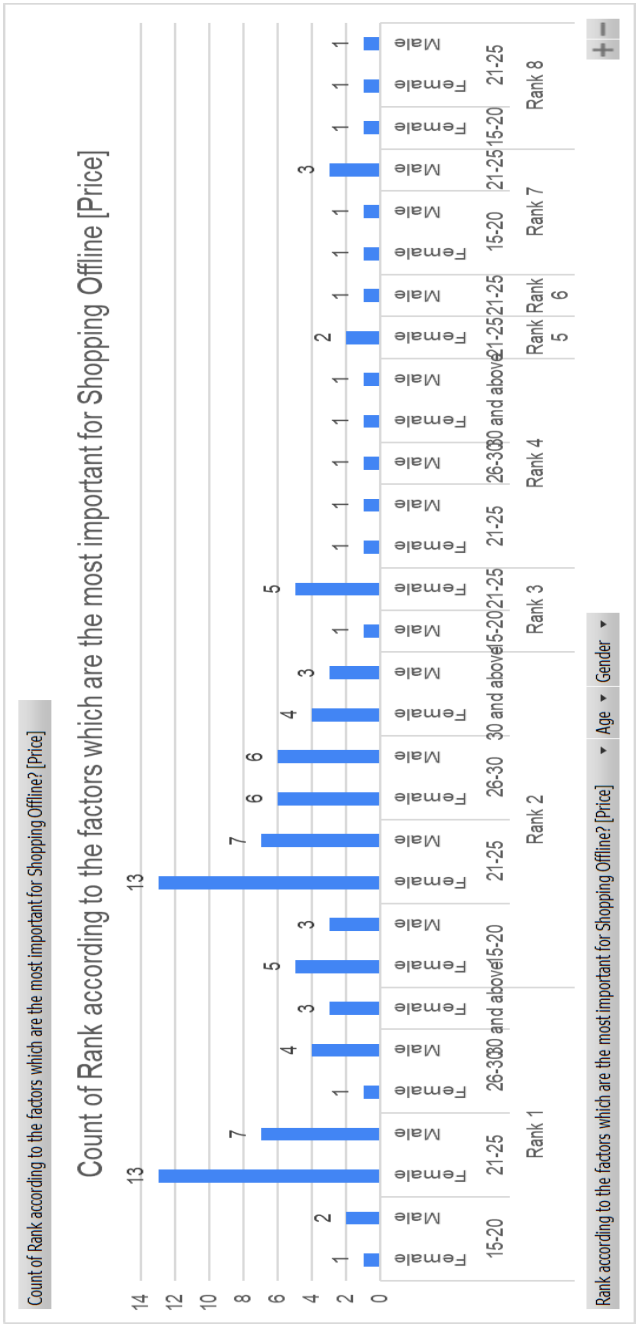


Figure 18 Count of factor affecting in offline preference: price

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the price.
31 respondents give the rank 1 to the price of offline shopping. 47 respondents give rank 2 and 6 respondents has given the rank 3. Whereas 5 respondents gave rank 4, rank 5 was given by 2 respondents, 1 respondents gave rank 6 5 respondents gave rank 7, 3 has given rank 8 respectively.

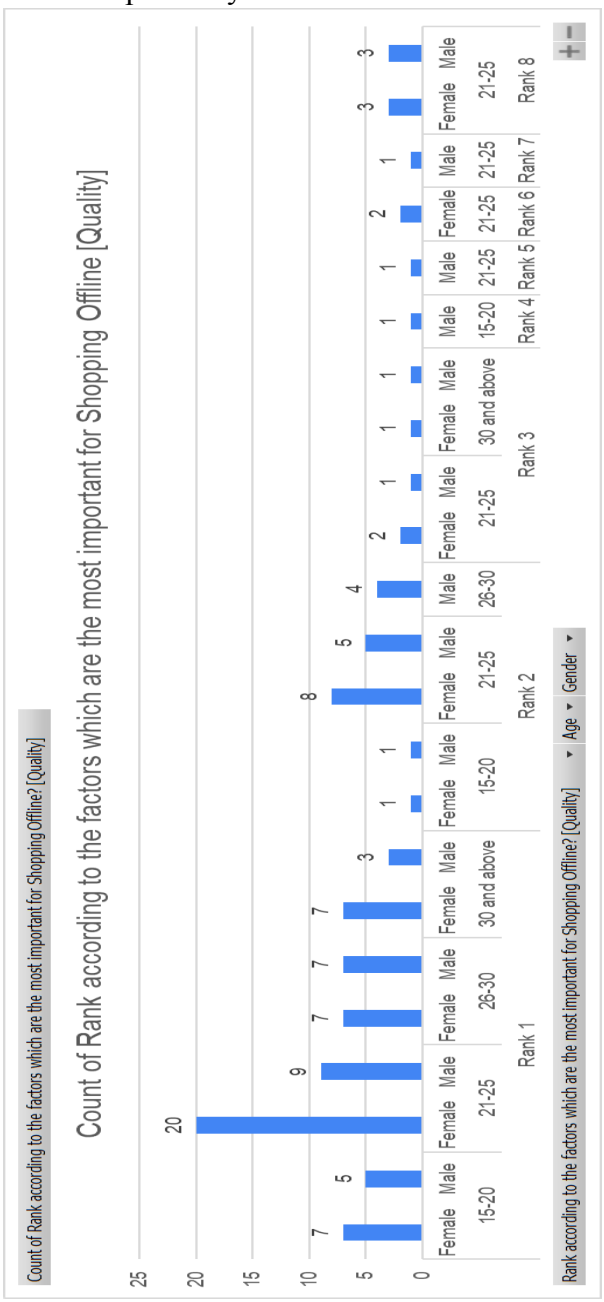


Figure 19 Count of factor affecting in offline preference: quality

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the quality. 65 respondents give the rank 1 to the quality of offline shopping. 19 respondents give rank 2 and 5 respondents has given the rank 3. Whereas 1 respondents gave rank 4, rank 5 was given by 1 respondents, 2 respondents gave rank 6, 1 respondents gave rank 7, 6 has given rank 8 respectively.

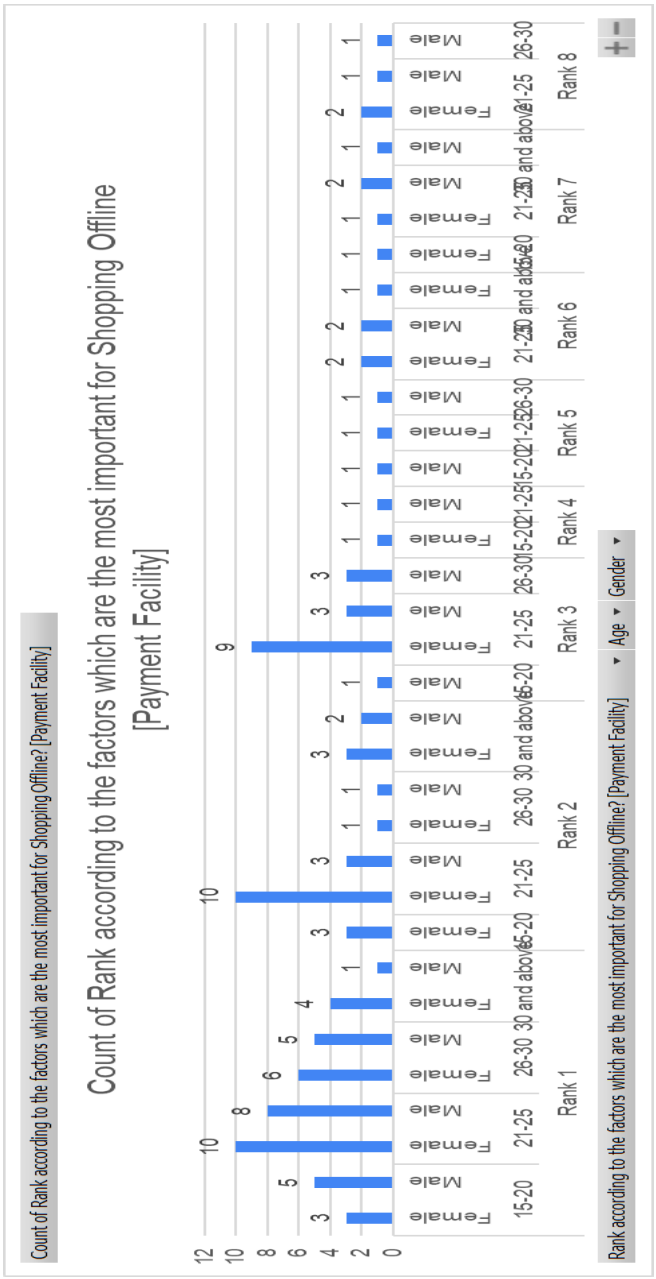


Figure 20 Count of factor affecting in offline preference: payment facility

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the payment facility. 42 respondents give the rank 1 to the payment facility of offline shopping. 22 respondents give rank 2 and 16 respondents has given the rank 3. Whereas 2 respondents gave rank 4, rank 5 was given by 3 respondents, 5 respondents gave rank 6, 5 respondents gave rank 7, 4 has given rank 8 respectively.

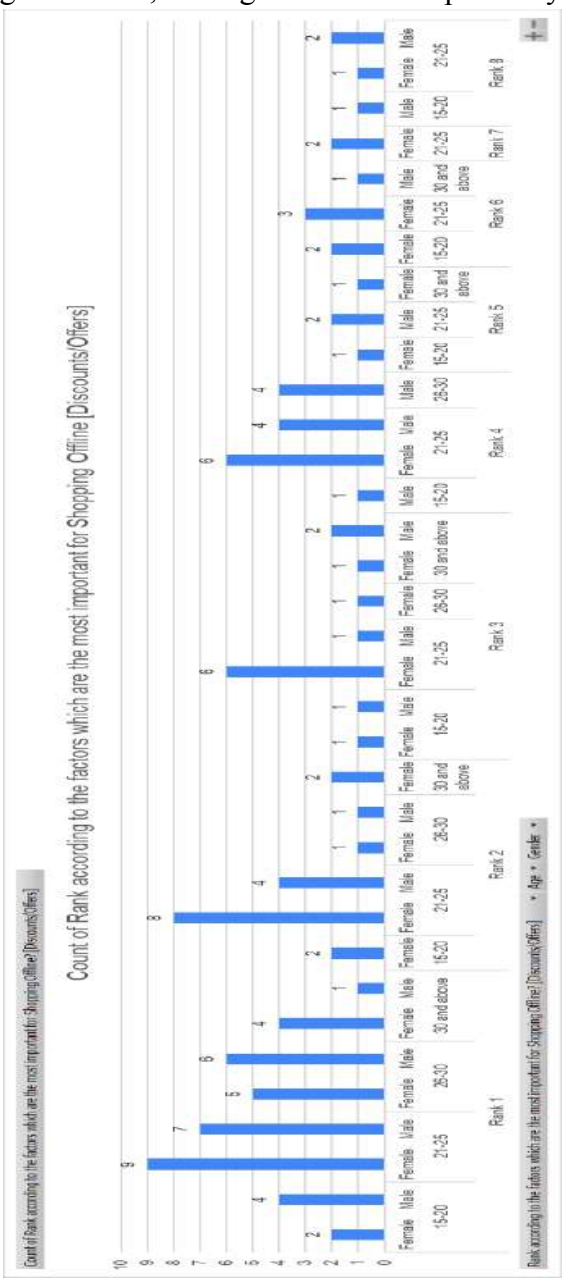


Figure 21 Count of factor affecting in offline preference: discounts/offers

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the discount offers. 38 respondents give the rank 1 to the discount offers of offline shopping. 18 respondents give rank 2 and 13 respondents has given the rank 3. Whereas 15 respondents gave rank 4, rank 5 was given by 4 respondents, 6 respondents gave rank 6, 2 respondents gave rank 7, 4 has given rank 8 respectively.

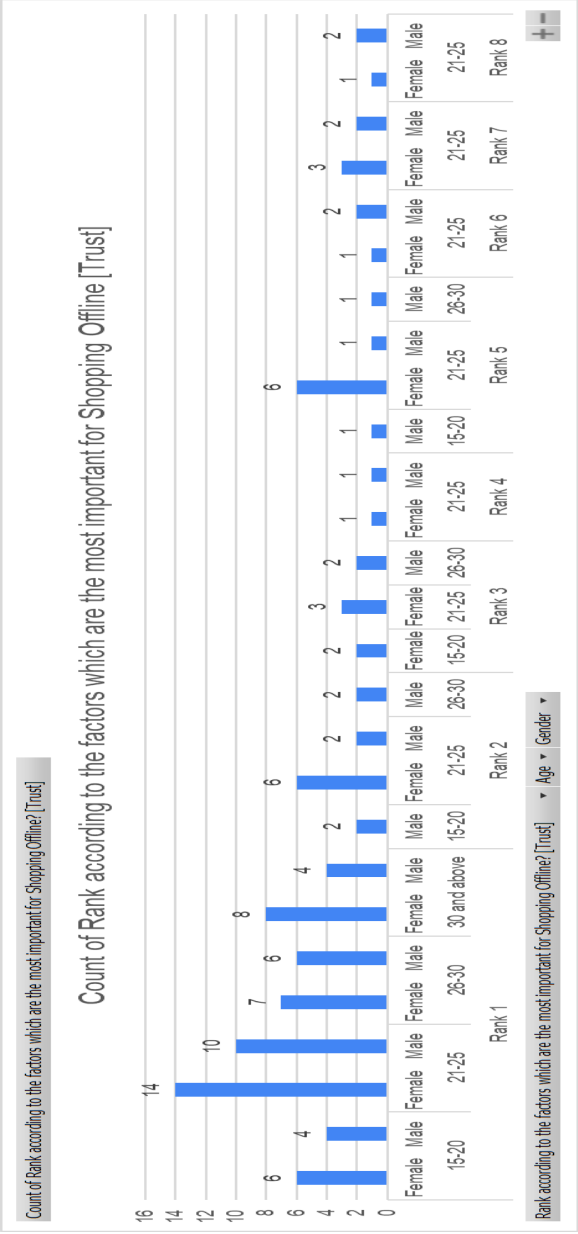


Figure 22 Count of factor affecting in offline preference: trust

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the trust.
11 respondents give the rank 1 to the trust of offline shopping. 17 respondents give rank 2 and 38 respondents has given the rank 3. Whereas 6 respondents gave rank 4, rank 5 was given by 5 respondents, 12 respondents gave rank 6, 3 respondents gave rank 7, 4 has given rank 8 respectively.

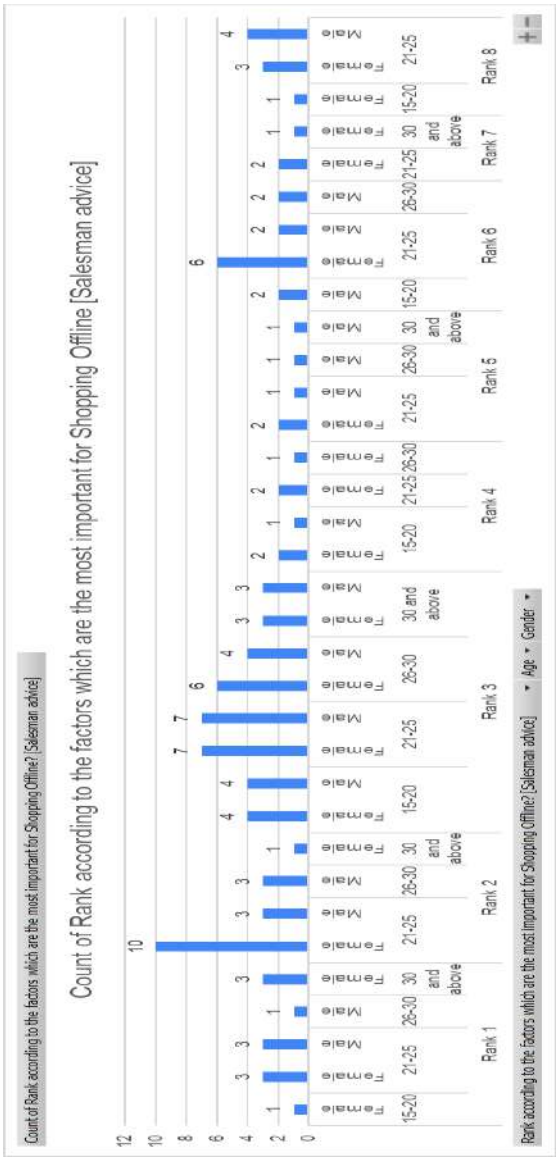


Figure 23 Count of factor affecting in offline preference: salesman advice

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the salesman advice.11 respondents give the rank 1 to the salesman advice of offline shopping. 17 respondents give rank 2 and 38 respondents has given the rank 3. Whereas 6 respondents gave rank 4, rank 5 was given by 5 respondents, 12 respondents gave rank 6, 3 respondents gave rank 7, 4 has given rank 8 respectively.

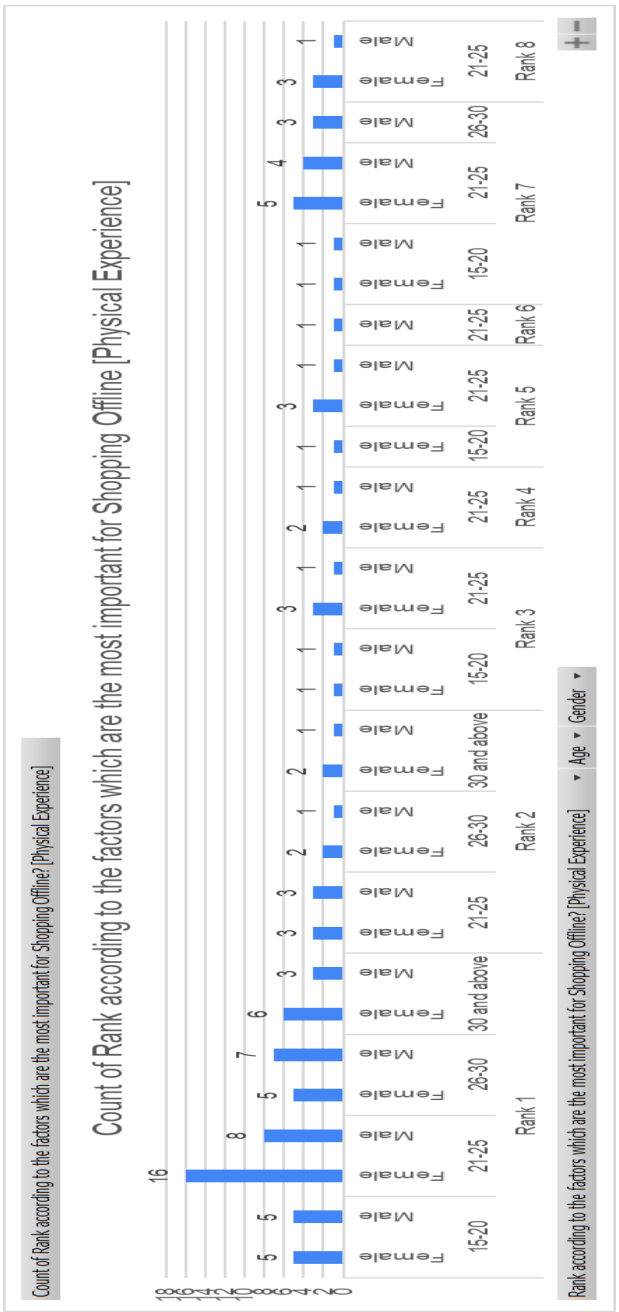


Figure 24 Count of factor affecting in offline preference: physical experience

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the physical experience. 54 respondents give the rank 1 to the physical experience of offline shopping. 47 respondents give rank 2 and 6 respondents has given the rank 3. Whereas 5 respondents gave rank 4, rank 5 was given by 2 respondents, 1 respondents gave rank 6 5 respondents gave rank 7, 3 has given rank 8 respectively.

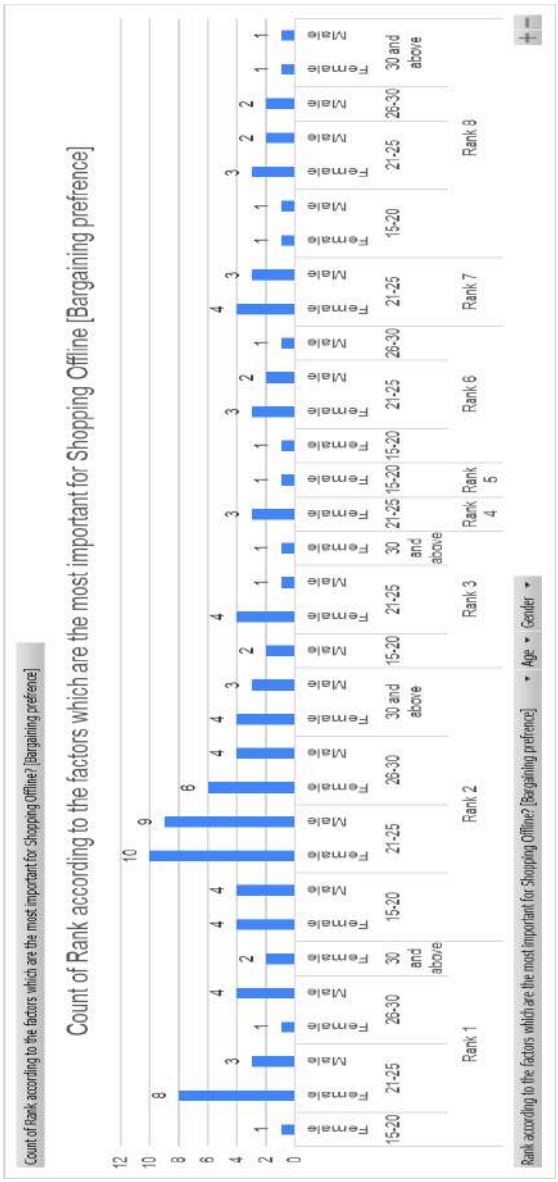


Figure 25 Count of factor affecting in offline preference: bargaining preference

Interpretation:

The above graph shows that the respondents give rank to the offline shopping as per the bargaining preference. 18 respondents give the rank 1 to the bargaining preference of offline shopping. 44 respondents give rank 2 and 8respondents has given the rank 3. Whereas 3 respondents gave rank 4, rank 5 was given by 1 respondents, 7 respondents gave rank 6, 7 respondents gave rank 7, 11 has given rank 8 respectively.

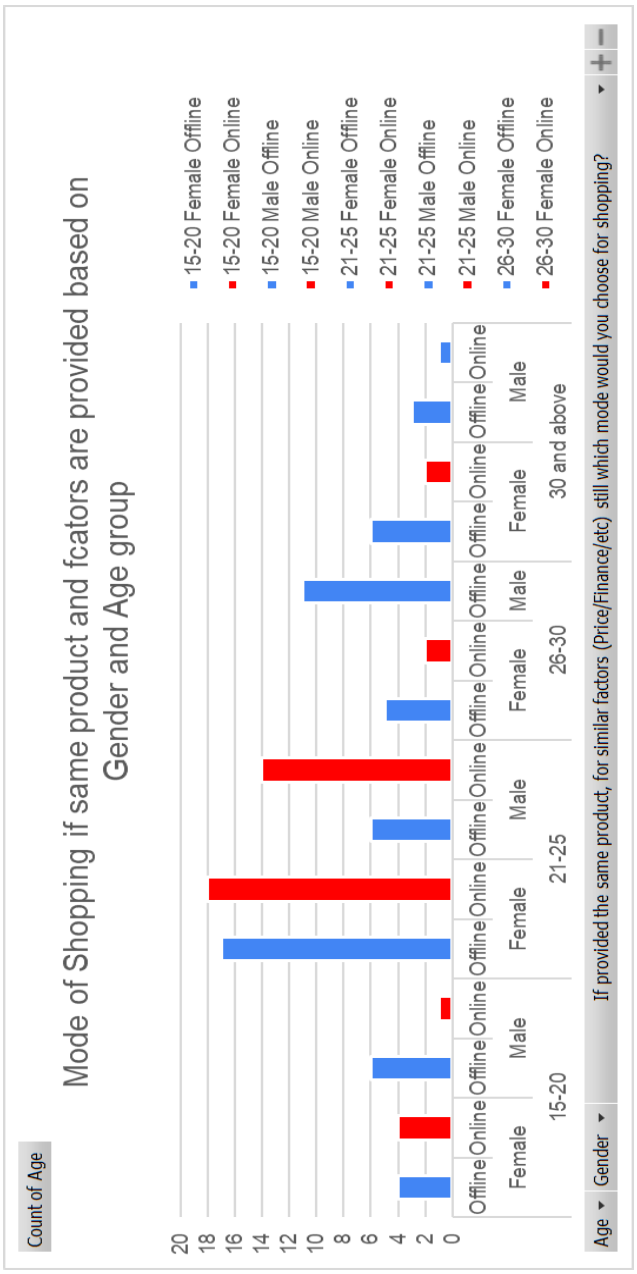


Figure 26 Mode of shopping count if same factors are provided

Interpretation:

The above graph revels that the respondents considering there mode of shopping in relation to the age group and gender in highest between the age group of 21-25 years.

Chapter 5 Conclusions

5.1 Conclusions

Online Platform is a new experience and has greatly impacted the lives of consumers in its short time of existence. Online platform has made consumers more effective and efficient in their shopping behavior and has driven businesses to a new level, forcing many to make the necessary adjustments and changes to reach the new market of knowledgeable consumers. The results of this survey underscore the need for businesses to take the online market seriously. The survey conducted revealed a positive attitude and behavior toward online shopping even by those consumers who still like traditional stores. These consumers are mostly in low and high age groups. Those consumer groups have time to spend in traditional stores and malls and value the offline shopping experience for social reasons, such as meeting with friends. These consumers appear to be more knowledgeable by gathering information online and then purchase it from traditional stores. Rapid growth of ecommerce has resulted in a E-transformation in the global retail infrastructure. Internet has emerged as a cost-effective means of doing business. Despite being faced with numerous bottlenecks, Thanks to rising internet and higher incomes and more savvy population. Secured online payments, better to Electronic Stores, return policies and exciting discounts could help the Perceptions of Shopping Benefits. Considering the demographic profiles of online users; gender, age and education have significant association to web shopping in the current Indian scenario.

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A STUDY ON CORRELATION OF ESG COMPLIANCE AND FINANCIAL PERFORMANCE OF FIRMS: A STUDY WITH SPECIAL REFERENCE TO HUL (HINDUSTAN UNILEVER LIMITED) AND P&G (PROCTER AND GAMBLE)

A

MANAGEMENT RESEARCH PROJECT

SUBMITTED TO

DHARMSINH DESAI UNIVERSITY

FOR PARTIAL FULFILLMENT OF

FOR DEGREE OF

MASTER OF BUSINESS ADMINISTRATION (MBA)

SUBMITTED BY

DHARA M. THAKKAR

MB066

UNDER GUIDANCE OF

PROF. PATHIK B. VARIYA



CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY

NADIAD

2021-2022

CERTIFICATE

This is to certify that Ms. Thakkar Dhara Manojbhai is a bonafide student of the Centre for Management Studies, Nadiad has completed the project work as prescribed by the Dharmsinh Desai University in the partial fulfilment of the requirement of Master of Business Administration (MBA) Program for the academic year 2020-2021.

The Project Work titled "A STUDY ON CORRELATION OF ESG COMPLIANCE AND FINANCIAL PERFORMANCE OF FIRMS: A STUDY WITH SPECIAL REFERENCE TO HUL (HINDUSTAN UNILEVER LIMITED) AND P&G (PROCTER AND GAMBLE)".

Project guide

Prof. Pathik B. Variya

Dean

Dr. Naresh K. Patel

FOMIS, Nadiad

DECLARATION

I, the undersigned, hereby declare that the project report entitled, a study on the correlation of ESG compliance and financial performance of firms: a study with special reference to HUL (Hindustan Unilever Limited) and P&G (Procter & Gamble Hygiene & Health Care) submitted by me to the University of Dharmsinh Desai University in partial fulfillment of the requirement for the award of the degree of Master of Business Administration under the guidance of Prof. Pathik B. Variya, is my original work and the conclusions drawn therein are based on the material collected by myself.

The Report submitted is my work and has not been duplicated from any other source. I shall be responsible for any unpleasant moment/situation.

Place: Nadiad

DHARA M. THAKKAR

ACKNOWLEDGEMENT

I express my deep sense of gratitude and obligation to all those who helped me in the completion of this project report.

The completion of this undertaking could not have been possible without the participation and assistance of so many people whose names may not all be enumerated. Their contributions are sincerely appreciated and gratefully acknowledged.

I feel deeply honored in expressing my sincere thanks to the Head of Department- Dr. Naresh Patel and my guide Prof. Pathik B Variya for making the resources available at right time and providing valuable insights leading to the successful completion of my project.

Finally, I am grateful to my prestigious institute Dharmsinh Desai University, Nadiad for allowing me to learn under their shed.

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MB066

Batch 23

ABSTRACT

- This Research Report has been prepared as a part of my MBA curriculum as Management Research Project 2021-2022 as per the guidelines of the Dharmsinh Desai University.
- The term Environmental, Social, and Governance (ESG) is a relatively new concept within the financial industry. However, there are a couple of issues connected to the ESG score and sustainable finance. Thus, there is an ongoing conflict between creating economic value, which is the main task for managers, as well as tackling ethical issues such as ESG.
- The purpose of this report is to investigate if there is a correlation between ESG scores and financial performance measures. The measures analyzed are Return on Assets (ROA), Return on Capital Employed (ROCE), ROE (Return on Equity), EPS (Earning per share), and DPS (Dividend Per Share).
- So, for study on a comparative basis of two particular companies HUL and P&G, the correlation between ESG and financial performance, this research is done to study as per objectives and methodology mentioned in the report.

TABLE OF CONTENT

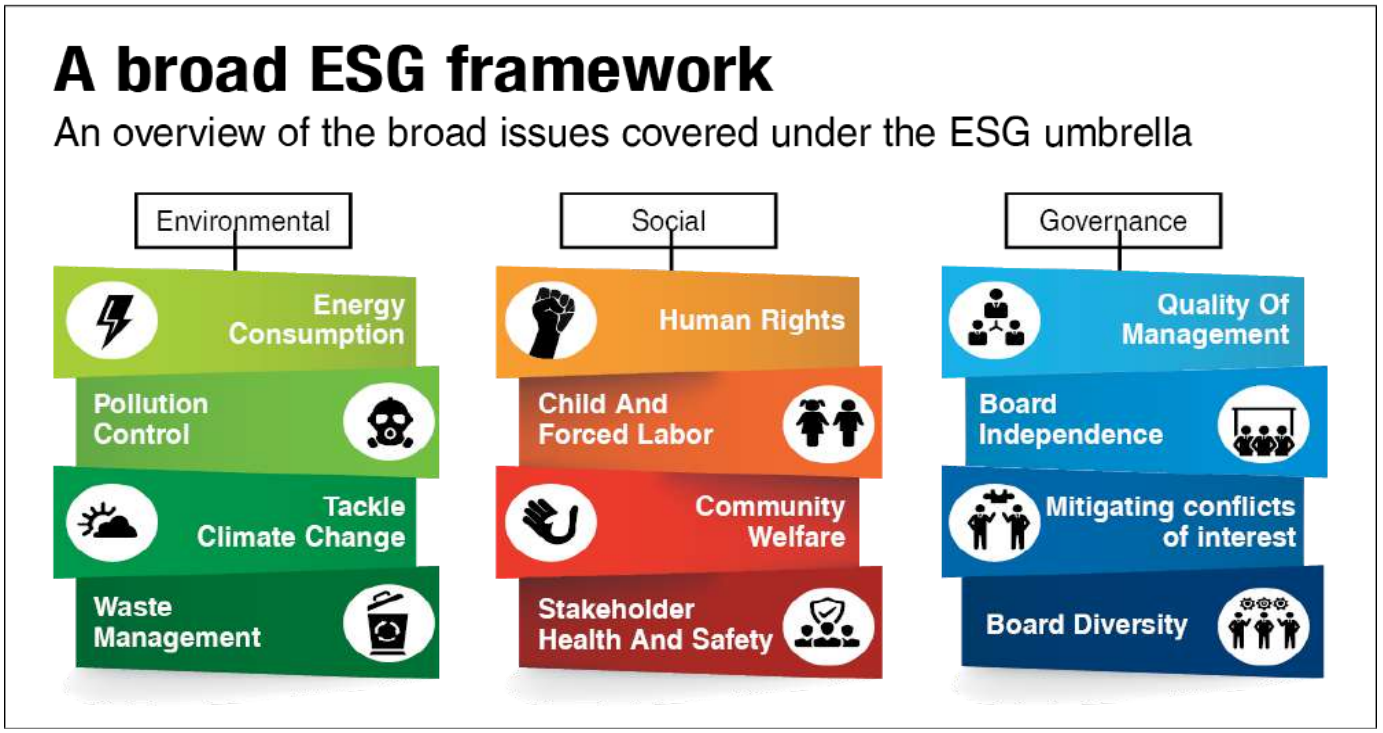
CHAPTER NO.	PARTICULARS	PAGE NO.
	Bonafide Certificate	2
	Declaration	3
	Acknowledgment	4
	Abstract	5
1	INTRODUCTION	8
	1.1 WHAT IS ESG?	9
	1.1.1 ESG- E-ENVIRONMENTAL FACTORS	9
	1.1.2 ESG-S-SOCIAL FACTORS	9
	1.1.3 ESG-G-GOVERNANCE	11
	1.2 WHAT IS SUSTAINABLE INVESTING?	12
	1.2.1 WHY SUSTAINABLE INVESTING IS IMPORTANT?	12
	1.3 FINANCIAL FACTORS AND DATA	13
	1.4 ESG INVESTING	15
	1.4.1 ESG INVESTING IN INDIA	16
	1.4.2 BENEFITS OF ESG INVESTING	16
2	ALL ABOUT HUL AND P&G (HOW BOTH COMPANIES FOLLOWS ESG FACTORS)	
	● HUL (HINDUSTAN UNILEVER LIMITED)	18
	● P&G HYGIENE AND HEALTH CARE	27
3	LITRATURE REVIEWS	41
4	RESEARCH METHODOLOGY	49
5	FINDINGS AND CONCLUSION	51
	REFERENCES	52

CHAPTER 1:

INTRODUCTION

INTRODUCTION

In recent years, environmental and social issues have become increasingly important in society. Today, many consumers are choosing to buy more environmentally friendly products, although more expensive than "traditional" products. Similarly, more and more investors are looking to invest in companies that are not only financially profitable but also sustainable in the long term for society as a whole. ESG factors (ESG for environmental, social, and governance) have now become essential criteria for the investment choices of many capital providers. Many traditional fund managers have already adopted ESG investment strategies. Today, $26 billion of exchange-traded funds can be qualified as ESG assets. Their growth can be described as exponential. BlackRock, the world's largest investment group, estimated in 2019 that ESG assets will reach $400 billion over the next decade (Financial Times, 2019).



1.1 WHAT IS ESG???

Environmental, Social, and Corporate Governance (ESG) is an evaluation of a firm's collective conscientiousness for social and environmental factors. It is typically a score that is compiled from data collected surrounding specific metrics related to intangible assets within the enterprise. It could be considered a form of corporate social credit score. Research shows that such intangible assets comprise an increasing percentage of future enterprise value. While there are many ways to think of intangible asset metrics, these three central factors together, ESG, comprise a label that has been adopted throughout the United States financial industry. They are used for a myriad of specific purposes with the ultimate objective of measuring elements related to sustainability and the societal impact of a company or business.

1.1.1 ESG – Environmental:

- Environmental criteria include a company's use of renewable energy sources, its waste management program, how it handles potential problems of air or water pollution arising from its operations, deforestation issues (if applicable), and its attitude and actions around climate change issues.
- Other possible environmental issues include raw material sourcing (e.g., does the company use fair trade suppliers and organic ingredients?) and whether a company follows biodiversity practices on land it owns or controls.

• Environmental Factors:

- Climate change and carbon emissions
- Air and water pollution
- Biodiversity
- Deforestation
- Energy efficiency
- Waste management
- Water scarcity

1.1.2 ESG – Social:

• Social Factors:

- Customer satisfaction

- Data protection and privacy
- Gender and diversity
- Employee engagement
- Community relations
- Human rights
- Labour standards

- Social criteria cover a vast range of potential issues. There are many separate social aspects of ESG, but all of them are essentially about social relationships. One of the key relationships for a company, from the point of view of many socially responsible investors, is its relationship with its employees. Following is a brief rundown of just some of the issues that may be considered when examining how a company handles its social relationships:

    1. Is employee pay fair, or perhaps even generous, compared to comparable jobs or similar positions throughout the industry? What type of retirement plans are employees offered? Does the company contribute to the employee retirement plans?
    2. In addition to basic wages or salary, what benefits or perks are employees provided with? With ESG-concerned investors, it can make a big difference in the evaluation of your company if, for example, you do things such as providing a free, very lavish buffet lunch for all employees every Friday – or provide other types of benefits that aren't common at all workplaces, such as an on-site fitness center.
    3. Workplace policies regarding diversity, inclusion and prevention of sexual harassment are also frequently considered.
    4. Employee training and education programs; for example, does your company provide financial support for continuing or higher education and/or flexible working hours for employees pursuing further education; what opportunities exist for employees to be trained in new job skills at the company that will qualify them for higher-paying positions?
    5. What level of employee engagement with management is there? How much input do employees have in determining operational procedures within their respective departments?

6. The level of employee turnover. What's the company's mission statement? Is it socially relevant and beneficial to society?
7. How well are customer relationships managed? Does the company engage with customers on social media? How responsive and efficient is the customer service department? Does the company have a negative history of consumer protection issues, such as product recalls?
8. Does the company take a public or political stance on human rights issues? Does it donate money to charitable causes?

1.1.3 ESG – Governance:

• Corporate Governance:

- Board composition

- Audit committee structure

- Bribery and corruption

- Executive compensation

- Lobbying

- Political contributions

- Whistle-blower schemes

- Governance, in the context of ESG, is essentially about how a company is managed by those in the top floor executive offices. How well do executive management and the board of directors attend to the interests of the company's various stakeholders – employees, suppliers, shareholders, and customers? Does the company give back to the community where it is located?

- Financial and accounting transparency and full and honest financial reporting are often considered key elements of good corporate governance. Also important are board members acting in a genuine fiduciary relationship with stockholders and

being careful to avoid conflicts of interest with that duty. Are the board members and company executives a diverse and inclusive group?

- The issue of executive compensation is a primary focus of many ESG investors, who, for example, don't tend to favor multi-million-dollar bonuses for executives while the company imposes a salary freeze in effect for all other employees. Is extra compensation for executives appropriately tied to increasing the long-term value, viability, and profitability of the business?

1.2 What Is Sustainable Investing?

Traditional investing delivers value by translating investor capital into investment opportunities that carry risks commensurate with expected returns. Sustainable investing balances traditional investing with environmental, social, and governance-related (ESG) insights to improve long-term outcomes.

In many ways, sustainable investing can be seen as part of the evolution of investing. There is a growing recognition among industry participants that some ESG factors are economic factors, especially in the long term, and it is, therefore, important to incorporate material ESG factors.

There are three critical elements of sustainable investing:

- Sustainable investing is additive to asset management theory and does not mean a rejection of foundational concepts.
- Sustainable investing develops deeper insights about how value will be created going forward using ESG considerations.
- Sustainable investing considers diverse stakeholders, consistent with how companies are developing.

1.2.1 Why Is Sustainable Investing Important?

Interest in sustainable investing continues to grow, and the pressure is on for investment organizations to move toward the sustainable investing model. In an era when the investment industry is challenged by rising end-client and regulatory expectations and challenging economics, the alternative of maintaining the status quo leaves the industry vulnerable to decline.

The next stage of development will depend heavily on industry leadership and innovation in investment thinking and practice, as well as data management. If these are present, the future is exceptionally bright.

1.3Financial factors and data:

Return on equity (ROE)	Net income/shareholder's equity
Return on capital employed (ROCE)	EBIT (Earnings before Interest and Tax)/Capital Employed
Return on Asset (ROA)	Net Income/ Total Assets
Earnings per share (EPS)	Net income/ No. of equity shares
Dividend per share (DPS)	Dividend / No. of equity shares

(Net income = Earnings after Tax- Preference dividend)

HUL	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17
EPS (Earning Per Share) (In Rs.)	34.03	31.17	27.97	24.09	20.68
DPS (Dividend Per Share) (In Rs.)	17	14	13	12	10
ROCE (Return on Capital Employed) (%)	19.01	87.58	88.98	82.03	78.54
ROE (Return on Equity) (%)	16.77	82	76.95	71.61	66.37
ROA (Return on Asset) (%)	11.62	33.48	32.49	29.19	28.49

P&G HYGIENE AND HEALTH CARE	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17
EPS (Earning Per Share) (In Rs.)	200.8	133.42	129.12	115.4	133.31
DPS (Dividend Per Share) (In Rs.)	235	105	88	40	389
ROCE (Return on Capital Employed) (%)	109.87	48.64	62.88	68.72	118.06
ROE (Return on Equity) (%)	91.25	37.4	46.1	46.5	82.24
ROA (Return on Asset) (%)	39.92	23.68	25.68	26.28	37.3

	EPS	DPS	ROCE	ROE	ROA
t test data	0.0010241	0.06747	0.688581	0.929299	0.639595

(T-test: A t-test is a type of inferential statistic used to determine if there is a significant difference between the means of two groups, which may be related to certain features. The t-test is one of many tests used for hypothesis testing in statistics.)

ESG RISK RATING	HUL	P&G
ESG RISK SCORE	26	27
Range	Medium	Medium
rank in industry	27 out of 105	34 out of 105
Global Universe	6356 out of 14465	6852 out of 14465

Range:
Negligible = 0-10
Low = 10-20
Medium = 20-30
High = 30-40

Severe = 40+

1.4 ESG INVESTING:

- ESG investment is a win-win for both businesses and investors. Better ESG ratings have a positive impact on stock performance, which is great for all stakeholders. India's push for sustainable development goals (SDGs) feeds right into this. The nation is committed to the UNO's SDGs, with the NITI Aayog having detailed 17 SDGs and formulated a Sustainable Development Framework (SDF), in collaboration with the UNO, for 2018–2022.
- In addition, in 2020, SEBI made Business and Responsibility Reporting mandatory from 2023 onwards for the top 1,000 companies listed on the Indian stock exchange. Such reporting, therefore, remains voluntary till 2022. Despite this, four out of five companies on the Nifty also release public disclosures regarding their ESG practices. What's more, 41 out of 50 companies even provide detailed ESG reports. This underlines the rising importance of such practices in the minds of investors. ESG metrics are not commonly part of mandatory financial reporting, though companies are increasingly making disclosures in their annual report or a standalone sustainability report. Numerous institutions, such as the Sustainability Accounting Standards Board (SASB), the Global Reporting Initiative (GRI), and the Task Force on Climate-related Financial Disclosures (TCFD) are working to form standards and define materiality to facilitate the incorporation of these factors into the investment process.
- Data from the global fund-flow tracker, EPFR, revealed that equity funds that offered SRI or ESG investing saw record inflows of $168.74 billion in 2020, a huge jump from the $63.35 billion seen in 2019. In addition, a BlackRock survey in December 2020, conducted on 425 investors across 27 countries representing an estimated $25 trillion in assets under management (AUM), revealed that investors plan to double their ESG investments over the next five years. This would take the ESG AUM from 18 percent in 2020 to 37 percent by 2025.
- As of early 2021, about $2.96 trillion had been invested globally with an ESG focus. Europe leads in terms of growth in sustainable assets, followed by the Americas and the Asia Pacific.

1.4.1 ESG Investing in India:

- The MSCI 2021 Global Institutional Investor survey revealed that about 79 percent of investors in Asia meaningfully raised their investments in ESG funds in the latter half of 2020, allocating more than $5 billion in these funds. The total ESG-focused investments in the region totaled $25.4 billion, representing an almost 131 percent rise from the 2019 levels.
- ESG assets in India have grown at 22 percent a year ever since their launch in 2006 when the Principles of Responsible Investing (PRI) network was established. The Nifty 100 ESG Index has specifically been designed to track the performance of companies on the Nifty 100 based on ESG scores. This index has outperformed its parent, Nifty 100, across multiple timeframes. The Nifty 100 ESG Index also outperformed the Nifty 50, generating higher five-year returns in 2020.
- To capitalize on this trend, Indian mutual funds have rolled out new ESG-based offerings. Till 2019, there were only a couple of ESG-focused mutual funds in India. But in 2020, six ESG funds were launched by some of the largest companies, including Aditya Birla Sun Life, Axis Mutual Fund, and ICICI Prudential. By March 2021, net inflows into these funds were close to ₹678 crores, compared to a mere ₹68 crore in March 2020.
- Investor interest has also been piqued by Indian giants such as Reliance, Tata, and Adani announcing their green plans. For instance, Reliance intends to achieve net-zero carbon emissions by 2035 and has allocated ₹75,000 crores towards this goal.

1.4.2 Benefits of ESG Investing:

- For investors, ESG investing can decrease downside risks, as compared to traditional investments. Some analysts also say that better ESG ratings can improve the P/E (price-earnings) ratio for companies in the future. Also, with rising demand for ESG funds, the expense ratio will get normalized, which had initially been considered a limiting factor in such investments.
- More importantly, ESG-focused investments have been delivering higher returns for investors in India. The Nifty ESG Index generated five-year returns of 10.80 percent CAGR, as of October 30, 2020, compared to the 8.99 percent of the Nifty 50. Of course, given that different ESG funds might have different investment methodologies, the returns will vary from one fund to another.

CHAPTER 2:

HUL AND P&G (HOW COMPANIES FOLLOW ESG)

HUL (Hindustan Unilever Limited)

With over 85 years of heritage in India, Hindustan Unilever Limited (HUL) is India's largest fast-moving consumer goods company. On any given day, nine out of ten Indian households use our products, giving us a unique opportunity to build a brighter future. We are known for our great brands, the positive social impact we create, and our belief in doing business the right way. HUL works to create a better future every day and helps people feel good, look good and get more out of life with brands and services that are good for them and the planet.

With 50+ brands spanning 15 distinct categories such as fabric solutions, home, and hygiene, life essentials, skin cleansing, skincare, haircare, color cosmetics, oral care, deodorants, tea, coffee, ice cream & frozen desserts, foods, and health food drinks, the company is a part of the everyday life of millions of consumers across India.

Its portfolio includes leading household brands such as Lux, Lifebuoy, Surf Excel, Rin, Wheel, Glow & Lovely, Pond's, Vaseline, Lakme, Dove, Clinic Plus, Sunsilk, Pepsodent, Closeup, Axe, Brooke Bond, Bru, Knorr, Kissan, Kwality Wall's, Horlicks and Pureit. HUL is a subsidiary of Unilever, one of the world's leading suppliers of Food, Home Care, Personal Care, and Refreshment products with sales in over 190 countries.

Hindustan Unilever Limited carries the legacy of Unilever's purpose and vision- to build a truly sustainable and responsible organization that helps in improving people's lives.

- 85+years of heritage in the Indian market
- ~ 4,500distributors across the country
- ~1,500suppliers helping us achieve success in the market
- ₹ 45,311 crore turnover in the financial year 2020-2021

We own purposeful brands

2 50 +brands that are household names

3 14brands in India's top 100 most trusted brands 2020

4 14brands with a turnover of > ₹ 1000 crores

5 8million stores sell our products

We're powered by our people

- 21,000employees
- No. 1employer of choice in the FMCG industry for 12 years in a row
- 42/58gender balance across our management (female/male)
- Purpose-driven and inclusive culture

We use our scale for good

- 154+ million people reached through water sanitation & hygiene initiatives
- 100 % renewable grid electricity
- >1.3+ trillion liters cumulative water conservation potential created
- By 2023 – A deforestation-free supply chain

Awards & Felicitations:

- Best Governed Company Award by the Asian Centre for Corporate Governance & Sustainability at the 7th Asia Business Responsibility eSummit & Awards Ceremony.
- Grant Thorton SABERA 2020 'Responsible Business of the Year Award.
- Social and Business Enterprise Responsible Awards.
- 'The Shower' a film by HUL on water conservation won the 67th National Film Awards in the 'Non-Feature Films' category.
- 'Waste No More Digital Curriculum' partnering Xynteo won the FICCI Smart Urban Innovation Award in the Smart Education category.
- Wockhardt Foundation's CSR Shining Star Award for work on COVID-19.
- Bronze award at IPRCCA 2020 for Best Public Awareness Campaign During a Pandemic.
- Sanjiv Mehta, Chairman & Managing Director, received the prestigious Pralhad P Chhabria Memorial Global Award for his Outstanding Contribution to the FMCG Industry.
- Sanjiv Mehta, Chairman & Managing Director, awarded the prestigious AIMA – JRD Tata Corporate Leadership Award 2020.
- Chairman & Managing Director, Sanjiv Mehta conferred with the esteemed Sir Jehangir Ghandy Medal for Industrial and Social Peace by XLRI.
- Executive Director, Beauty and Personal Care, Priya Nair, featured on IMPACT's 50 Most Influential Women list, 2020, at number 6.

- Executive Director, Home Care, Prabha Narasimhan, featured on IMPACT's 50 Most Influential Women list, 2020, at number 16.
- Executive Director, Human Resources, Anuradha Razdan was acknowledged as one of India's Most Powerful Women by Business Today for successfully driving the diversity agenda.
- Executive Director, Beauty and Personal Care, Priya Nair, recognized as one of India's Most Powerful Women by Business Today for leading HUL's fight against COVID-19.
- Silver award at IPRCCA 2020 for the Best Use of PR for the #HULStandsWithTheNation COVID campaign.

- Our business has always been driven by a sense of purpose. Unilever's very birth celebrated the belief that business must have a purpose beyond profit. We continue to believe that businesses must make a positive contribution to addressing the challenges the world faces and that this is the only way a business will succeed. Our history is a story of growth powered by ideas and values. Products, brands, and profits followed in their wake; and while we will change to meet the challenges of our times, our values will not.

Working with integrity:

- Conducting our operations with integrity and respect for the many people, organizations, and environments our business touches has always been at the heart of our corporate responsibility.

Living by the code:

- Our Corporate Purpose sets out our aspirations in running our business. It's underpinned by our Code of Business Principles which describes the operational standards that everyone at Unilever follows, wherever they are in the world. The Code also supports our approach to governance and corporate responsibility.

Partnering responsibility:

- We want to work with suppliers who have values similar to our own and work to the same standards. Our Supplier Code, aligned to our own Code of Business Principles, comprises eleven principles covering business integrity and responsibilities relating to employees, consumers, and the environment.

Financial data:

- ❖ Turnover: ₹ 45,311 Cr (2x growth over last 10 years)
- ❖ EBITDA Margin: 25% (2x growth over last 10 years)
- ❖ Net Profit: ₹ 7,954 Cr (3x growth over last 10 years)
- ❖ Cash from Operations: ₹ 11,324 Cr (4x growth over last 10 years)
- ❖ Earnings Per Share: ₹ 34 (3x growth over last 10 years)
- ❖ Market Capitalisation: ₹ 5,71,130 Cr (9x growth over last 10 years)
- ❖ Our performance across Environment, Social and Corporate Governance

- **Improve the health of the planet:**

1. The last decade has seen us strategically delivering on climate action, regeneration and protection of nature, and a waste-free world.
2. HUL is to become 100% plastic neutral in 2021. We continually look at new ways to reduce, re-use, recycle and recover packaging and waste as we move towards becoming a zero-waste business.
3. Waste Collection; Collection and safe disposal of post-consumer use plastic waste through partners 2018- 23,000 Tonne Till 2020- 1.2 Lac Tonne (Reporting began in 2018)

This is made possible via our partnerships with the government, NGOs, and collection partners.

1. Reducing water, waste, and emissions in our factory operations, Waste Reduction in total waste generated (kg/tonne of production) from HUL's factories 2011- 53%, 2020- 59% (Against 2008 baseline)
2. Water Use Reduction in water consumption (in m3 / tonne of production) in HUL's manufacturing operations 2013- 22%, 2020- 54% (Against 2008 baseline)

3. Greenhouse Gases Reduction in CO2 emissions (kg / tonne of production) 2011- 15%, 2020- 91% (Against 2008 baseline)
4. Adoption of renewable energy share of renewable energy used in manufacturing sites 2011- 14% Till 2020- 79%
5. CO2 emissions from our logistics network were reduced by over 60%. Our "Load More Travel Less" strategy clubbed with increased efficiency of processes, reduction in the count of trucks by using bigger truck types, and reduction in distance traveled helped us reduce CO2 emissions.
6. Hindustan Unilever Foundation: HUF supports grassroots level interventions in 11,500 villages across 59 districts in 10 states and 2 union territories with 19 NGO partners. Since 2010, the foundation has:

    - Created a water potential of more than 1.3 trillion Litres;
    - Increasing crop yield by over 1 million Tonne;
    - Enhanced livelihoods by generating 30-million-person days of employment

- **Improve people's health, confidence, and wellbeing:**

1. Nutrition Labelling:

    Our nutrition labeling commitment goes beyond local regulations, and we are 100% compliant since 2017; 2015- 78% Till 2020- 100% (Reporting as per Unilever guidelines began in 2015)

2. Health and Wellbeing:

    No. of people impacted through our initiatives on improving health and hygiene 2011- 60 million till 2020- 154 million

3. Suvidha Centres:

    A first-of-its-kind community hygiene and sanitation center set up in the slums of Mumbai which provide access to clean toilets, affordable drinking water, and laundry services 2016- 1 Centre Till 2020- 5 Centres (Initiative launched in 2016)

4. Key Brand Initiatives:

- o Handwashing;

  Behaviour Change Launched in 2010 to promote handwashing with soap at key times during the day, the Lifebuoy Handwashing Behaviour Change initiative has reached out to over 73 million people in India by 2020. It has encouraged them to adopt and sustain good handwashing behavior.

- o Safe Drinking Water;

  Pureit Water Purifier has provided over 94 billion liters of safe drinking water to date, which enabled protection from water-borne diseases.

- o Improved Sanitation;

  Domex partnered with PSI India to reach out to 0.8 million people in 400 villages in Andhra Pradesh with strategic interventions to drive behavior change aimed at increasing usage and cleaning of toilets.

- o Raising Self Esteem;

  Dove's mission is to ensure that the next generation grows up enjoying a positive relationship with the way they look, helping young people raise their self-esteem and realize their full potential.

- **Contribute to a Fairer, more Socially Inclusive World:**

  From having a fragmented approach to arriving at strategic and comprehensive programs, we have come a long way in creating a culture of equity, diversity, and inclusion.

1. Future of work

   Pioneered new models to provide our employees with flexible employment options by 2030 and reskill or upskill our employees with future-fit skills by 2025.

2. Enhancing Livelihoods

- Project Prabhat

  Our sustainable community development initiative, 'Prabhat' has directly benefitted close to 6 Million people across 19 states and 2 union territories in India through partnerships with over 20 NGOs 2014- 3000 Till 2020- 6Million (Reporting began in 2014)

- Project Shakti

  A livelihood enhancing opportunity for women micro-entrepreneurs in rural India, Project Shakti has familiarised many with HUL's products and the basic tenets of distribution management 2011- 45,000 Till 2020- 136,000

3. Our purpose-driven brand initiatives

- Rin Shine Academy

  The Rin Shine Academy aims to inspire, educate and equip youth from modest backgrounds to make them career-ready. It has already trained approximately 6.4 lac people so far.

- Glow & Lovely Careers

  The Glow & Lovely Careers initiative helps women create an identity for themselves through career guidance, skill-based courses, and job opportunities, as well as online training and skilling. So far, over 10,00,000 users have registered on the platform.

- Building Confidence

  In 2020, the Rexona Confidence Academy has trained over 15 lakh young college-going girls who are at the cusp of transitioning to the professional world on interview preparation.

- Kwality Walls

The brand's mobile vending initiative "I Am Wall's" trains youth in sales, customer service, and problem-solving, coupled with providing entrepreneurial exposure. This initiative has empowered over 14,000 people and over 150 persons with disabilities across the country.

- **Corporate Governance:**

 Having a strong set of values that respect people, society, and the planet has always been at the heart of Hindustan Unilever Limited (HUL) and will continue to be critical to building our purpose-led, future-fit company.

"I believe that nothing can be greater than a business, however small it may be, that is governed by conscience; and that nothing can be meaner or prettier than a business, however large, governed without honesty and brotherhood."

- William Hesketh Lever

 HUL's 'Corporate Governance Code,' is a statement of practices and procedures to be followed by the Company that has been adopted by the Board of Directors.

 The Corporate Governance Code lays down, amongst others, the principles governing Board Structure, Board Processes, Board Committees, Board Induction & Training, Board Evaluation, Financial Reporting & Risk Management, Shareholder Interface & Grievance Redressal, and Corporate Social Responsibility Policy which are the guiding force for the Company to maintain the highest governance.

- **Policy and Related Party Transactions:**

The Related Party Transactions Policy is intended to ensure that proper reporting, approval, and disclosure processes are in place for all transactions between the Company and Related Parties. The Policy deals with the review and approval of Material Related Party Transactions keeping in mind the potential or actual conflicts of interest that may arise due to these transactions.

- **Whistle Blower Policy:**

The Whistle Blower Policy is a device to help responsible individuals to promptly and directly bring any unethical behavior, suspected fraud, abrasion, or irregularity in the Company practices to the attention of the Management, without any fear or threat of being victimized.

- **Doing business ethically and with integrity:**

Our focus on business integrity makes HUL stronger. It helps us to attract, retain and engage the best employees, and better able to select the right suppliers and business partners. We expect everyone at HUL to be an ambassador of our high ethical standards, what we call 'Business Integrity.' We want to create an environment where employees not only live our values of integrity, respect, responsibility, and pioneering in their work but also be alert in identifying potential concerns and are confident about speaking up in such situations.

Procter& Gamble Hygiene and Health Care Limited:

For over 180 years, we've challenged norms and shaped the future — from the products we put on the shelf to the people we bring on our team. Our brands are trusted in millions of living rooms, kitchens, laundry rooms, and bathrooms—and have been passed down from generation to generation. For 181 years, they've challenged convention, led innovation, and helped shape culture. But no matter how much we grow, we always keep ourselves grounded in our deep-rooted purpose, values, and principles. We've done it for over 66,000 days, and we don't plan on stopping anytime soon. We believe in finding small but meaningful ways to improve lives—now and for every generation to come.

ENVIRONMENTAL SUSTAINABILITY:

More and more, the world is depending on companies to make sustainable choices. As one of the largest consumer goods companies in the world, we feel an environmental responsibility to do the right thing. At P&G, sustainability is crucial, and we're committed to doing our part. During Earth Week in 2018, released new sustainability goals called Ambition 2030. These broad-reaching goals have one purpose in mind: to enable and inspire a positive impact on our environment and society while creating value for us as a company and you as a consumer. To address two of the world's most pressing environmental challenges—finite resources and growing consumption—we've focused our ambitious goals on these specific areas.

2030 Ambition: Brands making a positive impact:

In a world where sustainable lifestyles have become more important than ever, we need brands to meet performance expectations while also helping to solve some of the most complex challenges facing our world. That's why we're working to make social and environmental responsibility an integral component of every brand in our portfolio. Goal: 100% of our leading brands will enable and inspire responsible consumption. We want all our leading brands to constantly grow and create value while also having a measurable positive impact on society and our environment.

Goal: 100% of our packaging will be recyclable or reusable. We plan to make this happen for the majority of our packaging through a combination of material choice, package design, and working with partners to create innovative solutions for more sustainable products. But the unique challenge lies in the remaining fraction of our packaging, because they use

materials and formats in much smaller amounts. By 2030, we'll come up with solutions through both technical and commercial innovation. 2030 goal: Ensure 90% of product packaging is recyclable. 96% to our 2030 goal, as of 2018, 86% of P&G packages are considered recyclable. In partnership with TerraCycle and SUEZ, we produced the world's 1st recyclable shampoo bottle made with up to 25% recycled beach plastic. Charmin and Puffs have moved to 100% recyclable packaging for many of their products. Lenor will introduce 50% post-consumer resin into all transparent sizes in Europe enabling the use of more than 2,700 tons of recycled plastic next year.

Goal: Build even greater trust through transparency, we know consumers want to know as much as they about our products & the ingredients that go in them. That's why we're continuing to provide transparency around our ingredient innovation and safety science.

2017 Momentum for Change Lighthouse Award for the world's first recyclable shampoo bottle made from beach plastic -United Nations Climate Change Secretariat

2030 Ambition: Reducing our supply chain footprint

Our goal is to keep the promise of "quality you can trust." That's why behind each P&G product is a supply chain committed to environmental responsibility—from sourcing our ingredients to getting the final product on a shelf.

Goal: Reduce our footprint and aim for circular solutions based on regeneration and restoration

AMBITION #1: 100% renewable electricity and cut GHG emissions in half at P&G sites

AMBITION #2: Our sites will deliver a 35% increase in water efficiency and source at least five billion liters of water from circular sources

AMBITION #3: Advance at least 10 significant supply chain partnerships to drive circularity on climate, water, or waste

66% to our 2020 goal, 2020 GOAL: Reduce absolute GHG emissions by 30%. As of 2018, we've reduced emissions by 20%. 100% to our 2030 goal

2030 GOAL: Reduce water use in manufacturing facilities by 20% per unit of production. 24% water reduction per unit of production used in P&G manufacturing facilities.

Goal: Protect and enhance the forests we depend upon. We use the wood pulp in some of our products, and we have rigorous policies in place to make sure we're sourcing responsibly from forests certified to the highest standards. But as we look to the future, we want to do more to not only protect but enhance them.

AMBITION #1: Collaborate with numerous organizations to increase the global area of certified forests, while strengthening certification systems.

AMBITION #2: Lead the charge in efforts to develop products with a Forest Positive approach. Inspired by the World Wildlife Fund, this practice will deliver health benefits that will sustain the forests we depend on.

Each Bounty sheet is 2X more absorbent than the next leading custom-size-it brand. 100% of the wood fiber used to make our paper is from responsibly managed forests. People can use 4X less Charmin Ultra Soft and Ultra Strong than the leading bargain brand—helping to reduce paper waste. Puffs are made from softwood and hardwood fibers that were produced to meet international standards for responsible forestry.

Goal: Improve livelihoods of small palm farmers:

As members of the Roundtable on Sustainable Palm Oil, we're committed to sourcing our palm and palm derivatives responsibly. In areas like Malaysia and Indonesia—which houses our largest supply chain and has a high density of small farmers—we're implementing local programs to build responsible agricultural practices. This will help small farmers increase their yield while maintaining P&G sustainability standards.

Climate Leadership Award 2017: Organizational Leader, recognized for active leadership to address climate change and reduce greenhouse gas emissions, The US Environmental Protection Agency, the Centre for Climate and Energy Solutions, and The Climate Registry.

2030 Ambition: A society working together

We've put more environmental sustainability goals in place to protect our water and find ways to repurpose waste. But we also know we can't do it alone. Solving the biggest challenges, we face will require collaboration, which is why we are focused on creating partnerships that will enable people, the planet, and our business to thrive.

Goal: Create solutions so no packaging finds its way to the ocean

We’re saddened by what’s happening to the world’s oceans. That’s why we’ve included a plastics pledge in our 2030 goals. Internally, we’re figuring out holistic solutions so that no P&G packaging finds its way to the ocean. We’re also partnering with organizations that have the same goal in mind, and are already finding ways to stem the flow of plastic to the world’s oceans—like the Trash Free Seas Alliance in Southeast Asia.

Fairy Ocean Plastic bottles are made from 10% ocean plastic and 90% post-consumer recycled plastic. The 100% recyclable bottles were launched to show what can be done to prevent plastic waste from reaching the ocean.

Goal: Protect water for people and nature

Being responsible for the water we depend on is critical to the future of our planet. There's a diverse mix of landscapes, cultures, economies, and climates that make water issues complex and require solutions unique to each river basin.

By 2030, we aim to have clearly defined our priority basins, the partners we'll work with, and the actions needed to address the water challenges specific to each basin. Once that's done, we'll look to advance the solutions to increase their resilience.

98% to our 2030 goal, 2030 GOAL: Ensure 70% of washing machine loads are low-energy cycles. As of 2018, 69% of loads are low-energy. 70% to our 2030 goal, 2030 GOAL: Provide 1 billion people with access to water-efficient products. As of 2018, we've provided access to 700 million people.

2018 Friend of the Forest Award -The Arbor Day Foundation

2030 Ambition: Integrate sustainability in our workplace

Our manufacturing organization has made tremendous progress across climate, water, and waste—and that’s driven largely in part by the passion and ingenuity of our

employees. If we want any chance of reaching our 2030 goals, we know how important it is to keep them engaged and equipped.

We have developed a detailed environmental responsibility plan for employees across all levels and organizations to make sure they not only know our goals, but have ways to incorporate them into the work they do every day.

GOAL: Integrate social and environmental sustainability as a key strategy in our business plans.

GOAL: Educate employees across all levels.

GOAL: Reward progress and integrate recognition in employee performance assessments.

2018 Sustainability Leadership Award and Sustainability Initiative of the Year Award-Business Intelligence Group

COMMUNITY IMPACT:

P&G Shiksha:

In 2005, P&G launched its signature CSR program 'P&G Shiksha' intending to provide children from underprivileged backgrounds access to holistic education. We focus our efforts on three main areas - improving education infrastructure, empowering marginalized girls through education, and improving learning outcomes. Over the years, in partnership with NGO's we have built and supported more than 2100 schools across India that will impact more than 1.7 million children.

In 2018, when the state of Kerala experienced one of the most devastating floods, we supported more than 50,000 families through various interventions.

In 2019, as a part of the relief operations in the aftermath of cyclone FANI in Odisha, we supported more than 10,000 families with health and hygiene kits comprising of our products.

Our employees are making a difference in the communities they live and work. All our manufacturing sites in India are helping neighboring schools upgrade and improve the existing education infrastructure under the P&G Shiksha umbrella. In addition to this, our manufacturing facilities and our employees support local charities through donations and volunteering. At Goa, we are supporting Matruchhaya, a home for the orphan and abandoned, helping them build health and hygiene amenities and basic educational facilities. In Mandideep, along with local NGO Arushi, we are supporting the overall development of the local Satlapur Government School. Our Bhiwadi site along with partner NGO IBTADA is promoting education for girl children and has also been supporting a girl's school in the Gwalda village. For four consecutive years, the site has been conferred with the prestigious Bhamashah award by the state government for creating a transformational change in the lives of young children.

We partnered with NICU nurses to design the Pampers Preemie Swaddlers Size P-3 nappy (three sizes smaller than newborn nappies). It's designed to fit the tiniest and most vulnerable premature babies, weighing as little as 0.5kg.

We support the defense NGOs Army Wives Welfare Association (AWWA), Navy Wives Welfare Association (NWWA), and Air Force Wives Welfare Association (AFWWA) in their effort to make a difference to the surrounding communities. In partnership with Navy Wives Welfare Association (NWWA), we support the Sankalp School in Mumbai for differently-abled children.

Statistics indicate that India faces an unemployment rate of nearly 30% and skill development has been identified as one of the critical reasons for this. Gillette is helping change this through its youth-grooming program 'Safalta Apni Mutthi Mein.' Grooming sessions were organized across 2,800 colleges in rural India through which over 1.5 million graduates were empowered with the right soft skills for communication and proper grooming standards.

GENDER EQUALITY:

Many of our products are made uniquely for women and men. We have deep insights into their lives, their challenges, and their aspirations. So, when it comes to the gender bias they face, it's up to us to help change the narrative.

In 2017, we launched this gender equality campaign to show the world as we see it—equal. It's been viewed millions of times in more than 180 countries.

Every girl deserves access to education. And as a woman, she deserves to live to her fullest potential. Economic equality can only make our world stronger. Through our company and brand impact programs, we're helping to make gender equality possible.

We're committed to creating a culture where everyone is treated equally and can contribute to their full potential. It's why achieving a 50/50 representation in all parts of our company is a top priority.

DIVERSITY & INCLUSION:

The people who use our products every day are as diverse as our world. The more we reflect on them, the better we can understand their needs. That's simply meeting expectations. Inclusivity is where we go beyond them. Our employees are encouraged to bring their unique selves to work every day and bring out the best in each other. Because when every skill is

used and every voice heard, positive change can happen. Everyone valued. Everyone included. Everyone performing at their peak. It's who we are, it's what we believe, and it's how we operate — every day.

It comes down to every person on our team committing to our mission. Here's how we do it every day.

Global Diversity & Inclusion Awards Celebration:

For the 4th year running, we recognized the outstanding work of P&G employees around the world who have progressed diversity and inclusion initiatives through innovation, value creation, and inspirational leadership.

Accommodating a New Workforce:

P&G's Flex@Work program supports employees through various life circumstances—whether you're a single parent or taking care of a special needs child. Employees who participate report significantly higher scores in flexibility, job demands, energy, and support.

Diversity recruiting:

We know the importance of diversity in the workplace, that's why we attract, hire and keep diverse people on our team so that we can better understand our world and our consumers. To keep that talent here, we're creating opportunities and investing in hiring plans, retaining and developing them—to the executive level.

Corporate Women's Leadership Team (CWLT):

The CWLT is committed to the advancement of women—making sure that their skills and insights are well represented throughout our company and at all levels of leadership. The team is actively involved in events and programs that promote mentoring, sponsorship, leadership development, and increasing representation of women at all levels.

Gay, Ally, Bisexual, Lesbian, and Transgender Employees (GABLE):

GABLE is dedicated to fostering an inclusive, supportive global network that empowers diverse employees to bring their whole selves to work every day. Today it has grown into a supportive global community with a branch in every region of the world including India. These grassroots efforts have evolved into strong allies to support individuality and inclusion.

Employee Rights Policy:

Consistent with our purpose of providing branded products and services of superior quality and value that improve the lives of the world's consumers, now and for generations to come, we are equally committed to improving the lives of our employees. P&G Brands and P&G People are the foundation of our success. P&G People bring our Values to life as we focus on improving consumers' lives now and for generations to come.

At P&G, we strive to promote a work environment of confidence and trust. An important part of our commitment to our employees is our Employee Rights Policy which upholds our PVPs and respects International Labour Standards. Our employees hold themselves and one another accountable for operating with trust and integrity, for stepping up as leaders and owners of the business, and for competing honorably with a passion to win. P&G is committed to creating a work environment that fosters open communication and supports employees in reporting potential violations. Retaliation of any kind is inconsistent with our Values of Integrity and Trust and simply will not be tolerated.

Parental Leave Policy:

In 2016, we announced improvements in our US parental leave benefits for moms and dads, including up to a year off work during a child's first year through a combination of paid and unpaid leave time. In 2017, we expanded benefits across the globe, adding enhanced maternity, adoption, and paternity leave benefits in more than 25 countries.

Flexible Work Policy:

P&G employees have the flexibility to work from home, and an increasing number of employees are enjoying the benefits as and when they need to. This helps balance both business and personal life.

Recruiting:

Some individuals use P&G's name and trademarks in emails and on websites in an attempt to solicit fees from interested job-seekers. Some examples of these fees are placement fees or immigration processing fees. P&G does not use recruiting or placement agencies that charge candidates an up-front fee of any kind. Occasionally, P&G does employ recruiting or placement agencies to help us identify candidates for specific employment within P&G. If

you’re contacted by a legitimate recruiting or placement agency, there should be no charge to you, the job-seeker

Fair Pay:

P&G is committed to fair pay, transparent compensation principles, and a diverse and inclusive workplace.

Based on audits we’ve conducted over the last year in the U.S., Canada, Mexico, Germany, U.K., Switzerland, Australia, and several other countries with statistically significant male and female populations, we have confirmed that P&G has equitable pay for similar roles and similar performance, regardless of gender or ethnicity.

This is consistent with P&G’s values and principles and our endeavors to improve gender equality in the world, inside and outside of P&G.

When it comes to gender pay equity, we recognize that paying equitably for similar roles and performance is just one important piece of the equation. The other is a 50/50 representation of women and men at all levels. On average, 50% of P&G's managerial roles are filled by women recruits, and today, more than 46% of our managers globally are women. We have positive plans and goals in place to get to 50/50 at all levels.

Non-Discrimination Policy:

P&G is committed to providing equal opportunities in employment. This means we must treat our fellow P&Gers and P&G applicants fairly and never engage in any form of unlawful discrimination. We follow all related laws and in our employment decisions (such as recruiting, hiring, training, salary, and promotion) we do not discriminate against individuals based on race, color, gender, age, national origin, religion, sexual orientation, gender identity or expression, marital status, citizenship, disability, veteran status, HIV/AIDS status, or any other legally protected factor.

Product Safety & Compliance:

- The Company’s products and packages will be safe for consumers and the environment when used as intended.
- The Company will seek to ensure that our operations are safe for our employees, neighbors, and the environment.

- The Company will meet or exceed all applicable legislative and regulatory requirements concerning product safety and labeling.
- The Company will provide interested parties with relevant and appropriate factual information about the safety of our products and packaging.

PURPOSE:

We will provide branded products and services of superior quality and value that improve the lives of the world's consumers, now and for generations to come. As a result, consumers will reward us with leadership sales, profit, and value creation, allowing our people, our shareholders, and the communities in which we live and work to prosper.

VALUES:

- Integrity
- Leadership
- Ownership
- Passion for winning
- Trust

PRINCIPLES:

- Respect
- The Interests of the Company and the Individual Are Inseparable
- Strategical focus
- Innovation
- Mastery
- Seek to be the best
- Mutual Interdependency is a Way of Life

- Board of Directors
    1. Mr. Chittaranjan Dua - Chairman & Independent Director

2. Mr. Madhusudan Gopalan -Managing Director
3. Mr. Anil Kumar Gupta- Independent Director
4. Ms. Meena Ganesh- Independent Director
5. Mr. Krishnamurthy Iyer- Independent Director
6. Mr. Pramod Agarwal- Non-Executive Director
7. Ms. Sonali Dhawan- Non- Executive Director
8. Mr. Karthik Nataraan- Non- Executive Director
9. Mr. Gagan Sawhney- Non- Executive Director
10. Mr. Ghanashyam Hegde- Executive Director and Company Secretary
11. Mr. Prashant Bhatnagar- Chief Financial Officer

- Audit Committee

1. Mr. Chittaranjan Dua- Chairman
2. Mr. Anil Kumar Gupta- Member
3. Ms. Meena Ganesh- Member
4. Mr. Madhusudan Gopalan- Member

- Stakeholders Relationship Committee

1. Mr. Anil Kumar Gupta- Chairman
2. Mr. Ghanashyam Hegde- Member
3. Mr. Madhusudan Gopalan- Member

- Nomination & Remuneration Committee

1. Mr. Anil Kumar Gupta- Chairman
2. Mr. Chittranjan Dua- Member
3. Mr. Gagan Sawhney- Member

- Corporate Social Responsibility Committee

1. Mr. Anil Kumar Gupta- Chairman
2. Mr. Madhusudan Gopalan Member
3. Mr. Karthik Natarajan Member
4. Ms. Sonali Dhawan Member

- Risk Management Committee

1. Mr. Madhusudan Gopalan- Chairman
2. Mr. Karthik Natarajan - Member
3. Mr. Anil Kumar Gupta- Member
4. Ms. Meena Ganesh- Member
5. Mr. Pramod Agarwal- Member
6. Mr. Ghanashyam Hegde- Member
7. Mr. Gagan Sawhney- Member
8. Mr. Prashant Bhatnagar- CFO, Member

AWARDS & RECOGNITION:

5.4 Innovation: A culture rooted in forwarding thinking, and fuelled by over 6,700 R&D experts.

5.5 26 Cannes Lions: In 2017, our agency partners earned 26 Cannes Lions for their work on P&G campaigns that raised the bar on creativity, built the business—and in most cases, promoted something that mattered.

5.6 Winning Campaigns: Gillette Handle with Care
Ariel Dads #Sharetheload
SK-II Marriage Market Takeover
Vicks Touch of Care

5.7 P&G Careers: A workplace built on cultural and gender diversity and equal rights for women and men makes us one of the best companies to work for.

5.8 Fortune: World's Most Admired Companies

5.9 Glassdoor: Best Places to Work

5.10 Diversity Inc.: Top 50 Companies for Diversity

5.11 Universum Global: Most Attractive Employers

5.12 Gartner, global tech research company, Supply Chain Masters

5.13 Advantage Monitor: One of the Top Product Suppliers, Advantage Monitor measures retailer perceptions of manufacturers across 7 key performance areas: Business relationships & Support, Personnel, Category Development, Consumer Marketing, Customer Marketing/Promotion, Supply Chain Management, and Customer Service/Support

5.14 Human Rights Campaign: Corporate Equality Index, Corporate Responsibility (CR) Magazine, 100 Best Corporate Citizens

5.15 Pinnacle Group: Global Corporate Social Responsibility Silver Award for Product Excellence

5.16 US Environmental Protection Agency (EPA): Climate Leadership Award 2017: Organizational Leader, for active leadership within the industry to address climate change and reduce greenhouse gas emissions, The US Environmental Protection Agency (EPA), the Center for Climate and Energy Solutions, and The Climate Registry.

5.17 The American Forest & Paper Association: 2016 Sustainability Award for Water

5.18 2017 Disability Smart Awards: Inclusive Service Provider of the Year – 2017 Disability-smart Awards, Business Disability Forum, P&G UK were awarded Inclusive Service Provider of the Year for the first audio-described tv ads ever seen in the UK

5.19 Corporate Social Responsibility: Top 50 Companies, Top 50 Companies for Customer Service, The UK's only independent and most prestigious Customer Service.

CHAPTER 3:

LITERATURE REVIEWS

LITERATURE REVIEW

- According to Friede et al. (2015), more than 2,200 academic studies have sought to understand the relationship between corporate financial performance (CFP) and ESG activities. The first academic studies on the relationship between corporate financial performance and corporate social responsibility, a term similar to corporate ESG activities, date back to the 1970s.

- Bragdon & Marlin (1972) sought to establish a link between pollution and the financial performance of companies. The majority economic view at the time suggested that a company that was concerned about pollution issues could not be profitable at the same time. Their study refuted this unique link. Moskowitz (1972) also finds a positive relationship. Abbott & Monsen (1979) found that ESG performance had no impact on financial performance. Other studies have found conflicting results. Vance (1975) observed the link between social responsibility and corporate market performance. His study found a strong negative relationship.

- Brammer et al. (2006) found a negative relationship between the social and financial performance of companies in the United Kingdom. In contrast, many other recent studies have found a positive relationship (Yu & Zhao, 2015; Deng et al., 2013; Dalal & Thaker, (2019). Other researchers suggest contrasting non-linear relationships. Brammer & Millington (2008) argue that companies with low and high CSR scores both have high financial performance, with a short time horizon for companies with low social responsibility and a long-time horizon for

companies with good social responsibility. Similarly, Xia et al. (2018) found a non-linear relationship between the level of ESG disclosure and the financial performance of companies. Choi & Jung (2008) find a positive link between social and market performance, but neutral for accounting performance.

- The following questions arise. Does CSR affect financial performance? Does financial performance affect CSR? Is the link bidirectional? If the link exists, is it positive or negative? There are several reasons why studies on the relationship between financial performance and ESG lead to different conclusions. First, financial performance can be measured in different ways. There are two main categories of indicators of companies' financial performance: accounting indicators (ROE, ROA, etc.) and stock market indicators. These performance indicators can be constructed and calculated differently depending on the data provider. Then, the geographical and temporal dimension varies throughout the studies. At other times, only companies in certain sectors of activity are studied. In addition, the ESG performance of companies is a broad concept that includes a multitude of indicators. This results in a multitude of academic studies with different results (Xie et al., 2018). Nevertheless, as pointed out in the introduction, nearly 90% of published studies on the subject conclude that the relationship is non-negative (Friede et al., 2015). Orlitzky et al. (2003) also conducted a review of 52 previous studies. They conclude that social responsibility has a positive influence on financial performance, especially accounting indicators. The opposing links found on the relationship between the financial and social performance of companies are based on two opposed theories.

- According to Porter & Van der Linde (1995), effectively designed environmental regulations reduce the company's externalities (pollution) and allow the company to achieve cost savings through innovation. As a result, a good social responsibility strategy can be positively correlated with the financial performance of companies. In contrast, environmental laws impose additional non-recoverable costs on the company that reduce its profitability (Walley & Whitehead, 1994). It is interesting to note that the (theoretical) literature is shared on the relationship between environmental activities and the financial performance of companies.

Several studies have examined the link between environmental and financial performance.

- Konar & Cohen (2001) sought to measure the relationship between the market value of S&P 500 companies and environmental performance. The link found is positive. King & Lenox (2001) also find a positive relationship.

- Trumpp & Guenther (2015) also find a non-linear relationship on a panel of international companies. As a reminder, the company's social activities cover all its relations with its various stakeholders (employees, customers, suppliers, government, local community, etc.). As a theoretical starting point for the link between social activities and financial performance, let us look at the concept of the Balanced Scorecard (BSC). To promote a long-term view of the company's activities, Kaplan & Norton (1992) developed the idea of a Balanced Scorecard to measure (According to financial and non-financial indicators) different activities of the company from several points of view. The aim is to develop measures other than financial ones and to promote the interests of all stakeholders to improve the company's long-term profitability. Many companies have adopted the idea of BSC as a control system. The BSC concept supports the assumption that the company's social activities support the company's financial performance, especially over the long term.

- In Scandinavia, Eklof et al. (2018) sought to measure the relationship between customer satisfaction and loyalty and certain accounting and stock market indicators (ROA, ROE, profit margin, market capitalization) of nine banks in the region between 2004 and 2014. They found a significant positive relationship.

- However, other studies lead to other conclusions. Scholtens & Zhou (2008) found a negative, but not significant, relationship for a panel of 289 American companies over 14 years between certain social activities (charity programs, support for education, housing programs, etc.) and market financial performance.

- In recent years, the diversity of boards of directors has become an important issue for companies. Diversity can be represented in terms of gender, age, ethnicity,

work experience, etc. In a study on American companies, Harjoto et al. (2015) found that the diversity of the board of directors allows companies to better meet the needs of different stakeholders. It also increases ESG performance. Similarly, in the United States, Erhardt et al. (2003) found a positive relationship between the diversity (gender and ethnic) and financial performance (ROA and ROI) of about 100 large companies.

- In India, Goel (2018) focused on the relationship between governance performance and corporate financial performance. During two phases (2012 and 2013 and then 2015 and 2016), the Indian government strengthened its corporate governance legislation, to better protect minority shareholders in particular. Through this new legislation, the responsibilities of the board of directors are strengthened. The author of the study finds a positive relationship between governance performance and financial performance only in the first phase of legislative strengthening. During the second phase, no relationship was observed.

- There is one and only one social responsibility of business — to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud. Milton Friedman, The New York Times Magazine, 13 September 1970 (The New York Times Magazine, 1970) In this statement from an article in the New York Times Magazine, the renowned economist and Nobel Prize winner in economics, Milton Friedman, summarizes the conventional theory of maximizing shareholder value. For Friedman, corporate executives should only focus on maximizing share value to satisfy shareholder well-being. The well-being and interests of other stakeholders are not important. More importantly, Friedman sees executive action in support of corporate social responsibility as decreasing the return on investment to shareholders. Thus, the link between social and financial performance can only be negative, which was the majority view in the 1970s (The New York Times Magazine, 1970).

- Freeman's (1984) stakeholder theory, as opposed to the theory of maximizing shareholder value, will reinvent the role and purpose of the company. For Freeman (1984), the company's primary goal is not profit maximization, but rather a

consequence of its existence. Above all, the company must satisfy all its stakeholders (employees, customers, suppliers, etc.) by minimizing its externalities and maximizing social well-being (Freeman, 1984). A positive link between financial and ESG performance remains possible according to stakeholder theory, as shareholders' interests may be the same as those of other stakeholders.

- Another relationship has been studied in the literature: Parket & Eilbirt (1975) found that the larger a company is, the more effort it puts into ESG. Drempetic et al. (2019) reached the same conclusion. Large companies, therefore, have an advantage in ESG strategies.
- The composition of the board of directors as well as its activities and functioning are essential components of the "governance" criterion of the ESG score. Compliance with the principle of equal treatment of shareholders is also an important point in ESG practices (Refinitiv, 2019, p. 16). The theoretical basis for explaining the link between governance and financial performance is the agency theory. The separation between shareholders and company managers creates the agency problem. It occurs because of information asymmetry, lack of control, and divergent interests of shareholders and company managers (Jensen & Meckling, 1976). Due to divergent (financial) interests between executives and shareholders, poor control of executives by shareholders can have an impact on the financial performance of companies. The board of directors is one of the most important control mechanisms among governance tools. He is elected by the shareholders and operates the company's senior management. As a result, it controls the actions of the managers and executives. National corporate governance codes define a series of measures and actions that companies must or can take to improve their corporate governance, and thereby reduce the agency problem. National governance codes can be mandatory or voluntary depending on the country and size of the company. They can be supplemented by various laws such as the Ordinance against Excessive Compensation in Listed (Swiss) Companies (OaEC) (Conseil fédéral, 2014).

- In 1998 John Elkington, co-founder of the business consultancy Sustainability, published **Cannibals with Forks: the Triple Bottom Line of 21st Century**

Business in which he identified the newly emerging cluster of non-financial considerations which should be included in the factors determining a company or equity's value. He coined the phrase the "triple bottom line", referring to the financial, environmental, and social factors included in the new calculation. At the same time, the strict division between the environmental sector and the financial sector began to break down. In the City of London in 2002, Chris Yates-Smith, a member of the international panel chosen to oversee the technical construction, accreditation, and distribution of the Organic Production Standard and founder of one of the City of London's leading branding consultancies, established one of the first environmental finance research groups. The informal group of financial leaders, city lawyers, and environmental stewardship NGOs became known as *The Virtuous Circle*, and its brief was to examine the nature of the correlation between environmental and social standards and financial performance. Several of the world's big banks and investment houses began to respond to the growing interest in the ESG investment market with the provision of sell-side services; among the first were the Brazilian bank Unibanco, and Mike Tyrell's Jupiter Fund in London, which used ESG based research to provide both HSBC and Citicorp with selective investment services in 2001.

- In the early 2000s, the success of Moskowitz's list and its impact on companies' ease of recruitment and brand reputation began to challenge the historical assumptions regarding the financial effect of ESG factors. In 2011, Alex Edmans, a finance professor at Wharton, published a paper in the Journal of Financial Economics showing that the 100 Best Companies to Work For outperformed their peers in terms of stock returns by 2–3% a year over 1984–2009 and delivered earnings that systematically exceeded analyst expectations.

- In a study of the German market, Velte (2017) examines the relationship between ESG score and financial performance for companies listed on the German Prime Standard during the years 2010-2014. The results of his research and regression analysis show that there is a positive relationship between ESG performance and accounting-based financial performance. However, the study concludes that there is no positive relationship between ESG and market-based financial performance. Velte also investigated which of the factors E, S, and G showed the strongest

correlation to accounting-based financial performance. The factors were included separately in the regression model. All factors showed a positive correlation to the accounting-based financial performance, and the governance factor (G) showed the strongest correlation.

- Female corporate executives are deemed to be good corporate citizens as they make considerably higher environmental investments than their male counterparts (Jiang & Akbar, 2018). Notwithstanding, being a good corporate citizen comes at a cost, requiring firms to actively develop and sustain their social image which might have intangible gains, whereas ESG activities have a tangible cost. As a result, stakeholders may find it difficult to assess this long-run value proposition (Broadstock et al., 2019). Therefore, a handful of studies also present a negative relationship between ESG performance and firm performance. For example, Garcia et al. (2017) examined companies from BRICS countries and concluded a negative association between profitability and environmental performance. However, the study used linear regressions for the empirical investigation that might raise the issue of endogeneity. Similarly, Jain et al. (2017) indicate a negative link between a firm's ESG score and corresponding CFP. Nevertheless, Achim and Borlea (2014) studied the impact of environmental investment on the accounting performance of the listed Romanian firms measured by ROA. Their results corroborate those environmental investments considerably escalate a firm's internal financial burden thus leading to a decrease in its financial performance. However, corporate environmental investments positively influence the market indicator of TQ. These diverse outcomes are attributed to the fact that investors favourably perceive a firm's environmental initiative, which is reflected in the stock prices.

- From a strategic management viewpoint, good performance on various dimensions of ESG can have a much wider connotation (Waddock & Graves, 1997) than a cost, a restriction, or a donation. Likewise, legitimacy theory (Scherer & Palazzo, 2007) also claims that an enterprise's right to operate is granted by the stakeholders as a social contract that must be reaffirmed continuously. Hence, from this standpoint, the firm's ESG practices are indispensable to provide a moral claim for the underlying social contract.

CHAPTER 4: RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

Problem statement:

- What is the correlation between ESG compliance and the financial performance of firms? (A study with special reference to HUL and P&G)

Objectives of the study:

1. To study the correlation between ESG compliance and financial performance of firms (HUL and P&G)
2. To study corporate finance performance (CFP) on basis of ROA (Return on Asset), ROE (Return on Equity), Market value, Balance scorecard
3. To study how ESG score affects the financial performance of companies.

Sources of data:

- Various sources like journals, government reports, Ph.D. Thesis, books, magazines, various websites, and the internet.

Hypothesis:

- H0: There is a significant relationship between ESG compliance and the financial performance of the firms.
- H1: There is no significant relationship between ESG compliance and the financial performance of the firms.

Variables:

- Independent variables:
    1. Environmental factors
    2. Social factors
    3. Governance factors

- Dependent variable:
    1. Financial performance of firms

CHAPTER 5: FINDINGS AND CONCLUSION

FINDINGS AND CONCLUSION

- **HUL**, India's largest FMCG company, has recorded the highest sales volumes in the industry and has the highest EPS in the FMCG sector while also commanding the highest 10-year return on equity (ROE) of 82.99 percent and the highest 10-year return on capital employed (ROCE) of 113.87 percent.
- **Procter & Gamble Hygiene and Health Care** have experienced the highest growth in sales and the highest year-on-year quarterly profit growth in the industry. The company has also offered the highest 12-month trailing EPS value of Rs 133.42 to its shareholders.
- Both **HUL and Procter & Gamble Hygiene and Health Care** have zero debt-to-equity ratios and a price-to-earnings ratio higher than the industry average. Dabur India and Marico have debt-to-equity ratios, which are lower than 0.1.
- **P&G** introduced Fairy Ocean Plastic bottles, which are made of 10 percent ocean plastic and 90 percent post-consumer recycled plastic. The 100 percent recyclable bottles were launched to show what can be done to prevent plastic waste from reaching the ocean.
- **HUL** was awarded the top corporate leadership ranking in the 2019 Sustainability Leaders Survey, for the ninth year running (2011-2019). HUL started the Suvidha Centre, which is located in Mumbai's most challenging slums, to cater to issues of lack of personal hygiene, non-availability of safe drinking water, and poor sanitation.
- From the financial data and t-test we found, there is a significant relationship between ESG compliance and the financial performance of the firm. All the results of the t-test have more positive figures.

- Moreover, the ESG risk score determines that both the companies have medium risk scores (in the range of 20 to 30) so, they are progressing in the way to follow up all ESG factors and that affects their financials as well as investment purposes in the internal business environment as well as external too.

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"A STUDY OF CONSUMER PERCEPTION ABOUT ELECTRONIC PAYMENT METHOD IN ININDIA, WITH SPECIAL REFERENCE OF UPI"

A

MANAGEMENT RESEARCH PROJECT

SUBMITTED TO

DHARMSINH DESAI UNIVERSITY

FOR THE PARTIAL FULFILLMENT

OF FOR THE DEGREE OF

MASTER OF BUSINESS ADMINISTRATION (MBA)

SUBMITTED BY

Vakil Prachi

UNDER THE GUIDANCE OF

PROF. pathik.B. variya

CENTRE FOR MANAGEMENT STUDIES

DHARMSINH DESAI UNIVERSITY

NADIAD

2022

Certificate

This is to certify that Ms._____is a bona-fide Student of

_____Centre for Management studies_____, Nadiad has successfully completed the project work as prescribed by the Dharmsinh Desai University in the partial fulfilment of the requirement of Master of Business Administration (MBA) program for the academic year 2020-21.

The project work titles as **"STUDY OF CONSUMER PERCEPTION ABOUT ELECTRONIC PAYMENT METHOD IN ININDIA, WITH SPECIAL REFERENCE OF UPI"**

Project Guide

Dean

Faculty of Management and Information Sciences

ABSTRACT

It is imperative in the current period that digital payment is one important area where all the consumers and customers should be aware. The reasons are enormous like digital India and mechanization of e-documentation. Nowadays the physical payment mode becomes critical due to various reasons like time and safety. This enabled e-payment methods like internet banking and this again made simpler with android mobile phones. Keeping this concept, the research work framed based on the consumer behavior towards UPI (Unified payments interface). The objective of this study is to know the Consumer awareness, Consumer Perception, and Consumer Satisfaction. The research design used in this study is descriptive research design, with the primary data collection method along with a structured questionnaire which constitutes 100 respondents and the statistical techniques used is z test. On UPI payment application, the study was restricted only to the Gujarat.

Declaration

I, the undersigned, hereby declare that the project report entitled, STUDY OF CONSUMER PERCEPTION ABOUT ELECTRONIC PAYMENT METHOD IN ININDIA, WITH SPECIAL REFERENCE OF UPI" Submitted by me to the University of_____, in partial fulfilment of the requirement for the award of degree of Master of Business Administration under the guidance of Prof. pathik.B. variya , is my original work and the conclusion drawn therein are based on the material collected by myself.

The report submitted is my own work and has not been duplicated from any other source. I shall be responsible for any unpleasure moment/ situation.

Place:

Date:

Vakil Prachi

(MB068)

ACKNOWLEDGEMENT

Through this acknowledgement, I express my sincere gratitude towards all those people who have helped me in the preparation of this project, which has been a learning experience.

I would like to thank my college mentor **Prof. Patik.B. Variya** for her guidance whenever I called for. I have always been welcomed with full cooperation by him. Working on the project was hard, needed hard work & concentration. What made it possible is the support I received from those around me. I would also like to thank **Dr. Naresh Patel** and all the faculties of my college for giving proper guidance, encouragement and right path to work on.

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Content

Bonafied Certificate	**2**
Abstract	**3**
Declaration	**4**
Acknowledgement	**5**

Table of Content

Sr. no.		Title	Page no.
1.		Introduction to Electronic payment in India	10.
	1.1	About electronic payment in India	10-11.
	1.2	Scope in India of electronic payment	11.
	1.3	When and how it started in India	11-13.
	1.4	Types of electronic payment	13-14.
	1.5	Benefits of electronic payment	14-15.
	1.6	Market of electronic payment	15-16.
2.		Electronic payment with Upi	17.

	2.1	About Upi	17.
	2.2	Need for the study	17-18.
	2.3	How is public issue application using UPI different from public issue application	18.
	2.4	Core features	18-19.
Sr. no.		Title	Page no.
	2.5		19-21.
3.		Literature review	22-24.
4.		Research design	25.
	4.1	Research objective	25.
	4.2	Problem statement	25-26.
	4.3	Research methodology	26.
	4.3.1	Sample	26.
	4.3.2	Data collection	26.
	4.3.3	Data analysis method	26-27.
	4.4	Limitations	27.
5		Data analysis and interpretation of primary data	28.
	5.1	Age	28.
	5.2	Gender	29.
	5.3	Profession	29-30.
	5.4	Income	31-32.
	5.5	preferred payment app	32-33.
	5.6	Services	33-34.
	5.7	prefer paying	34-35.

	5.8	Experience	35-36.
	5.9	Electronic payment	36-37.
	5.10	Electronic payment	37-38.
	5.11	electronic payment (life easier)	38.
	5.12	Rate the importance	39.
6.		Findings, Conclusion and suggestions	46.
	6.1	Findings	46.
	6.2	Conclusion	47.
	6.3	Suggestions	48.
7.		Bibliography	49.
8.		Annexure	50-52.
		Questionnaire	

List of tables

Sr. no.		Title	Page no.
5		Data analysis and interpretation of primary data	28.
	5.1	Gender	28.
	5.2	Age	29.
	5.3	Profession	30.
	5.4	Annual income	31.
	5.5	preferred payment app	32.
	5.6	services do you pay	33.
	5.7	prefer paying through app	34.

	5.8	enjoyed the experience	35.
	5.9	Electronic payment system is better than traditional payment	36.
	5.10	feel that a user – friendly electronic payment system	37.
	5.11	electronic payment makes your life easier?	38.
	5.12	importance of electronic payment system	39.
	5.13	Age (z table)	40.
	5.14	Profession	40-41.
	5.15	Annual income	41-42.
	5.16	Prefer payment	42.
	5.17	services do you pay using these apps	43.
	5.18	prefer paying through these payment apps?	43-44.
	5.19	experience of electronic payment	44-45.

Context of Chart/Graph

Sr. no.		Title	Page no.
1.4		Types of electronic payment	14.
5		Data analysis and interpretation of primary data	28.
	5.1	Gender	28.
	5.2	Age	29.
	5.3	Profession	30.
	5.4	Annual income	31.
	5.5	preferred payment app	32.
	5.6	services do you pay	33.
	5.7	prefer paying through app	34.
	5.8	enjoyed the experience	35.

	5.9	Electronic payment system is better than traditional payment	36.
	5.10	feel that a user – friendly electronic payment system	37.
	5.11	electronic payment makes your life easier?	38.
	5.12	importance of electronic payment system	39.

1. Introduction to Electronic payment in India

1.1 About electronic payment in India

Modern era has technologically well-developed because of E-commerce. E- Commerce is doing business electronically where there is no scope for physical or traditional system of transaction. More and more people opt for e commerce mechanism because it ensures accuracy of transaction. When people are engaging in purchase and sale of goods and services there is need for medium of payment. Paper transactions are losing its importance as people want to go cashless. Digital payment system is a way of dealing through electronically equipped medium which helps in making transaction and ensures the safety of the transactions. Urgency of a man and shortage of a time makes this system important. In digital payment both payer and payee use digital modes to send and receive money. Generally, no hard cash involved in digital system. Making cash payment is a time-consuming process and to avoid this digital payment system came into existence.

Varies modes of digital payment includes mobile wallet, banking cards such as debit and credit cards, UPI, mobile banking etc. digital payment system works effectively because they are linked to user's bank account. Whenever the payment is made user will be

identified through notification and similarly if can credit is made to users account, he will get an intimation. Mobile wallets are popular among youths as it gives attractive rewards such coupons, cash back, discount etc. Smart card looks like a plastic card with microprocessor that can be loaded with funds to make transaction. Benefits of using online modes includes it attracts clients from all over the world. More efficient transaction can be made with one click. Over the years bank cards are more popular because they are user friendly. Debit card is generally linked to customer's bank account and it is issued to every account holder of the bank. Debit card has details such as name, expiry, CVN for security of transactions.

Indian government has also taken a step to make India digitally sound and as result promoting cashless India motive. Nowadays almost everyone has a Smartphone and man is more dependent on technology. Most of the online transaction can be executed with the help of mobile applications. If a person wants to buy cloth from online firstly, he will visit online shopping sites such as Amazon, flip cart etc. there he will be provided with the item of his choice then a user makes whether to buy a product or not. If he wants buy the

product, he needs to place an order and needs to make payment. Payment could through cash or most of the times using cards such as debit or credit or with the help of mobile wallet. For making transaction through internet customer need to pay internet handling fees. Suppose if you want to get movie ticket and if you use application like book my show you need to pay for the service provided. Immediate transfer of money from one account to another account is possible through net banking where customer is given with unique user id and password to ensure the safety of the transactions. Train ticket, bus ticket, flight ticket could book online and by mere presentation of electronically generated tickets you can make a journey

1.2 Scope in India of electronic payment

India is predominantly a cash-based economy where apprehensions of going digital, perennially persist. ... Digital payments will increase employment, reduce risks related to cash like corruption, robbery, and carrying large amounts of cash, helping people to transfer the money with security and safety at high speed.

Globally, such unique business models could impact up to 80 percent of existing banking revenue by the end of 2020while the digital payments market is expected to reach $7.6 trillion by 2024

1.3 When and how it started in India

Electronic Clearing Service (ECS)

ECS payment was introduced in India by the RBI during the 1990s. Since, its introduction, the platform has grown more robust and scaled to handle large volumes. ECS payments are used to handle bulk and repetitive payment like salary, interest, dividend payments of companies, corporates and institutions. Using ECS payment system, a customer accounts can be credited on a specified date for a specific amount.

National Electronic Funds Transfer (NEFT)

The NEFT payment system was introduced in 2005 to facilitate one to one fund transfers. NEFT payment system can be used by both individuals and corporates. NEFT system processes payments in batches at hourly intervals, thus providing near real-time settlement

of funds from one party to another. There is no minimum of maximum limit on the amount of funds that can be transferred through NEFT.

National Electronic Clearing Service (NECS)

During September 2008, the Bank launched a new service known as National Electronic Clearing Service (NECS), at National Clearing Cell (NCC), Mumbai. NECS (Credit) facilitates multiple credits to beneficiary accounts with destination branches across the country against a single debit of the account of the sponsor bank. The system has a pan-India characteristic and leverages on Core Banking Solutions (CBS) of member banks, facilitating all CBS bank branches to participate in the system, irrespective of their location across the country.

Real Time Gross Settlement (RTGS)

In the RTGS system, funds are transferred from one bank account holder to another on a “real time” and on “gross” basis. Settlement in the RTGS system happens “Real Time” on a one-on-one basis and there is no bunching or batching like the NEFT system, wherein payments are processed in batches. Once a payment is processed through the RTGS

system, it cannot be undone and is final and irrevocable. RTGS system has been operational since 2004 and is used for settling inter-bank payments.

Regional ECS (RECS)

Similar to NECS, RECS operates as a miniature of NECS confined to the bank branches within the jurisdiction of a regional office of RBI. RECS system is available in Ahmedabad, Bengaluru, Chennai and Kolkata regions. Under the system, the sponsor bank will upload the validated data through the Secured Web Server of RBI containing credit/debit instructions to the customers. The RECS centre will process the data, arrive at the settlement, to provide credit/debit to the accounts of beneficiaries by using the Core Banking System put in place by the bank.

Electronic Clearing Service (ECS) Debit

ECS (Debit) system helps with effecting periodic and repetitive collections of bills from consumers. ECS (Debit) facilitates consumers to subscribe to services of companies and make routine and repetitive payments by 'mandating' bank branches to debit them

accounts and pass on the money to the companies. There is no limit on the minimum or maximum amount of payment through the ECS debt system.

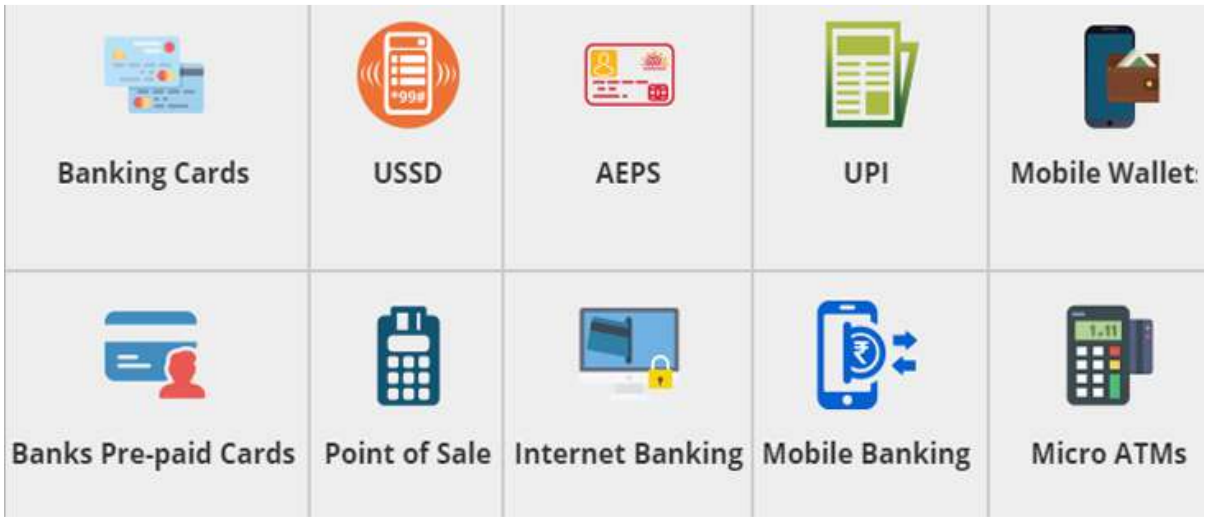
Electronic Funds Transfer (EFT)

The Electronic Funds Transfer system was introduced in the late 1990s to enable account holders of a bank to electronically transfer funds to another account holder. The EFT system has gradually been phased out for use by the general public and subsumed by the National Electronic Funds Transfer (NEFT) system.

1.4 Types of electronic payment

- Banking cards

- USSD
- Aadhaar Enabled Payment System (AEPS)
- UPI
- Mobile Wallets
- Bank pre-paid cards
- Point of Sale (PoS)
- Internet Banking
- Mobile Banking
- Bharat Interface for Money (BHIM) app



1.5 Benefits of electronic payment

In a country like India, where disparities are sometimes poles apart, ensuring financial equality becomes an issue of prime importance. One of the reasons why our government started vocalizing Cashless Economy and Digital India was to improve access to financial resources. There are multiple benefits that digital payments bring to the table.

Ease and convenience

One of the most significant advantages of digital payment is the seamless experience they provide to customers. Reduced dependency on cash, fast transfer speed, and the ease of transacting makes online payments a preferred option. Traditional payment methods like cash and cheques add to factors like risk, steps, and physical presence. With digital payment, you can send and receive funds from anywhere in the world at the click of a button.

Economic progress

Customers transact more online when they see the ease, convenience, and security of online payments. This means that more and more people feel comfortable buying online, investing digitally, and transferring funds via electronic mediums. The increase in money movement and online business contributes to the progress of the economy. This is why online ventures are being launched every day and even more are making profits daily.

Safety and efficient tracking

Handling and dealing in cash are a cumbersome and tedious task. Along with the risk of losing money, there is the hassle of carrying cash everywhere you go and keeping it safe. With digital payments, one can keep their funds secured in online format effortlessly. Nowadays, your mobile phone alone is enough to make and receive payments – thanks to UPI, net banking, and mobile wallets. Additionally, most digital payment channels provide regular updates, notifications, and statements for a customer to track his funds.

1.6 Market of electronic payment

In financial year 2021, over 40 billion digital transactions worth more than quadrillion Indian rupees were recorded across the country. These numbers alone show the importance of digital payments for India's financial services sector. ... Among the 32 Indian unicorns of 2021 were nine Fintech companies

Paying for a hotel room with a credit card, getting a new TV on a debit card, or paying for vegetables on the street via a mobile wallet: digital payments are omnipresent in the everyday life of Indians and have dramatically changed consumer behavior in the country. Many innovative FinTech companies as well as governmental initiatives have shaped the market in recent years.

1.7 Electronic payment in developed or other countries

The digital payments market consists of all the transactions that take place across the digital media along with the product and services associated. Digital payments is a payment mode that uses digital medium such as the internet, cell phones, and automated devices to send and receive

money. It needs both payer and payee to use the digital means to send and receive money, it is not mandatory in some situations for the payee to use a digital medium to receive money.

The digital payments market covered in this report is segmented by mode of payment into point of sale, online sale. It is also segmented by end-user industry into retail, banking and financial service, telecommunication, government, transportation, others.

A breach in security is expected to hinder the digital payments market globally. The increase in digitalization of payments has led to security breaches incurring loss to the merchants and customers as well. The threat of security thereby hinders the digital payments market.

Quick on boarding and ease of use is expected to drive the digital payments market. Individuals require flexible, transparent and friction free on boarding. They are more attracted towards such methods which are frictionless in nature and as a result software innovator such as square and PayPal are using automation for decreasing the on-boarding time to a few minutes.

Digital payments are very easy to use compared to the conventional methods as they only require bank account or phone number and a smart phone with internet facility. For instance, according to new data compiled by Taiwan's government, a population of about 23 million, nearly 10 million are mobile payments users. The ease of adoption increases the number of users, thereby contributing to the growth of the market.

2 Electronic payments with Upi

2.1 About Upi

Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI); an RBI regulated entity. UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

Simple, secure way to send money, recharge mobile, pay bills, buy Play Store Recharge Code. Pay directly from your bank account, with the security of Google PIN and UPI PIN. Earn Scratch Cards.

A Unified payment Interface (UPI) is smart phone application which allows users to transfer money between bank account. Upi 2.0 was lunched which enable user to link their accounts was launched on 16 August 2018. UPI is an instant real time payment system developed by national payment corporation of India facilitating inter bank transactions. The interface is regulated by the Reserve bank of India and works by instantly transferring funds between two bank account on a mobile platform.

The United Payments Interface (UPI) envisages being a system that powers multiple bank accounts onto a single mobile application platform (of any participating bank). Merges multiple banking features, ensures seamless fund routing, and merchant payments. It facilitates P2P fund transfers.

The volume of digital transaction has witnessed exponential growth in volume and value whether it is digital wallet, interbank transfer or transaction by debit or credit card. At merchant places the number of card transaction at point of sale (PoS) terminal have witnessed a huge serge which reflects that people have started making payment by debit card instead of withdrawing cash from ATM to make payment

2.2 NEED FOR THE STUDY

Due to various reasons the online payments have become an important kind of transaction in trade. So, it is imperative that to find the various sources of online sources towards money transaction. By this study we are trying to find out what are the various modes of online payment terms related to UPI. This study is to analyze the awareness and satisfaction level of the customers in UPI and the security and privacy concerns influencing customers in adoption of UPI. The study analyzes the consumer perception towards UPI. It highlights that the differences

in risk perceptions between bank customers using UPI and those not using. It shows that risk perceptions in terms of financial, psychological and safety risks among customer using UPI payments.

2.3 How is public issue application using UPI different from public issue application

Public issue application using UPI is a step towards digitizing some of the offline processes involved in the application process by moving the same online. This requires an investor to create a UPI ID and PIN using any of the UPI enabled mobile applications of SCSBs. The UPI ID can be used for blocking of funds in the bank account and making payment in the public issue processes. An investor can accept the request to block the funds for the amount bid by entering the UPI PIN in his/her mobile application. The money shall be blocked and shall be automatically remitted to the Escrow Bank, in case of allotment. In case of non-allotment, the funds shall be unblocked by the SCSBs. UPI in public issue process will essentially bring in comfort, ease of use and reduce the listing time for public issues

2.4 Core features

Payment Interface provide the following core features via a single payment API and a set of supporting APIs.

1. Ability to use personal mobile as the primary device for all payments including person to person, person to entity, and entity to person.

2. Ability to use personal mobile to "pay" someone (push) as well as "collect" from someone (pull).

3. Ability to use Aadhaar number, mobile number, card number, and account number in a unified way. In addition, ability to pay and collect using "virtual payment addresses" that are "aliases" to accounts that may be payee/amount/time limited providing further security features.

4. Make payments only by providing an address with others without having ever provide account details or credentials on 3rd party applications or websites.

5. Ability for sending collect requests to others (person to person or entity to person) with "pay by" date to allow payment requests to be “snoozed” and paid later before

expiry date without having to block the money in the account until customer is ready to pay.

6. Ability to pre-authorize multiple recurring payments similar to ECS (utilities, school fees, subscriptions, etc.) with a one-time secure authentication and rule-based access.

7. Ability for all payment system players to use a standard set of APIs for any-to-any push and pull payments.

8. Ability to have PSP provided mobile applications that allow paying from any account using any number of virtual addresses using credentials such as passwords, PINs, or biometrics (on phone).

9. Ability to use a fully interoperable system across all payment system players without having silos and closed systems.

10. Ability to make payments using 1-click 2-factor authentication all using just a personal phone without having any acquiring devices or having any physical tokens.

2.5 Security Considerations

For data security, the following classes of information are defined:

1. Sensitive Data - Data such as PIN, passwords, biometrics, etc. These are not to be stored and should only be transported in encrypted form.
2. Private Data - Data such as account number. This information may be stored by the PSP, but only in encrypted form. 3. non-Sensitive data - Name, transaction history (amount, timestamp, response code, location, etc.) that can be stored in unencrypted form.
3. Non-Sensitive data - Name, transaction history (amount, timestamp, response code, location, etc.) that can be stored in unencrypted form.

Protecting Account Details

● Protecting during capture

● Verifying the account details with account provider (bank, PPI, etc. - new API may be needed from banks, or Re-1 transaction may be done to validate)

● PSPs storing the data should be always in encrypted form.

Protecting Authentication Credentials

● Authentication credentials encrypted during capture using the public key of the authentication provider

● Never in saved from capture till use

● Never logged anywhere before it reaches provider

● "Trusted" common library for credential (MPIN/Password/PIN/Biometrics) capture. This library needs to bind customer mobile using HOTP/TOTP which is verified as part of transaction.

Protecting against Phishing

3 core techniques may be used to protect against phishing:

● Individual (nonentities) pay/collect transactions can be against pre-created and verified address (quite like in the case of NEFT). ○ Allow direct/collect against ONLY whitelisted within the payer's pre-listed entries. Payer must add the payee explicitly into this list (quite life NEFT settings). During this, address verification can be done.

● For individuals ○ PSP application should mandatorily share Aadhaar number and verified name which is part of customer information block which can be shown by the second PSP to their customer.

● For entities ○ PSP application should mandatorily share PAN number and verified name which is part of customer information block which can be shown by the second PSP to their customer. ○ Whitelist entities (popular ones) and blacklist/rating at central database (NPCI) and show "verified symbol".

Whenever a collect payment request comes, PSP application should show the KYC information of the requester, whitelisting information from the central system, and transaction reference number (sales order number, transaction note, etc.) to help payer make the decision to accept or reject the request.

2.7.5 Message Security, Trust, and Non-Reputability

- Every message within the unified system must be digitally signed
- Every message has unique transaction ID (that spans across the organizations for same transaction) and unique message ID for every request-response pair
- All APIs must be done over a secure channel (HTTPS)
- Auditing transaction (no sensitive data) data for appropriate number of years

3. REVIEWS OF LITERATURE:

Vidyashree D.V, Harshitha J.S, Darshini A (2018) 1; analyzed peoples attitude towards digital money and found that most of them are aware of electronic payments and they prefer to use the same but people are using a few services of digital money mostly for recharging the DTH and paying bills, money transfer etc., the awareness and practical usability of digital money is low, that should be increased by adding more value added services to it.

Dr. K.A Rajanna (2018) 2; conducted a study to now the perception and awareness of customer towards cashless transaction, and came to know that Customers actually agree with the government on the usefulness of cashless economy as it helps to fight against terrorism, corruption, money lindies etc. But one of the biggest problems is the working of cash less transaction in India is cybercrime and illegal access. Customers are perceived the higher level of risk in the application of cash less transaction. Because large number population is still below literacy rate especially in rural area affect their electronic payment usage.

Emrah Oney, Gizem Oksuzoglu Guven & Wajid Hussain Rizvi (2017)3; made an investigation to find the determinants of electronic payment system usage. The results have shown that both technical protection and personal past experience are important determinants of perceived security and trust. Simultaneously, a security statement is identified as a determinant of perceived security. Consumers find transaction procedures complex and timing consuming; thus, this inconvenience might negatively affect their perception of security and trust. And found that perceived security and perceived trust have been found as important determinants of EPS use.

S. Kowsalya, Swetha Krishnan, Mridhula, Sowmya A.M (2017)4; made an investigation to Study the Perception of Customers towards E-Commerce and E-Payments. E-Payments provides greater freedom to individuals in paying their taxes, licenses, fees, fines and purchases at unconventional locations and at whichever time of the day, & 365 days of the year, and its usage are influenced by a number of factors Among all these user base or views is most important. Cashless payment system offers immunity against theft of paper and e-money, and adopting e-payment solutions or systems for different reasons. In addition to cost reduction, comparison was made to a number of other benefits, including improved customer service, improved

working capital, increased operational efficiencies and, processing efficiencies and enhanced compliance to organizational policies and procedures.

Shamsher Singh (2017)5: This study is conducted to find the customer perception. The main objective of this study is to know the impact of demographic factor in adoption of digital payment mode and compared various factors like education, marital status, gender, occupation,

age etc. He concluded that the demographic factor expect education does not affect the implementation of digital payment mode. If a person has studied beyond matriculation and internet savvy, he or she will be inclined to use the digital payment mode.

Mamta, Prof. Hariom Tyagi, Dr. Abhishek Shukla (2016) 6; conducted a study on electronic payment systems. Online payments are theft of payments data, personal data and fraudulent rejection on the part of customers. Therefore, and until the use of electronic signatures is wide spread, we must use the technology available for the moment to guarantee a reasonable minimum level of security on the network. To maintain privacy, then they choose those payment methods which guarantee a higher level of privacy such as E-cash or Net Bill Checks. Those priority is security, they use, Smart Cards. Both consumers and service providers can benefit from e-payment systems leading to increase national competitiveness in the long run.

Neda Popvska Kamnar (2014)7: A study conducted to know the usage of electronic money and its impact on the monitory policy of the government. The main objective of this study is to know whether the digital money affect the traditional payment system. The findings of this study are that developing the ICT will improve the usage of digital money or e-money in the economy. He had concluded the topic by saying that, if the government have a better managing technique, then the world will be driven by e-money. The policies of the government will increase the usage of electronic money and electronic transactions.

Sanghita Roy, Dr. Indrajit Sinha, (2014)8; conducted a study to find out the determinants of customer acceptance of electronic payment system. The study analyzed various factors like Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Perceived Risk and Customer Attitude to continue using electronic payment acceptance. Among the factors Perceived Ease of Use is found to be the most significant predictor. Conversely, customer attitude was found to have least significant effect on adoption of E-payment.

Amir Abbas Jarollahi (2013) 9; conducted a study in Northern Cyprus Customers' Trust of Electronic Payment System Use, data was collected from 345 respondents, and demonstrated that there is a significant relationship between the defined dimensions of this study, those dimensions namely (transaction procedure, technical protection, security statement, perceived security,

perceived trust, and extent of EPS use individually are related to each other. The result of mean score analysis has proved that a majority of people agree with all considered aspects of EPS in Northern Cyprus. Specifically, if perceived trust and security increases among customers, it will lead to higher EPS adoption. The respondents, think EPSs are efficient enough systems for them to fulfill their payments and it provides an appropriate channel to follow up the payment process.

Chou, Yuntsai, Lee, Chiwei, Chung, Jianru (2004)10; Electronic cash (or digital cash) was invented early on in the development of e-commerce. However, the reality of e-cash business has proved less than exciting. Within the first few years, the issuers of e-cash either went bankrupt (Digicash), dropped the product (Cyber cash), or moved into another business (First Virtual). Observing the failure of the above e-cash mechanisms and the extensive adoption of the credit card on the Internet (95 percent of online payments are made by credit cards in the US). The authors probe the question of what payment schemes are adequate for the e-business environment and considered the impact in technological considerations, economic and social factors in the popularity of online payments.

From the above all studies it is found that the use of electronic cash over the period have improved and electronic payments were increased to a greater extent and various factors that would lead to the use are Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Perceived Risk, but the use of it could be influenced by various other factors too and the above studies could not made a detailed investigation regarding the constraints that could occur in the use of electronic payments, the above mentioned studies are providing an overview of the electronic payment system, by making a . Hence the proposed study is focused on understanding detail insights regarding the extent of awareness and to find out the most comfortable mode of carrying out electronic payment and the constraints faced by the customers in using payment over electronic media.

4. RESEARCH DESIGN

4.1Research objective

- To find the most preferred payment Method used by customers.
- To find perception of customers for digital payment methods to study the awareness & usage of customers regarding digital payment.

4.2 problem statement

In India, too much of transactions are made through cash. Less than 5 percent of total payments happen through electronically. Illiterate people do not know how to use digital transactions. Financial literacy and awareness about cash less transactions are paramount in India to make the cashless economy. Nearly 26% of India has internet access, and there are only 200 million users of digital payment services. Banks and financial institutions offering discounts on purchase with credit/ debit cards and online wallets offering attractive deals for payments have made Indians comfortable with paperless transactions. There are number of facilitators which are leading to the growth of digital payment and transition from cash economy to less cash economy. These facilitators include penetration of internet connectivity on smart phones, non-banking financial institution facilitating digital payment, one touch payment, rise of financial technology sector and push by government either by giving incentives or tax breaks. These all factors are creating positive atmosphere for the growth of electronic payment has reduced operational and payment processing cost and boosted online commerce and online electronic services usage. In Cashless Economies, digital mode of payments such as Debit Cards/ATM, Credit Cards, Net Banking, Card-Swipe or Point of Sales (POS) machines and Digital Wallets, various Payment Apps like Paytm, BHIM App, etc. are using instead of cash for payment of various expenses or transactions done by the individual or an organization. Certain cashless transactions have become common in

our daily lives, e.g., ATM cards and certain others, like E-Money are rapidly pervading our daily lives. What is popularly called ‘e-money’ is money in electronic form, that takes the form of a card which has money balance stored on it through electronic means. Once this money is recorded on a card it ceases to have association with any account but exists just as a claim on some financial institution. Apart from cards, ‘e-money’ can popularly be found as Network Money which involves only software that allows fund transfer between computers through the internet. Electronic transfer of funds in banks, digital forms of currency, phone wallets are all different types in which cashless transactions can be carried out today. But its operations involve a wide variety of problems. It is subject to security threats like online frauds and cyber related crimes too exist in this regard. The awareness of e-literacy and the accessibility to the internet

also affect the usage of electronic payment system. This study aims at understanding the various factors that could influence the usage of EPS and the various constraints faced by customers in implementing and using EPS.

4.3 Research methodology

4.3.1 Sample:

Sampling is an effective step in collection of primary data and has a great influence on a quality of results. The sampling plan includes the population, sample size and sampling design which tell us about the various data collection methods. For the sake of simplicity and the type of sample which forms part of the study, convenient sampling method will be used for the collection procedure.

4.3.2 Data collection

Primary Data: To gauge the consumer perception, a questionnaire was administered to the using the electronic payment. As mentioned previously the sampling for this study is based on convenience and judgmental techniques. The total sample size was 100. The sample size calculation was based on the number of using of electronic payment who have using the electronic payment at any time in the past.

Secondary Data: Only secondary sources of data will be used to collect information. It refers to a data that is already available and does not need to be collected with the help of a questionnaire. It

is collected through published data that is already available in books, magazines, reports, publications.

4.3.3 Data Analysis Methods

Sampling Technique: This study uses one of the non- probabilistic methods of Sampling known as snow ball sampling.

Sample Size: The sample size consists of 100 respondents.

Area of Study: The area of study is restricted to respondents in Gujarat.

Period of Study: The study was conducted for a period of 3- 4 months.

TOOLS FOR ANALYSIS The analysis of data was conducted with the help of the software 'Microsoft Excel'. The tools to analyses the data are simple percentage method and weighted mean method. The data has been presented with the help of tables, pie charts and bar diagrams.

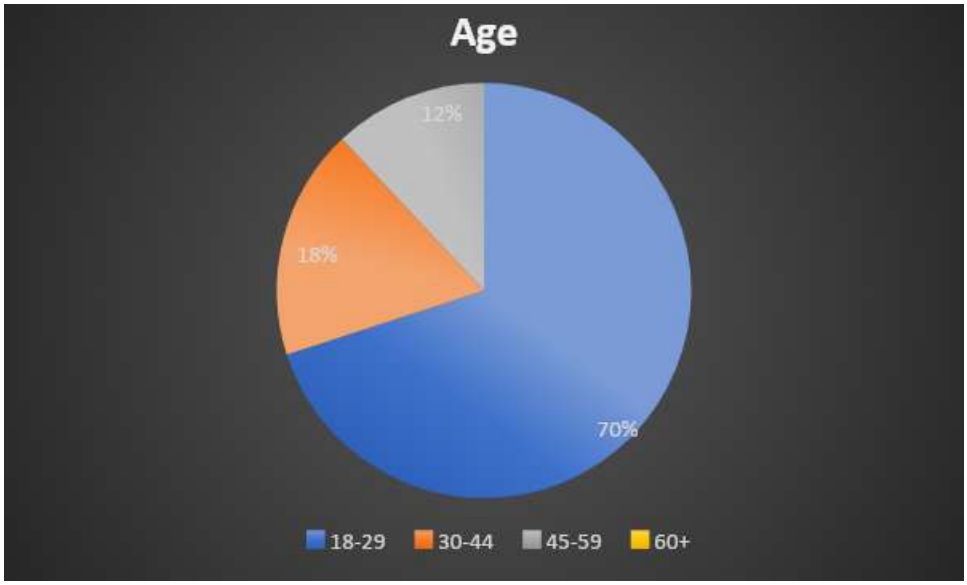
4.4 Limitation

- Opinion of the respondents is not final, because the opinion or preference may differ from time to.
- The area is confined to Gujarat. Hence, the results cannot be universally accepted.
- Data is collected with the help of questionnaire as it lacks detailed insight of the problem.
- The perception of individual differs from one another so which may result in lacking accuracy in data.

5 DATA ANALYSIS & INTERPRETATION OF PRIMARY DATA

5.1 What is your age?

Age	Frequency	Percentage
18-29	70	70
30-44	18	18
45-59	12	12
60+	0	0
Total	100	100

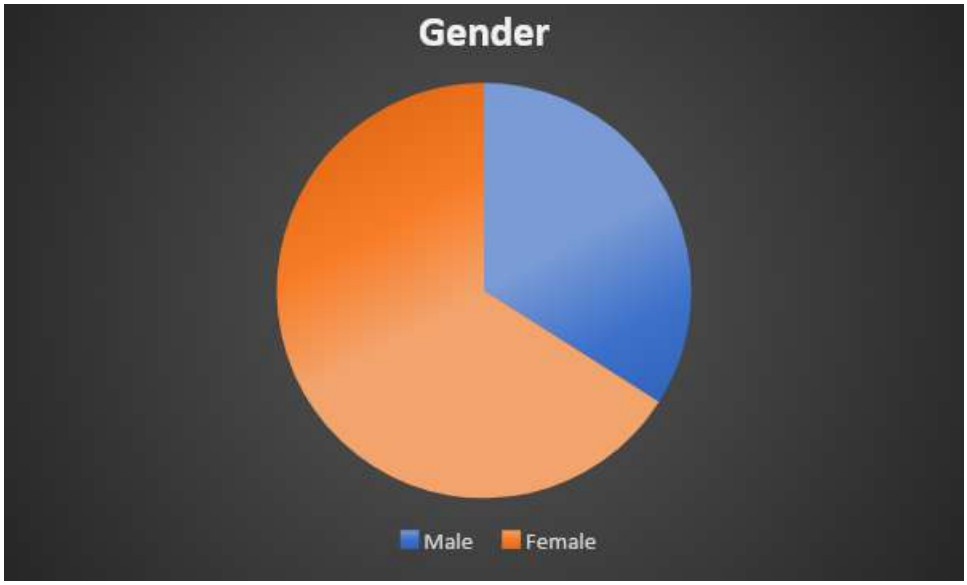


Interpretation:

The Age was grouped into four categories. The maximum respondents i.e., 70 using lay in the age group of 18 to 29 years comprising of 70 percent of the total population. Besides that, 30 people lei in the age group of up to 30 years.

5.2. Gender

Gender	Frequency	Percentage
Male	34	34
Female	66	66
Total	100	100



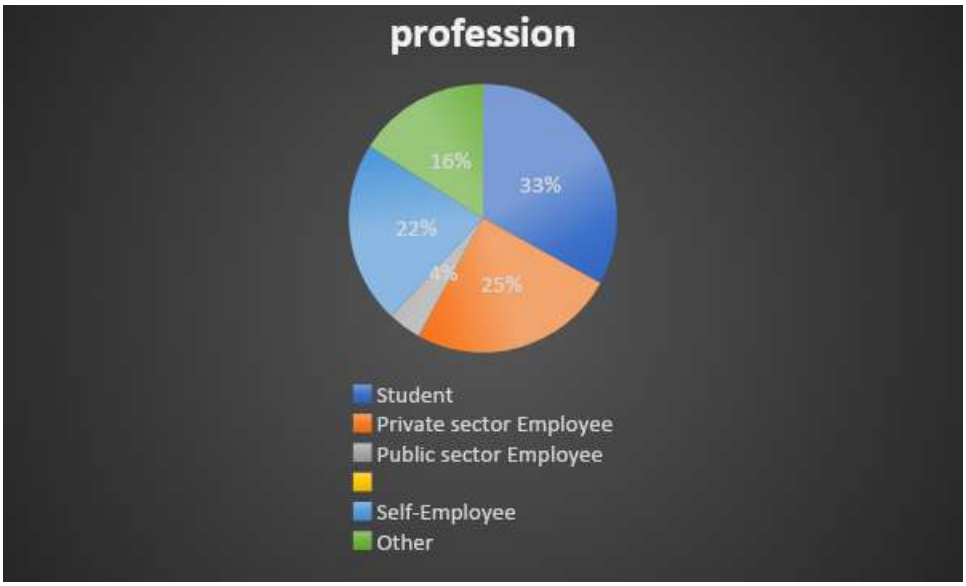
Interpretation:

The respondents consisted of both males and females. Out of the total of 100 respondents, 34 were male that comprised of 34 percent of the total population and the rest 66 were females which was 66 percent of the total sample.

5.3. Profession

Profession	Frequency	Percentage
Student	33	33
Private sector Employee	25	25
Public sector Employee	4	4
Self-Employee	22	22

Other	16	16
Total	100	100



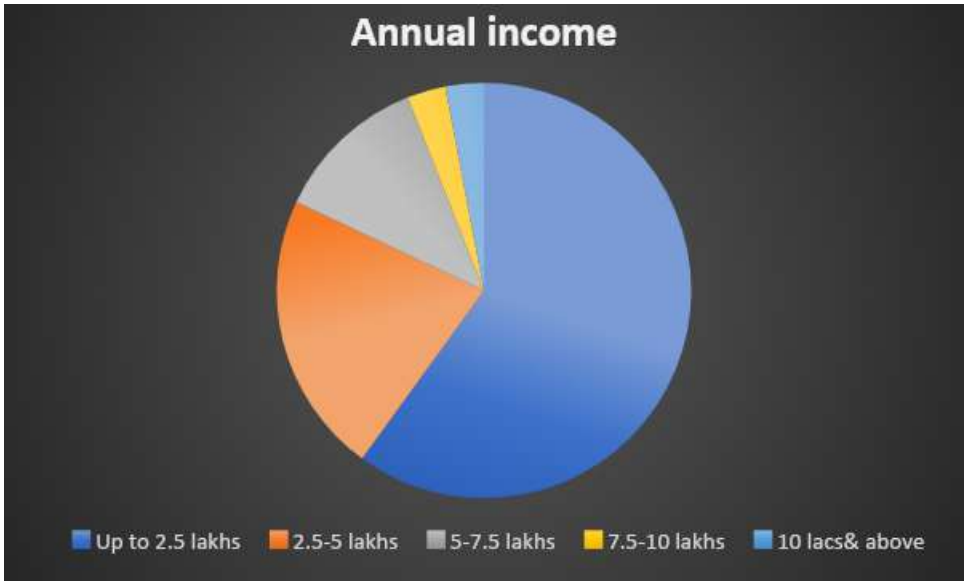
Interpretation:

In terms of profession, the majority of the sample comprised of student people who form 33 percent of the total population. This was followed by private sector Employee who forms 25 percent of the sample. The rest of the respondents were public sector, self-Employee and other.

5.4. Annual income

Income	Frequency	Percentage
Up to 2.5 lakhs	60	60
2.5-5 lakhs	22	22

5-7.5 lakhs	12	12
7.5-10 lakhs	3	3
10 lacs& above	3	3
Total	100	100

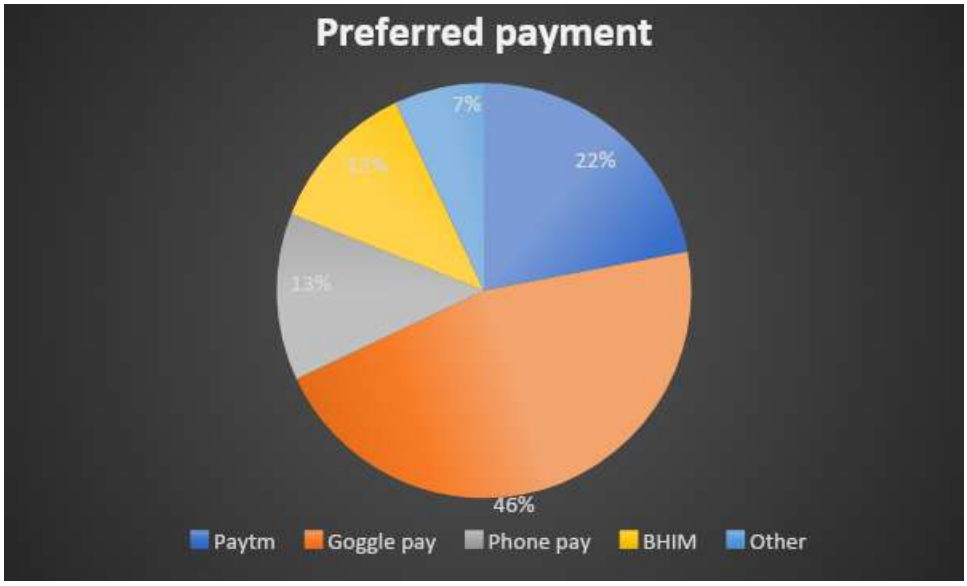


Interpretation:

The income was grouped into five categories. The maximum respondents i.e., 60 using belonged to the income group of up to 2.5 lakhs comprising of 60 percent of the total population. Besides that, 22 respondents belonged to the income group of 2.5-5 lakh .12 respondents belonged to 5-7.5 lakh. And7.5-10 lakh and above 10 lakh belonged to same 3 percent.

5.5. what's your preferred payment app for bills and utilities?

Preferred payment	Frequency	Percentage
Paytm	22	22
Goggle pay	46	46
Phone pay	13	13
BHIM	12	12
Other	7	7
Total	100	100

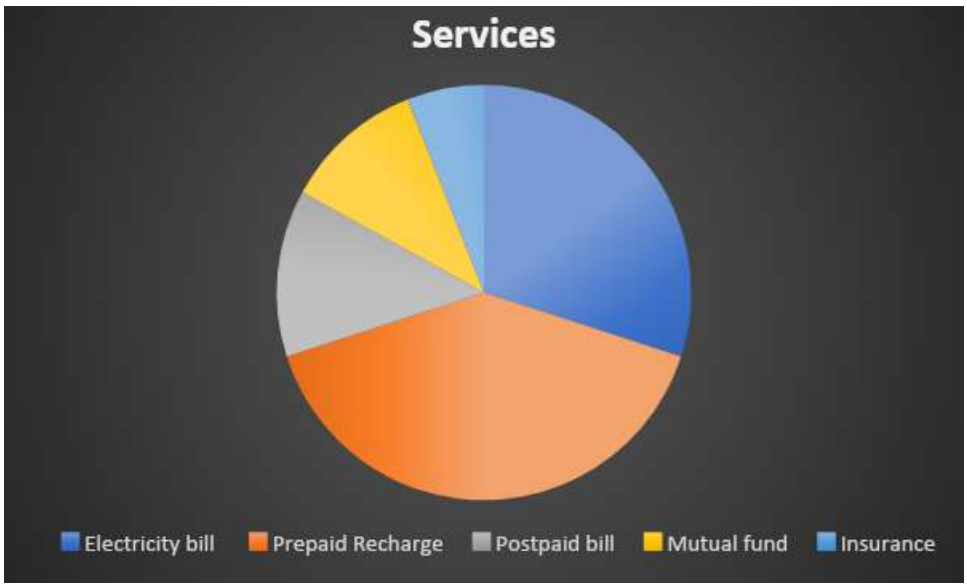


Interpretation:

The preferred payment divided by five category 100 respondents 46 respondents using goggle pay, 22 respondents using Paytm, lower rate using respondent other app ,13 respondents using phone pay and 12 respondents using bhim.

5.6. Which services do you pay using these apps?

Services	Frequency	Percentage
Electricity bill	30	30
Prepaid Recharge	40	40
Postpaid bill	13	13
Mutual fund	11	11
Insurance	6	6
Total	100	100

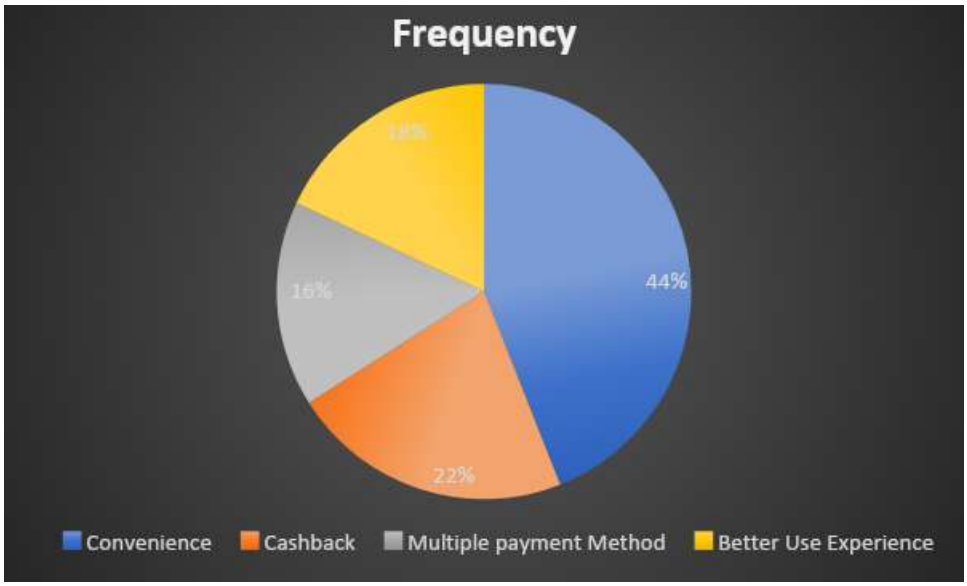


Interpretation:

The respondents using for services 40 percentage respondents using prepaid bill 30 percentage respondents using Electricity bill, lover rate of respondents using for services insurance and then after mutual fund and insurance respectively 11 and 13.

5.7. Why do you prefer paying through these payment apps?

Prefer payment	Frequency	Percentage
Convenience	44	44
Cashback	22	22
Multiple payment Method	16	16
Better Use Experience	18	18
Total	100	100



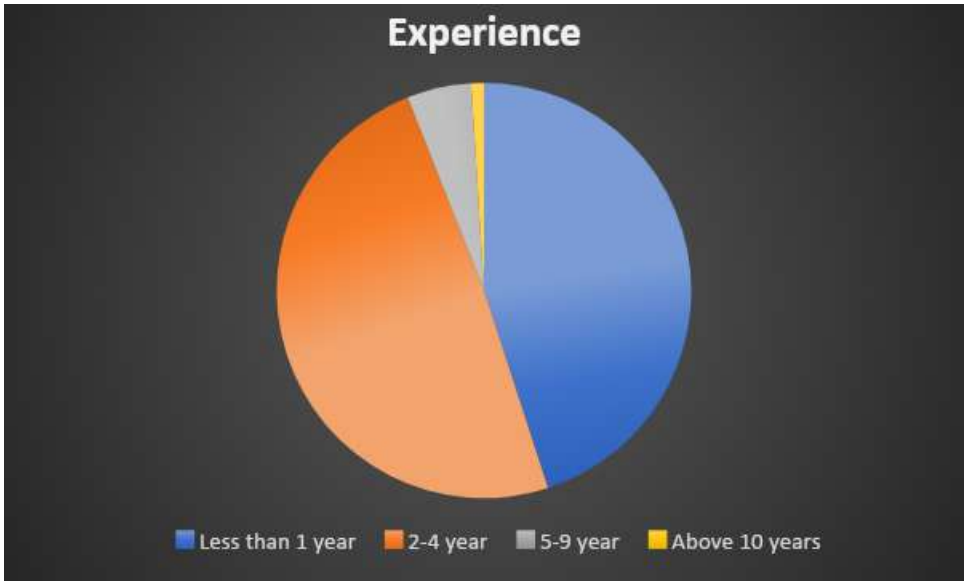
Interpretation:

44 percentage of respondents prefer paying through payment for convenience 22 percentage respondents prefer paying through payment for cash back, 16 percentage prefer paying through

payment for multiple payment method and 18 percentage prefer payment paying through better use experience

5.8. How long have you enjoyed the experience of electronic payment?

Experience	Frequency	Percentage
Less than 1 year	45	45
2-4 year	49	49
5-9 year	5	5
Above 10 years	1	1
Total	100	100

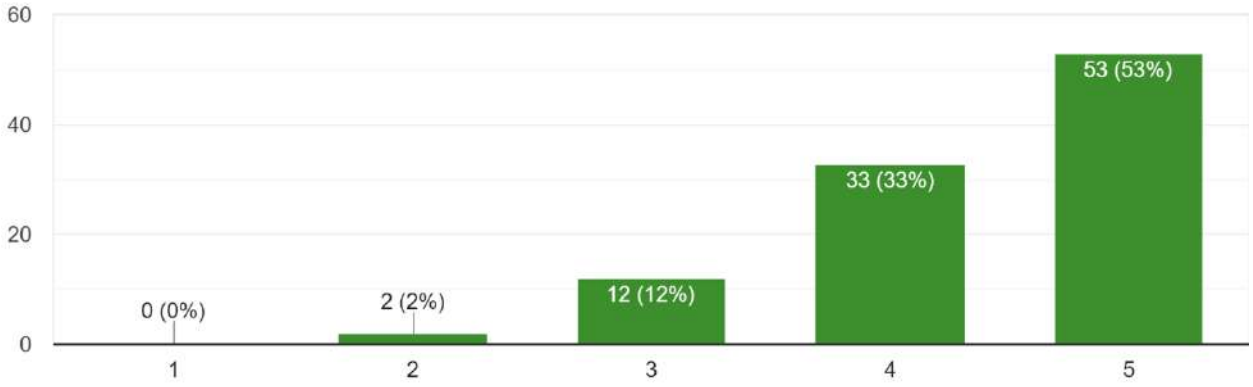


Interpretation:

Experience of electronic payment out of 100 respondents 45 percentage respondents experience is less than 1 year 49 percentage respondence experience is 2- 4 year and only 1 percentage respondence experience is above 10 years and 5 percentage respondents experience 5-9 years

5.9. An Electronic payment system is better than traditional payment channel

Electronic payment	Frequency	Percentage
Strongly Disagree	0	0
Disagree	2	2
Neutral	12	12
Agree	33	33
Strongly Agree	53	53
Total	100	100

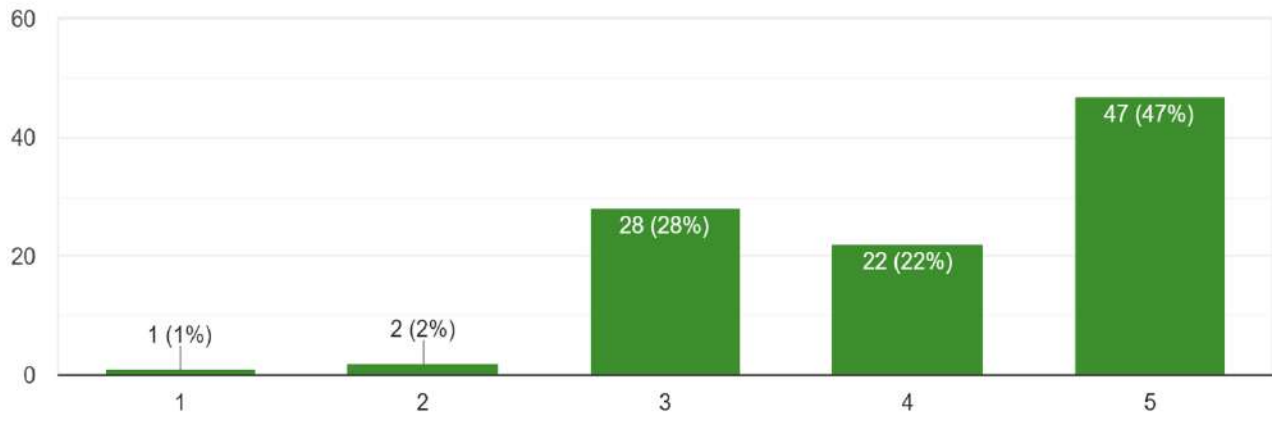


Interpretation:

Above chart out of the 100 responds 53 percentage responds are strongly agree electronic payment better than traditional payment. 33 percentage responds agree with electronic payment. No one disagree with electronic payment better than traditional payment

5.10.I feel that a user – friendly electronic payment system will influence me to adopt the system.

Electronic payment	Frequency	Percentage
Strongly Disagree	1	1
Disagree	2	2
Neutral	28	28
Agree	22	22
Strongly Agree	47	47
Total	100	100

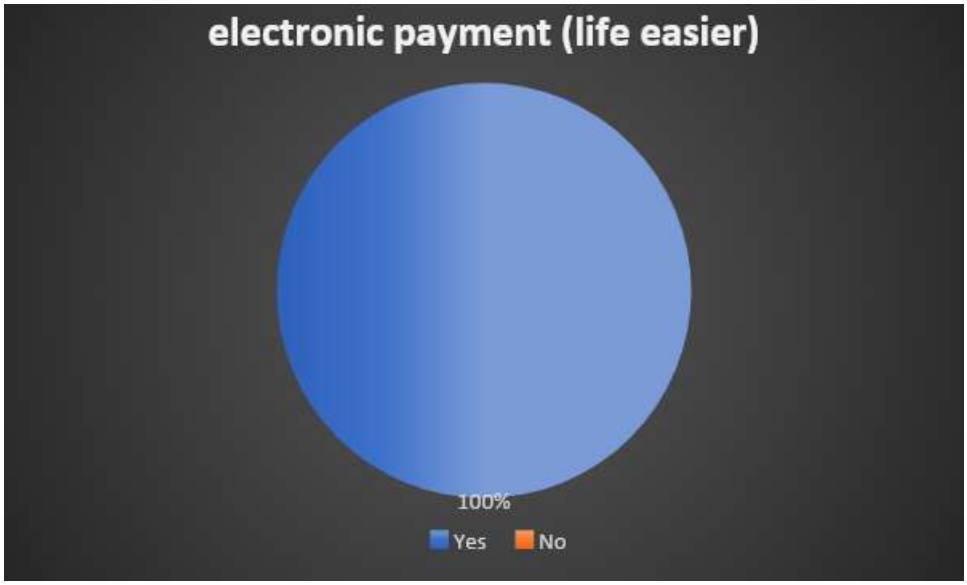


Interpretation:

Above chart 100 out of 47 percentage responts strongly agree with usear friendly with electronic payment.22 percentage agree with usear friendly with electronic payment. 28 percentage Neutral with electronic payment only 1 percentage disagree with electronic payment is not user friendly.

5.11. Do you think using electronic payment make your life easier?

electronic payment (life easier)	Frequency	Percentage
Yes	100	100
No	0	0
Total	100	100

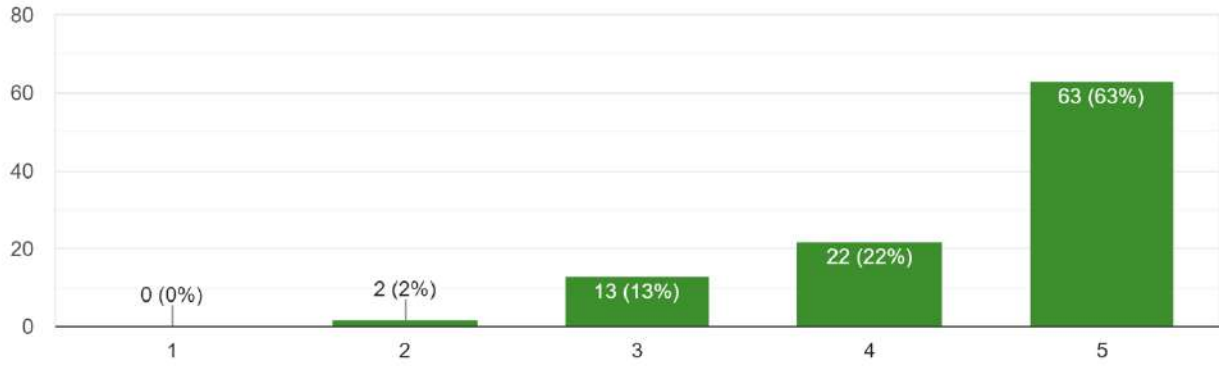


Interpretation:

Above chart all respondents agree with electronic payment make a life easier. No one disagree with electronic payment is hard to use.

5.12. Rate the importance of electronic payment system

Electronic payment	Frequency	Percentage
Very bad	0	0
Bad	2	2
Good	13	13
Very good	22	22
Excellent	63	63
Total	100	100



Interpretation:

Above chart 63 percentage responds rate of the electronic payment is excellent.22 percentage rate of the electronic payment very good. 13 percentage rate of electronic payment is good. only 2 percentage rates of electronic payment of bad.

5.13 Age

18-29	**70**		**z-Test: Two Sample for Means**		
30-44	18				
45-59	12			*70*	
>60	0		Mean	10	
Mean	25		Known Variance	717	
Variance	717		Observations	3	
standard deviation	26.77686		Hypothesized Mean Difference	25	
			z	-0.97027	
	Ho:M=25		P(Z<=z) one-tail	0.165956	
	Ha:M>25		z Critical one-tail	1.281552	
			P(Z<=z) two-tail	0.331912	
			z Critical two-tail	1.644854	

Interpretation:

This table interpret that the mean for sample is 10 known variance 717.5
it'z value is -0.97027

5.14 Profession

Student	33		z-Test: Two Sample for Means		
Private sector Employee	25				
Public sector Employee	4			*33*	
Self-Employee	22		Mean	16.75	
Other	16		Known Variance	117.5	
	20		Observations	4	
	117.5		Hypothesized Mean Difference	20	
	Ho:M=20		z	-0.59965	
	Ha:M>20		P(Z<=z) one-tail	0.274371	
			z Critical one-tail	1.281552	
			P(Z<=z) two-tail	0.548743	
			z Critical two-tail	1.644854	

Interpretation:

This table interpret that the mean for sample is 16.75 known variance 117.5 it'z value is -0.59965

5.15 Annual income

Up to 2.5lacs	**60**			***60***	
2.5-5 lacs	22		Mean	10	
5-7.5lacs	12		Known Variance	561.5	
7.5-10lacs	3		Observations	4	
10 lacs& above	3		Hypothesized Mean Difference	20	
	20		Z	-0.84402	

	561.5		P(Z<=z) one-tail	0.199328	
			z Critical one-tail	1.281552	
	Ho:M=20		P(Z<=z) two-tail	0.398656	
	Ha:M>20		z Critical two-tail	1.644854	

Interpretation:

This table interpret that the mean for sample is 10 known variance 561.5 it'z value is -0.84402

5.16 preferred payment app for bills and utilities

			z-Test: Two Sample for Means			
Paytm	22					
Google pay	46			*22*		
Phone pay	13		Mean	19.5		
BHIM	12		Known Variance	240.5		
Other	7		Observations	4		
	20		Hypothesized Mean Difference	20		
	240.5		z	-0.06448		
	Ho:M=20		P(Z<=z) one-tail	0.474293		
	Ho:M>20		z Critical one-tail	1.281552		
			P(Z<=z) two-tail	0.948586		
			z Critical two-tail	1.644854		

Interpretation:

This table interpret that the mean for sample is 19.5 known variance 240.5 it'z value is -0.06448

5.17 services do you pay using these apps

Electricity bill	30		z-Test: Two Sample for Means			
Prepaid Recharge	40					
Postpaid bill	13			*30*		
Mutual fund	11		Mean	17.5		
Insurance	6		Known Variance	206.5		
	20		Observations	4		
	206.5		Hypothesized Mean Difference	20		
	Ho:M=20		z	-0.34794		
	Ho:M>20		P(Z<=z) one-tail	0.363941		
			z Critical one-tail	1.281552		
			P(Z<=z) two-tail	0.727882		
			z Critical two-tail	1.644854		

Interpretation:

This table interpret that the mean for sample is 17.5 known variance 206.5 it'z value is -0.34794

5.18 prefer paying through these payment apps?

Convenience	44		z-Test: Two Sample for Means			
Cashback	22					
Multiple payment Method	16			*44*		
Better Use Experience	18		Mean	18.66667		
	25		Known Variance	166.6667		
	166.6667		Observations	3		
	Ho:M=25		Hypothesized Mean Difference	20		
	Ho:M>25		z	-0.17889		
			P(Z<=z) one-tail	0.429014		
			z Critical one-tail	1.281552		
			P(Z<=z) two-tail	0.858028		
			z Critical two-tail	1.644854		

Interpretation:

This table interpret that the mean for sample is 18.66667 known variance 166.667 it'z value is -0.17889

5.19 experience of electronic payment

Less than 1 year	45						
2-4 year	49				*45*		
5-9 year	5			Mean	18.33333		
Above 10 years	1			Known Variance	650.6667		
	25			Observations	3		

	650.666			Hypothesized Mean Difference	25		
	Ho:M=25			z	-0.45268		
	Ha:M>25			P(Z<=z) one-tail	0.32539		
				z Critical one-tail	1.281552		
				P(Z<=z) two-tail	0.65078		
				z Critical two-tail	1.644854		

Interpretation:

This table interpret that the mean for sample is 18.33333 known variance 650.6667 it'z value is -0.45268

6 FINDINGS, CONCLUSION AND SUGGESTION

6.1 FINDINGS

6.1.1 Majority of respondents are female.

6.1.2 Majority of the respondents are above 18 and below 30 years.

6.1.3 Respondents participated in a survey are highly educated as most of them are post graduates and under graduates.

6.1.4 It is clear from the analysis that digital payment system is popular among respondents.

6.1.5 Digital mode is highly used as compared to cash mode.

6.1.6 Demonetization is the main reason for digitalization of payment.

6.1.7 Majority of respondent uses debit and credit cards over other mode of payment because it is easily available and issued at the time of opening of bank account.

6.1.8 Friends and advertisement plays a key role in influencing respondents to go for digital payment system.

6.1.9 Majority of the user agrees that digital mode of payment is comfortable to be used on day-to-day basis.

6.1.10 Majority of people have satisfied with the security of transaction involved in digital payment system.

6.1.11 Using digital payment saves considerable amount of time as there is less procedure involved in it.

6.1.12 Security issues are the biggest threat to digital payment system.

6.1.13 Debit and credit cards are major means of payment mode in emergencies.

6.1.14 In coming years digital payment will cover all areas and cash transactions are slowly sidelined.

6.2 Conclusion

Making payment is all about convenience, security, and speed. India's payment system evolved from the barter system to cash to card to digital payment mode. The security is the biggest concern among the consumers and can be considered as a key factor for the adoption of the UPI payments. India is a cash dominant society, even though there is a rapid increase in the using digital payment modes, there is still a lack of awareness among people concerning security, data privacy, etc. which is leading to them believing that making payments as card or cash is much better than using UPI application. Unified Payment Interface is considered as the biggest competitor for UPI payments. The customer is the king and they are looking for a seamless and convenient way of payments through internet and UPI is the best option for the customers for machining transactions.

6.3 Suggestion

6.3.1 As trends and consumer preferences are constantly changing, the Consumer behavior towards UPI (Unified payments interface) is improving. based on the day-to-day life.

6.3.2 Mostly the UPI users are under the age group of 25-30 years and also most of the respondents are under graduates, and majority are private employees.

6.3.3 The important aspects which affect online payment application are non-credit of money and Payment delay due to network issues and some other issues related to bank infrastructure and due to the Smartphone.

6.3.4 The security is the biggest concern among the consumers and can be considered as a key factor for the adoption the UPI payments

6.3.5 Majority of the people use UPI payment application for their own convenience and preference, consumer believe that the Using of the UPI payments improves the quality of decision making of buying product, and UPI payments can offer customers a wider range of banking services and Payment options.

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"A study on Digital payments in India with perspective of consumers adoption,", International Journal of Pure and Applied Mathematics, Volume 118 No. 24 2018, ISSN: 1314-3395 (on-line version)

"A Study of consumer perception of digital payment mode" Journal of Internet Banking and Commerce, JIBC December 2017, Vol. 22, No.3 ISSN: 1204-5357

"Unified payment interface (upi) - a way towards cashless Economy", International Research Journal of Engineering and Technology (IRJET), Volume: 04 Issue: 11 | Nov -2017 e-ISSN: 2395- 0056, p-ISSN: 2395-0072

8 ANNEXURES

1.What is your age?

- 18-29
- 30-44
- 45-59
- 60+

2. Gender

- Male
- Female

3. Profession

- Student
- Private sector Employee
- Public sector Employee
- Self-Employee
- Other

4. Annual income

- Up to 2.5lacs
- 2.5-5 lacs
- 5-7.5lacs
- 7.5-10lacs
- 10 lacs& above

Objective:1 To find the most preferred payment method used by customer

5. what's your preferred payment app for bills and utilities?

- Paytm
- Goggle pays
- Phone pay
- BHIM
- Other

6.Which services do you pay using these apps?

- Electricity bill
- Prepaid Recharge
- Post-paid bill
- Mutual fund
- Insurance

7. Why do you prefer paying through these payment apps?

- Convenience
- Cashback
- Multiple payment Method
- Better Use Experience

Objective:2 To find perception of customer for digital payment method to study the awareness & usage of customer regarding payment

8.How long have you enjoyed the experience of electronic payment?

- Less than 1 year
- 2-4 year
- 5-9 year

- Above 10 years

9. An Electronic payment system is better than traditional payment channel

Give answer of below question by giving rank (1-5) as a) 1-Strongly agree; b) 5- Strongly disagree

o 1	o 2	o 3	o 4	o 5

10.I feel that a user – friendly electronic payment system will influence me to adopt the system.

Give answer of below question by giving rank (1-5) as a) 1-Strongly agree; b) 5- Strongly disagree

o 1	o 2	o 3	o 4	o 5

11.Do you think using electronic payment make your life easier?

- Yes
- No

12.Rate the importance of electronic payment system

- Give answer of below question by giving rank (1-5) as a) 1-very bad; b) 5- Excellent

o 1	o 2	o 3	o 4	o 5

M. Pharm (Quality Assurance)

April-2022

S.N.	Name of Student	Guide	Title
1	Ms. Priya J. Bachani	Dr. Rajnikant Mardia	Analysis of Chlorthalidone, Efonidipine hydrochloride etanolate and telmisartan in bulk and their synthetic mixture
2	Ms. Krishna Soni	Mr. Shantilal Padhiyar	Analysis of Solifencin succinate and Mirabegron in their combined dosage form.
3	Ms. Ekta Patel	Ms. Jenee Christian	development and validation of different spectrophotometric methods for simultaneous quantification of bilastine and montelukast sodium in combined dosage form.

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This is to certify that research work embodied in this thesis entitled **"ANALYSIS OF SOLIDFENACIN SUCCINATE AND MIRABEGRON IN THEIR COMBINED DOSAGE FORM"** was carried out by **MS. KRISHNA SONI** at **FACULTY OF PHARMACY** for partial fulfilment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during cadmic year 2021-2022. This research work has been carried out under my supervision and is to my satisfaction.

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1	BUTANI AJAY MANHARBHAI	Dr. Kishorkumar Sorathia	FORMULATION DEVELOPMENT AND EVALUATION OF DISPERSIBLE ANTIRETROVIRAL PEDIATRIC TABLET
2	BRIJESH RAMNIKBHAI USADADIYA	Dr Mansi Dholakia	FORMULATION AND OPTIMIZATION OF SOLID SELF NANO EMULSIFIED DRUG DELIVEY SYSTEM OF NEBIVOLOL
3	PATEL CHARMINKUMAR CHANDRAKANTHBHAI	DR. TEJAS B PATEL	FORMULATION DEVELOPMENT AND EVALUATION OF PUSH-PULL OSMOTIC TABLET FOR RIVAROXABAN
4	SHAH DHWANI NISHITKUMAR	Dr Tejal soni	Development and eveluation of directly compressible nancomposite material for microbially triggered delivery sysem to target colon.
5	PARMAR KOMALBEN BALDEVBHAI	Dr. Mehul N. Patel	Formulation and Evaluation of Controlled Release Tablet of Peroxetine HCl
6	JAIN NIMISH MUKESHKUMAR	Dr. Mehul N. Patel	Solubility Enhancement of Efavirenz by Co-Solvency Approach
7	BALDHA SAVAN BHAVESHBHAI	Dr Tejal soni	Part 1: Development and Evaluation of Injectable suspension of corticosteroid Part 2: Assessment of the impact of Bencel on Gabapentin product Development
8	PATEL SMIT BHADRESHBHAI	Dinal V Patel	Development and characterization of co-processed excipients containing chitosan and maizstarch as a release retardant material
9	MEHTA YASH RITESH	DR. TEJAS B PATEL	PREPARATION AND EVALUATION OF ITRACONAZOLE MICROSPHERES LOADED HYDROGEL

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This is to certify that research work embodied in this thesis entitled "**FORMULATION DEVELOPMENT AND EVALUATION OF PUSHPULL OSMOTIC TABLET OF RIVAROXABAN**" was carried out by **Mr. CHARMIN PATEL** at **FACULTY OF PHARMACY** for partial fulfilment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during cadmic year 2021-2022. This research work has been carried out under my supervision and is to my satisfaction.

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This is to certify that research work embodied in this thesis entitled **"DEVELOPMENT AND EVALUATION OF DIRECTLY COMPRESSIBLE NANOCOMPOSITE MATERIAL FOR MICROBIALLY TRIGGERED DELIVERY SYSTEM TO TARGET COLON"** was carried out by **Ms. DHWANI SHAH** at **FACULTY OF PHARMACY** for partial fulfillment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during academic year 2020-2022. This research work has been carried out under my supervision and is to my satisfaction.

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This is to certify that research work embodied in this thesis entitled **"FORMULATION AND EVALUATION OF CONTROLLED RELEASE TABLET OF PAROXETINE HCl"** was carried out by **PARMAR KOMAL BALDEVBHAI** at **FACULTY OF PHARMACY** for partial fulfillment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during the academic year 2021-2022. This research work has been carried out under my supervision and is to my satisfaction.

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This is to certify that the research work embodied in this thesis entitled "SOLUBILITY ENHANCEMENT OF EFAVIRENZ BY CO-SOLVENCY APPROACH" carried out by **NIMISH MUKESH JAIN (20MUPOS006)** at **FACULTY OF PHARMACY** for partial fulfillment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during the academic year 2021-2022. This research/review work has been carried out under my supervision and is to my satisfaction.

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This is to certify that research work embodied in this thesis entitled**"Development and Characterization of Co-processed Excipient containing Chitosan and Maize Starch as a Release Retardant Material"** was carried out by **Smit Bhadreshbhai Patel(20MUPOS008)**for partial fulfillment ofMaster of Pharmacy degree to be awarded by Dharmsinh Desai University during academic year 2021-2022. This researchwork has been carried out under my supervision and is to my satisfaction.

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This is to certify that research work embodied in this thesis entitled "**PREPARATION AND EVALUATION OF MICROSPHERE LOADED HYDROGEL OF ITRACONAZOLE**" was carried out by **Mr. YASH RITESH MEHTA** at **FACULTY OF PHARMACY** for fulfillment of Master of Pharmacy degree to be awarded by Dharmsinh Desai University during Academic year 2020-2022. This research work has been carried out under my supervision and is to my satisfaction.

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EC002	18ECUOG049	AMIPARA KRINAL RAMESHBHAI	eInfochips	Study of Embedded System and Linux Internals
EC003	18ECUBS041	AYUSH OZA	Volansys Technology	C and Linux Essentials for Embedded system
EC004	18ECUBG091	BALDANIYA NAYAN BABUBHAI	Jekson Vision Pvt. Ltd.	C++ Based MFC Framework
EC005	18ECUTG095	BARODIYA KARTAVYAKUMAR DINESHCHANDRA	Masibus Automation and Instrumentation P	Study of SMPS and Design of SMPS Transformer
EC006	18ECUOG035	BHALANI RISHEEL BHARATBHAI	Knovator Technology	Security Management Web Application
EC007	18ECUOG055	BHALODIYA GOKULKUMAR JAMANBHAI	Volansys Technology	C and Linux Essentials for Embedded Systems
EC008	18ECUOT046	BHOOT PREM RAJESHBHAI	eInfochips	Multimillion Gate Implementation (AXI Protocol Design & Verification)
EC009	18ECUBG017	CHAUHAN DEVANSHI ALPESHBHAI	Softnautics	C and Linux Application Programming
EC010	18ECUOS096	CHERUVULLIL SRUTHI GOKULANADHAN	Prof. Shital Thakkar	Face Spoofed Image Classification using VGG16
EC011	18ECUOS056	CHINDALIYA ADITYA	Prof. Sohil Dabhi	Student management System
EC012	18ECUOS052	CHIRAYU PRANAV DARJI	IIT Bombay Prof. Kulkarni	General Purpose Data Acquisition System for Wide Area Measurement System Application
EC013	18ECUBS099	CHUDASAMA DHRUTY ANILBHAI	Bacancy	Study of C Programming and PCB Design
EC014	18ECUBF001	DARSHNIKKUMAR DHARMESHBHAI MAKWANA	Akila Lab	Connected Cart
EC015	18ECUOS002	DHRUVIN CHANDRESHBHAI RAJPURA	Akila Lab	Connected Cart
EC016	18ECUOS102	FICHADIYA CHAITANYA RAJESHBHAI	Prof. Sohil Dabhi	Student management System
EC017	18ECUBG068	GAJJAR JAY UMESHBHAI	Prof. Pallavi Darji	MOSFET based Variable Gain Amplifier
EC018	18ECUOG042	GHETIYA VIVEK ANILBHAI	Softnautics	C and Linux Application Programming
EC019	18ECUOS106	GOKANI KESHA BHUPENDRABHAI	Crest Data Systems	Linux Quality Assurance Training and Elastic Project
EC020	18ECUOG062	GORAKHIYA DRASHTI JYOTINDRABHAI	Bacancy	Study of C Programming andnRF DK
EC021	18ICUOG021	GUNDERWALA INSIYA SAIFUDDIN	eInfochips	Study of Embedded Systems and Linux Internals
EC022	18ECUOS094	GURVIR SINGH RATANN	Prof. Bhavini Parmar	Study of Human Detection Algorithms
EC023	18ECUBD005	HANSORA VINAYKUMAR HARESHBHAI	SMARTfill Solution LLP	Universal Testing Machine
EC024	18ECUBS018	HATHINARAYAN VARUN PRADIPBHAI	Jekson Vision Pvt. Ltd.	C++ and QT Framework at
EC025	18ECUOS077	JOSHI JAY BALDEVBHAI	Prof. Bhavini Parmar	Study of Human Detection Algorithms
EC026	18ECUOG045	KACHHADIYA MEET BHARATBHAI	Tracious Tech. Pvt. Ltd.	Making Website using Node.JS and SQL
EC027	18ECUOS112	KATIRIYA SAHILKUMAR SANTOSHKUMAR	Cognizant Technology Solutions	Database - Technology
EC028	18ECUOG010	KORAT TRUSHAL HARESHBHAI	eInfochips	SPI Protocol Design and Verification
EC029	18ECUOF013	KOTAK VIRAJKUMAR JAGDISHBHAI	Dr. Hardip Shah	Characterization of Indoor Wireless Fading Channel
EC030	18ECUOS064	KULKARNI NIKITA VIBHAKAR	Prof. Ashish Pandya	Investigation of Spacecraft Surface Charging in the Geosynchronous Orbit
EC031	18ECUOS036	LOKRE SNIGDHA DEEPAK	Nebula Microsystems Inc.	IIR Filter Design and Supporting Blocks
EC032	18ECUOS053	LUHANA NISHITA LAXMANBHAI	Dr. Hardip Shah	Characterization of indoor wireless fading channel
EC033	18ECUOS097	MAHARSHI OZA	Magna electronics, Pune	Vehical vision system: Trailer Coupler height estimation using monocular camera
EC034	18ECUOS073	MANALI HINSU	eInfochips	Study and Inplementation of ASIC design flow on SOC
EC035	18ECUBG063	MANSURI JAHIRBHAI IKBALBHAI	Pronesis Technology, Ahmedabad	Study of ASIC Netlist to GDS II
EC036	18ECUOG026	MODHA DARSHIL BIPINCHANDRA	Scaledge, Ahmedabad	Study of Verilog for Design and verification
EC037	18ECUBS040	MODI DEEP RAKESHKUMAR	eInfochips	Study of Embedded systems and linux internal tools
EC038	18ECUBS019	MORI SAURABH DHIRUBHAI	eInfochips	PNR Flow on 90 nm Technology- CHIP-TOP
EC039	18ECUOS078	MUNSHI ANSHI JIGNESHBHAI	Softnautics, Ahmedabad	Advanced VLSI design
EC040	18ECUOG021	NANDASANA YUSI BHAVESHBHAI	eInfochips	Design and Verification of aHB to APB bridge
EC041	18ECUOG028	PACHCHIGAR MEET ASHISHKUMAR	Prof. Marmik Soni	Testing and Validation of randomization algorithms
EC042	18ECUOG048	PANARA PALAK BHARATBHAI	eInfochips	Design and Verification of aHB to APB bridge
EC043	18ECUOG007	PANDYA DHRUVESHKUMAR SHAILESHBHAI	PRONESIS TECHNOLOGIES	Study of Netlist to GDS II
EC044	18ECUSG060	PARMAR KINJALBEN VIJAYKUMAR	Nessa Illumination Technologies Pvt. Ltd.	45W AC DRIVER
EC045	18ECUBG100	PARMAR RAHUL DHARMENDRABHAI	eInfochips	ChipTop 90nm Technology Design
EC046	18ECUOS047	PATEL VRUND MANISHKUMAR	TechSmith Solutions Pvt. Ltd.	Linen Management System
EC047	18ECUOT022	PATEL BHAVESH TALASHIBHAI	eInfochips	PNR FLOW on 90nm TECHNOLOGY

EC048	18ECUOD003	PATEL FORAMKUMAR BHUPENDRABHAI.	MASIBUS Automation & Instrumentation	Solar String Box Monitor
EC049	18ECUOG050	PATEL HELINA HARESHKUMAR	eInfochips	Studey and Implementation of ASIC Design Flow on SOC
EC050	17ECUBS053	PATEL JAIMINKUMAR THAKORBHAI	RHINO MACHINES PVT. LTD.	IOT BASED EMBEDDED SYSTEM
EC051	18ECUOS088	PATEL JALPABEN RAJESHKUMAR	eInfochips	PNR FLOW on 90nm TECHNOLOGY
EC052	18ECUOS033	PATEL KUSH BHAVESH	GlobalTech Pvt. Ltd.	TEMPERATURE DETECTION AND CONTROL BY TEMPERATURE SENSORS INTERFACED WITH ADC
EC053	18ECUOG070	PATEL RUDRA NITINKUMAR	PRONESIS TECHNOLOGIES	APB BUS PROTOCOL
EC054	18ECUBS025	PATEL SHAN ARUNKUMAR	Nessa Illumination Tech. Pvt. Ltd.	15 W Charge Controller Combination
EC055	18MHUOS023	PATEL TIRTH MANOJKUMAR	Raven Technolabs	Facial Sentiment Based Music Player
EC056	19ECUOD002	PATEL VRAJESHKUMAR JAYESHBHAI	Prof. Hardik Patel	Performance Comparison of 6T SRAM cell Using CMOS and FINFET
EC057	18ECUBS024	PATEL YASH NILESHBHAI	Prof. Marmik Soni	Implementation and Verification of Protocol
EC058	18ECUOS031	PIYUSH PRASHANT SAINI	Nebula Microsystems	PYTHON for HDL RTL Simulations
EC059	19ECUOD001	PRAJAPATI SAUNAK HARSHADBHAI	JEKSON Vision	Vision Inspection System
EC060	18ECUOS089	PRASAD SHIVAM BIRANCHISINGH	eInfochips	Multimillion Gate Implementation - 12C Protocol Design and Verification
EC061	17ECUOS073	PUJARA JANMEJAYA HITESH	eInfochips	Embedded Systems
EC062	18ECUBS086	RABARI PRIYANSHI MUKESHBHAI	Prof. Hardik Patel	Performance Comparison of 6T SRAM cell Using CMOS and FINFET
EC063	18ECUBG005	RAGHVANI DEVANSHU KIRITBHAI	Prof. Hetal Shah	IMPLEMENTATION OF NOMA IN DEEP LEARNING
EC064	18ECUBS087	RAIS RAJEEV ANVAR	Prof. Pinkesh Patel	Performance Evaluation of Object Detection Framework using DEEP Learning
EC065	18ECUSD004	RANA DHARABEN SURESHBHAI	Schaeffler India Ltd.	Study of Manufacturing Line Automation and Sensors
EC066	18ECUBD002	RANA KIRANKUMAR NARENDRABHAI	VVDN Technologies	Embedded Study /Enhancement and Skills Development in Programming C and Linux OS
EC067	18ECUBG061	RATHOD AKSHAT ASHWINBHAI	Prof. Shital Thakkar	Face Spoofing Detection
EC068	18ECUOS037	SACHAPARA SANKALP KANUBHAI	Cognizant	Data - Application Maintenance
EC069	17ECUBG028	SADEKI UVESH SAKILBHAI	J K Automation	Safe guard circuit elements
EC070	18ECUOS009	SATASIYA DHRUV HARSHADBHAI	Prof. Hetal Shah	Implementation of NOMA in Deep Learning
EC071	18ECUOS071	SHAH YOMIL PARAGKUMAR	eInfochips	Study on OpenCV and Robotic Operating System
EC072	18ECUBS098	SHAH AARSH JANAK	Memighty Inventions	PIC microcontroller
EC073	19ECUOD003	SHAH ANSH MANISHKUMAR	Jekson Vision	Study of Vision Inspection System
EC074	18ECUOG012	SHAH ISHA AMISHBHAI	Arastu Systems	Study on BeagleBone and STM32
EC075	18ECUOG023	SHAH KATHAN JIGNESHKUMAR	Volansys Technologies	Embedded Firmware Domain
EC076	18ECUOS083	SHAH RIKIN RAJENDRA	Volansys Technologies	Embedded Firmware Domain
EC077	18ECUON016	SHAH TIRTHESH SANJAYBHAI	Archana Automtion	Temperature control using PID and AC current measurement
EC078	18ECUOS080	SHAH TITHI	eInfochips	Study and Implementation of ASIC Design Flow on SOC
EC079	18ECUBG014	SHAIKH UJAMA GANIBHAI	Prof. Dipak Rabari	Secret Sharing using Visual Cryptography
EC080	18ECUON109	SHIV HITESHKUMAR BHATT	Prof. Pinkesh Patel	Performance evaluation of object detection framework using Deep Learning
EC081	18ECUOS034	SHUKLA JEHAN CHINMAY	Nessa Illumination Technology	35W AC DRIVER
EC082	18ECUBG006	SIDDHPURA HEMANGI HITESHBHAI	eInfochips	Multimillion Gates Implementation (SPI Protocol)
EC083	18ECUOG058	SINGH GAURAV LALANPRASAD	Crest datasystem	QA for serrvice graph connector
EC084	18ECUOS039	SOLANKI DHRUV YOGESH	Masibus Automation & Instrumentation Pv	SOFTWARE DEVELOPMENT OF DIFFERENTIAL PRESSURE TRANSMITTER
EC085	18ECUSG090	SOLANKI HARSHAL RAMESHBHAI	Masibus Automation & Instrumentation Pv	GPS TIME SYNCHRONIZER AND ELECTROMAGNETIC FLOWMETER
EC086	18ECUOS108	SUMEDHA MITRA	Dr. Yogesh Meghrajani	Object Detection for Visually Impaired People in Indoor Environment
EC087	19ECUOD005	SUTARIYA DHRUV SURESHBHAI	SAI IMPEX	ENHANCEMENT OF EXISTING LASER SYSTEM AND IMPROVE QUALITY
EC088	18ECUOS110	THAKKAR FLORA VIJAY	VVDN TECHNOLOGY	USB IMPLEMNTATION,BASIC C AND LINUX
EC089	18ECUOS085	THAKKAR MANAN ALPESHKUMAR	Prof. Narendra Chauhan	SPECTRUM SENSING TECHNIQUE IN COGNITIVE RADIO SIMULATION - BASED STUDY AND ANALYSIS
EC090	18ECUOG003	TRIVEDI FORAM DIVYANG	Prof. Ashish Pandya	INVESTIGATION OF SPACECRAFT SURFACE CHARGING IN THE GEO SYNCRONOUS ORBIT
EC091	18ECUOF011	TRIVEDI JAHANVI AMBRISHBHAI	eInfochips	PNR FLOW ON 90 NM TECHNOLOGY- CHIPTOP
EC092	18ECUOG029	TRIVEDI KRUTARTH MANISHBHAI	AKHILA LABS PVT. LTD.	CONNECTED CART
EC093	18ECUSG067	VADHER SANDIPKUMAR PRAFULBHAI	INVENTIVE 3D	STUDY OF 3D PRINTERS AND PRINTING 3D OBJECTS ON IT
EC094	18ECUBS027	VAIDYA DHRUMIL VIJAYKUMAR	Aimtron Electronics Pvt. Ltd.	Surface Mount Technologies
EC095	18ECUOF004	VAYA JANKI NARENDRABHAI	eInfochips	Multimillion Gate Implementation (I2C Protocol Design & Verification)
EC096	18ECUOG051	VERMA PREETI RAJESHKUMAR	Dr. Vinay Thumar	Face Spoofed Image classification using VGG16
EC097	18ECUOG008	VIRANI SIDDHKUMAR JAYNTIBHAI	eInfochips	Multimillion Gate Implementation (AXI Protocol Design & Verification)
EC098	19ECUOD004	VRAJ PINAL DESAI	Dr. Pallavi Darji	Analog Implementation of Deep Neural Network
EC099	18ECUOS111	VYAS BHAVESHKUMAR KAILASHBHAI	Engibrains Technologies	MODBUS Protocol Implementation on NXP PN7462 EVK

EC100	18ECUOS066	VYAS BHUMI JITENDRABHAI	Akhila Labs Pvt. Ltd.	Connected Cart
EC101	18ECUON113	VYAS SHAILY AMISHBHAI	Dr. Yogesh Meghrajani	Object Detection for Visually Imparied People in a Inddor Environment
EC102	18ECUOS079	ZALAVADIYA KUSH G	Prof. Narendra Chauhan	Spectrum Sensing Techniques in Cognitive Radio Simulation- based Study and Analysis
EC103	18ECUBS020	ZANKAT MEET NATHABHAI	eInfochips	Study and Implementation of ASIC Design Flow on SOC
EC104	18ECUBS038	ZINZUWADIYA DARSHAN MAHENDRABHAI	Masibus Automation & Instrumentation Pv	Controlling I/O Devices in PLC Using CODESYS

Roll no.	StudentID	Name	Name of Company for Summer Intenship	FIELD OF INTEREST	PROJECT DETAILS
EC003	19ECUOG113	ARUNIMA PUNJABI	Nessa Illuminatio	VLSI Embedded system, Communication, data science	Touchless hand sanitiser dispenser
EC005	19ECUES033	BECHARA NEMI MAHENDRABHAI	eInfochips	VLSI Front-end RTL Design & verfication and programming	Wireless Charger,Automatic flushing system,Automatic room light system using
EC006	19ECUOS087	BHAMARE KUNJAL YOGESH	eInfochips	VLSI Design, Embedded Systems	IOT Based Agriculture Monitoring System, Automatic Light and Fan Control
EC007	19ECUBG074	BHANDARI POORAV JITENDRABHAI	eInfochips	VLSI Design, Embedded Systems,programming	Automatic Light and Fan Control , Smart Quiz
EC009	19ECUOS097	BHATT HARDEE	eInfochips	VLSI testing and verification	Solar powered Charger, Electronic Voting
EC010	19ECUOG009	BHAVSAR NISTHA MANOJKUMAR	eInfochips	Vlsi testing and verification	Automatic Water Tap, Heartbeat monitoring system
EC013	19ECUEG085	CHECHANI BHAVINA DILIPBHAI	eInfochips	Embedded System, IOT, VLSI Verilog Design and Verification, Image processing,	Solar powered Charger, Electronic Voting Machine, Number Plate detection.
EC018	19ECUOS054	DODIA ANJALI RAJESHKUMAR	eInfochips	VLSI Verilog design and verification,image processing,IOT	Automatic Water tap, Heartbeat monitoring system
EC020	19ECUOG023	GONGADA SRIMANJUNATH SRINIVASA RAO	rocircuits Techno	VLSI Front-end RTL Design and verfication	INCUBATOR SAFETY SYSTEM
EC023	19ECUOG010	JOSHI DIP TUSHARBHAI	eInfochips	computer vision, vlsi front-end, Block chain,	smart quiz
EC032	19ECUES088	MAKADIYA RUSHI SURESHKUMAR	eInfochips	EMBEDDED SYSTEM,CODING	Iot based Irrigation System
EC034	19ECUOG062	MEHTA HETA ANKIT	eInfochips	VLSI, Embedded Sysyem, Python development	Footstep Power Generation System, Human Detection Robot
EC041	19ECUEG013	PANCHOLI VISHVAS SHRIKANTBHAI	eInfochips	Verilog Design and Verification, Programming	IoT based Irrigation System
EC042	19ECUOS045	PANDYA KUNJ CHANDRESHBHAI	eInfochips	VLSI , Embedded , IOT	Persistance of vision clock, wireless charger
EC043	19ECUOS075	PAREKH PRINCEE	eInfochips	VLSI	Visitor Counter Circuit,Human Detection Robot
EC045	19ECUBG071	PARMAR MEET JAYESHBHAI	eInfochips	Embedded, R&D, Robotics, IOT, VLSI	Gazebo, Line Follower Robot using Arduino, IR Based Opticallly Data Transmitting System, Automatic Low Cost Flushing System, Laser Based Communication Link, Scrolling Text LED Display, Dual Variable Regulated High Current Power Supply, OverHead Tank Monitoring System, Laser Based Home Security
EC046	19ECUBG095	PARMAR PARTHVI JITENDRABHAI	eInfochips	VLSI,Embeded,Verilog Design and Verification,Image processing	Automatic Evening lamp,Digital Door Lock

EC047	19ECUSG018	PARMAR SIDDHARTH DHULABHAI	eInfochips	Verilog Desighn and verification, python	RFID Based Attandance System
EC049	19ECUOS052	PATEL HET	eInfochips	Game Development, Web Development, VLSI, Image Processing	Automatic Toll Collector System
EC050	19ECUBG011	PATEL HRISHI SUBHASCHANDRA	eInfochips	VLSI, Programming, Management	INCUBATOR SAFETY SYSTEM
EC055	19ECUES094	PATEL NEEL RAKESHBHAI	eInfochips	Programming,AI-ML,VLSI	Advanced traffic light control system & Automatic Toll Collector System
EC056	19ECUOG073	PATEL PRAGNESH DHARMENDRAKUMAR	eInfochips	Management ,VLSI	Automatic Toll Collector System
EC058	19ECUOG016	PATEL SANKET KANUBHAI	eInfochips	Programming, VLSI, Embedded software, AI	Solar powered charger, RFID based attendance
EC062	19ECUOG099	RAY HAREKRISHNA RAMNARESH	eInfochips	VLSI Verilog Design and Verification, IOT,Embedded Systems, Image processing,Programming	Number Plate detection,mobile phone detector,automatic flushing system,Autonomous Ground Vehicle using ROS-Gazebo,SSIP PROJECT
EC066	19ECUOS065	SANGHANI KRINALI MAHENDRABHAI	ocircuits Techno	VLSI Verilog Design and Verification , Microwave Antenna,Programming	Power generation using footsteps,Voice controlled notice board
EC105	18ECUOD009	SATA DHRUTI DEVANGBHAI	eInfochips	Microwave Communication, Wireless Communication, Optical Communication, Web Designing, Ux/UI, IOT, cloud	Smart Car Parking System, Panic Alarm, Solar Charger, Air Quality Measurement system, Light Following Robot
EC067	19ECUEG006	SAVALIYA JAY GHANSHYAMBHAI	eInfochips	VLSI , Embedded System , Programming	Spy Robot for Military Surveilliance , Lesar Security System
EC070	19ECUES058	SHAH CHIRAG DHANANJAYBHAI	eInfochips	VLSI Verilog Design and verification , Programming , Embedded system	Object detect counter , Smart Dustbin , Water level indicator
EC071	19ECUOS067	SHAH HET HITESHKUMAR	eInfochips	VLSI, Embedded Systems, Image processing, Communication Systems,	Analog Audio Mixer, FPGA Based QPSK Modulator, Line follower using Arduino,
EC072	20ECUOD001	SHAH HETAVI SANJAYBHAI	eInfochips	Programming ,Embedded system	spy robot for Military Surveilliance , traffic light controller,event facilitator app
EC073	19ECUEG053	SHAH JAINAM PANKAJKUMAR	eInfochips	VLSI Domain with various application like communication, Signal Processing, Networking	Analog Audio Mixer, FPGA Based QPSK Modulator, FPGA based PWM generator, Projects on PIC(Simulation Based)
EC074	19ECUOS104	SHAH JUHI NILESHBHAI	eInfochips	VLSI Verilog Design and Verification ,Embedded system	Power generation using piezeo electric sensor,Smart health care monitoring
EC075	19ECUOS035	SHAH PURVA SANJAYKUMAR	eInfochips	VLSI, embedded systems, IoT	Smart health care monitoring , Power generation using piezeo electric sensor
EC077	19ECUOG003	SHAH VIPSABEN SANJAYKUMAR	eInfochips	VLSI, Embedded systems	Smart street lights, Smart Blind stick
EC078	19ECUOG008	SHAIKH MAHAMMADSHAHID SHABBIRAHMAD	Nessa Illuminatio	VLSI Front End RTL Design & Verification, Embedded systems	Spy Robot, Temperature monitoring and alert system with ML algorithm

EC079	19ECUEG098	SHASTRI NAMRA DHIMANTKUMAR	eInfochips	Communication Systems, Electromagnetic Waves theory, Analog Electronics, VLSI	Sensor Data fusion with Matlab, FPGA Based QPSK modulator, eyantra theme based projects,
EC082	19ECUEG015	SOJITRA RAJKUMAR KUMANBHAI	eInfochips	VLSI design and verification, embedded system,Programming	HOME SECURITY SYSTEM, AUTOMATIC PLANT IRRIGATION SYSTEM
EC083	19ECUBS060	SOLANKI JAYDEEP BHUPATBHAI	Nessa Illuminatio	VLSI,PCB Designing,Embedded system based applications	IR Remote operated fan speed control,Temperature based fan speed
EC084	19ECUBG059	SOLANKI PIYUSHKUMAR DAYABHAI	eInfochips	VLSI,Embedded system, Networking	Air pollution monitoring system
EC085	19ECUOS103	SONI DIYA KALPESHBHAI	eInfochips	VLSI Verilog Design and Verification , Programming,embedded system	Lpg gas detection using mq6 sensor,temp and heartbeat measurment using raspberry pi4,greenhouse enivornment monitoring using
EC086	19ECUBG002	SUTHAR HARSH SHAILESHKUMAR	eInfochips	vlsi design and ve/rification,embedded system,programming	HOME SECURITY SYSTEM, AUTOMATIC PLANT IRRIGATION SYSTEM
EC089	19ECUOS102	SUTHAR SANDEEP AMICHAND	eInfochips	Programming , Embedded system , VLSI	AUTOMATIC WATER TRASH COLLECTOR,Autonomous Ground Vehicle using ROS-Gazebo, Line Follower Robot using Arduino, DRONE DELIVERY SYSTEM USING ROS-GAZEBO, OBJECT COUNTER
EC091	19ECUBG007	TANK HARSHIL SANDIPBHAI	eInfochips	CyberSecurity, Networking, Ethical Hacking	Cisco CyberSecurity Internship(Created Secure CampusNetwork), Microsoft Azure Internship(Created InfoSec Bot for QnA),
EC092	19ECUBS108	TARIWALA HEER MANISHKUMAR	eInfochips	programming, VLSI, Embedded System	Electronic Thermometer, Smart Entrance
EC093	19ECUOG081	TARPARA MIT SAILESHBHAI	eInfochips	VLSI Verilog Design and Verification , IOT	Air pollution monitoring system
EC094	19ECUOS047	THAKOR KRUTARTH SURESHBHAI	eInfochips	VLSI,, EMBEDDED SYSTEM	home automation & iot base green house monitoring
EC095	19ECUOS082	TIRTH HALVADIA	eInfochips	VLSI, Embedded system, Machine learning	Ultrasonic rangefinder, Spy bug (voice recorder)
EC096	19ECUOT032	TRIVEDI MAHARSHI CHAITANYA	rocircuits Techno	VLSI,, EMBEDDED SYSTEM	home automation && location tracking device
EC097	19ECUOS086	UDUPA K VIKHYATH K RAVISHANKAR	eInfochips		
EC100	19ECUSG020	VAGHELA MAYANK NATVARBHAI	eInfochips	Programming,VLSI	Multipurpose Drone,Obstacle avoiding robot based sanitization
EC101	19ECUSG017	VANKAR RACHIKET HASMUKHBHAI	eInfochips	VLSI Design and Verification, Programming	Multipurpose Drone, Automatic Water level controller
EC102	19ECUOS093	VRUNDA SHAH	eInfochips	Programming,VLSI, Embedded system	Automated solar tracker, kansya thali foot
EC103	19ECUOS044	VYAS YAJAN SNEHAL	eInfochips	VLSI Design and Verification, Programming	Multipurpose Drone, Obstacle avoiding robot based sanitization, Patient temperature and heartbeat monitoring system
EC104	19ECUXS092	YAGNESH DEVRE	eInfochips	VLSI, EMBEDDED	Ultrasonic glove for blind, Automated water

Dr. Mitesh Limachia <mitesh.ec@ddu.ac.in>

Group formation sheet

3 messages

Dr. Mitesh Limachia <mitesh.ec@ddu.ac.in> Tue, May 3, 2022 at 10:25 AM
To: Nilesh Ranpura <nilesh.ranpura@einfochips.com>, CHANDNI PATEL <Chandni.patel@einfochips.com>, Nirav Nanavati <Nirav.nanavati@einfochips.com>, Tirth Joshi <Tirth.joshi@einfochips.com>
Cc: EC Department DDU <ec@ddu.ac.in>

Dea All,

Please find the attached group formation sheet as per yesterday's meeting.

The sheet contains details of the group members along with their contact details for your ready reference.

The first name in every group (highlighted by bold) is the team leader.

--
Dr. Mitesh J. Limachia,
Department of Electronics & Communication,
D. D. University,
Nadiad-387001.
(m)- 9898361511.

Group_Formation_DDU.xlsx
13K

Nilesh Ranpura <nilesh.ranpura@einfochips.com> Wed, May 4, 2022 at 2:21 PM
To: "Dr. Mitesh Limachia" <mitesh.ec@ddu.ac.in>, CHANDNI PATEL <CHANDNI.PATEL@einfochips.com>, Nirav Nanavati <nirav.nanavati@einfochips.com>, Tirth Joshi <Tirth.Joshi@einfochips.com>
Cc: EC Department DDU <ec@ddu.ac.in>

Thanks a lot Dr. Mitesh

regards

Nilesh Ranpura

Director Engineering – ASIC

+91 9879261139

nilesh.ranpura@einfochips.com

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No.	Members	Roll NO.	Group	Mail id	Contact Number
1	**Hetavi Shah**	EC072	Group 1	20ecuod001@ddu.ac.in	6358258509
2	Pragnesh Patel	EC056		19ecuog073@ddu.ac.in	9723561108
3	Pushp Sopori	EC060		18ecuog065@ddu.ac.in	9359228698
4	Juhi Shah	EC074		19ecuos104@ddu.ac.in	7600324537
5	Jay Savaliya	EC067		19ecueg006@ddu.ac.in	9737739914
6	Jainam Shah	EC073		19ecueg053@ddu.ac.in	9512560601
7	**Patel Hrishi**	EC050	Group 2	19ecubg011@ddu.ac.in	6353935962
8	Patel Het	EC049		19ecuos052@ddu.ac.in	9825055074
9	Parekh Princee	EC043		19ecuos075@ddu.ac.in	9978137503
10	Makdiya Rushi	EC032		19ecues088@ddu.ac.in	7435815121
11	Joshi Dip	EC023		19ecuog010@ddu.ac.in	9624335686
12	Bhavina Chechani	EC013		19ecueg085@ddu.ac.in	7698520800
13	**Anjali Dodia**	EC018	Group 3	19ecuos054@ddu.ac.in	9429578464
14	Nistha Bhavsar	EC010		19ecuog009@ddu.ac.in	8200538030
15	Nemi Bechara	EC005		19ecues033@ddu.ac.in	9624067127
16	Poorav Bhandari	EC007		19ecubg074@ddu.ac.in	7016735517
17	Kunjal Bhamare	EC006		19ecuos087@ddu.ac.in	6352601794
18	Yagnesh Devre	EC104		19ecuxs092@ddu.ac.in	6351072003
19	**Het Shah**	EC071	Group 4	19ecuos067@ddu.ac.in	6352881615
20	Hardee Bhatt	EC009		19ecuos097@ddu.ac.in	7016803130
21	Neel Patel	EC055		19ecues094@ddu.ac.in	9773438418
22	Piyush Solanki	EC084		19ecubg059@ddu.ac.in	9724112421
23	Vrunda Shah	EC102		19ecuos093@ddu.ac.in	9825326196
24	Yajan Vyas	EC103		19ecuos044@ddu.ac.in	9574264115
25	**Harshil Tank**	EC091	Group 5	19ecubg007@ddu.ac.in	8128941409
26	Raj Sojitra	EC082		19ecueg015@ddu.ac.in	9510858255
27	Rachiket Vanker	EC101		19ecusg017@ddu.ac.in	9016515894
28	Harekrishna Ray	EC062		19ecuog099@ddu.ac.in	9376835707
29	Sandeep Suthar	EC089		19ecuos102@ddu.ac.in	9409504996
30	Heta Mehta	EC034		19ecuog062@ddu.ac.in	9558010949
31	**Amil Rupapara**	EC065	Group 6	19ecuos091@ddu.ac.in	9558848584
32	Meet parmar	EC045		19ecubg071@ddu.ac.in	7069897842
33	Mit tarapara	EC093		19ecuog081@ddu.ac.in	9510512969
34	Chirag Shah	EC070		19ecues058@ddu.ac.in	9879965857
35	Vipsa Shah	EC077		19ecuog003@ddu.ac.in	8141466489
36	Heer tariwala	EC092		19ecubs108@ddu.ac.in	9879022355
37	**Tirth Halvadia**	EC095	Group 7	19ecuos082@ddu.ac.in	9328430456
38	Vikhyat udupa	EC097		19ecuos086@ddu.ac.in	9724217657
39	Krutarth Thakor	EC094		19ecuos047@ddu.ac.in	7202902490
40	Siddharth	EC047		19ecusg018@ddu.ac.in	6355375155
41	Parthvi parmar	EC046		19ecubg095@ddu.ac.in	6353513224
42	Sanket	EC058		19ecuog016@ddu.ac.in	6354559820
43	**Pancholi Vishvas**	EC041	Group 8	19ecueg013@ddu.ac.in	7990232157
44	Namra Shastri	EC079		19ecueg098@ddu.ac.in	9427360306
45	Kunj Pandya	EC042		19ecuos045@ddu.ac.in	6354020879
46	Diya Soni	EC085		19ecuos103@ddu.ac.in	6354639239
47	Purva Shah	EC075		19ecuos035@ddu.ac.in	9265261178
48	Mayank Vaghela	EC100		19ecusg020@ddu.ac.in	9328665081
49	Harsh Suthar	EC086		19ecubg002@ddu.ac.in	9054718366

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Dr. Mitesh Limachia <mitesh.ec@ddu.ac.in>

Fwd: Regarding Summer Internship of third year students at Micro-Circuits Technology

Training & Placement Team (EC-DDU) <tnp.ec@ddu.ac.in>
To: "Dr. Mitesh Limachia" <mitesh.ec@ddu.ac.in>
Tue, May 17, 2022 at 4:02 PM

Dear sir,

Please do the needful.

---------- Forwarded message ---------
From: **MicroCircuits Technology** <connect.mckts@gmail.com>
Date: Tue, May 17, 2022 at 11:43 AM
Subject: Re: Regarding Summer Internship of third year students at Micro-Circuits Technology
To: Training & Placement Team (EC-DDU) <tnp.ec@ddu.ac.in>

Dear Sir,

Find the attached list of students selected for the Summer Internship program. Kindly send the NOC letter as early as possible for smooth functioning and also other documents such as Aadhar card and all semester Marksheets required. (That we will communicate with the students once the NOC letter we will receive).

We are deciding to start with the Introductory part from tomorrow(18/05/2022).

[Quoted text hidden]

[Quoted text hidden]

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--

Regards,

Microcircuits Technology

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Shorted List of Students for Microcircuit Technology 2022		
Roll no.	StudentID	Name
EC020	19ECUOG023	GONGADA SRIMANJUNATH SRINIVASA RAO
EC066	19ECUOS065	SANGHANI KRINALI MAHENDRABHAI
EC096	19ECUOT032	TRIVEDI MAHARSHI CHAITANYA

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Dr. Mitesh Limachia <mitesh.ec@ddu.ac.in

Re: Invitation for Summer Internship with NESSA

HR Department <info@nessa.in>
To: "Training & Placement Team (EC-DDU)" <tnp.ec@ddu.ac.in> Wed, Apr 13, 2022 at 1:19 P
Cc: Head of Operations <ho@nessa.in>, RnD Nessa <research@nessa.in>, EC Department DDU <ec@ddu.ac.in>, "Dr
Mitesh Limachia" <mitesh.ec@ddu.ac.in>

Dear Mr. Narendra,

Thank you for smooth coordination for summer internship interview from college end. We have shortlisted following 3 students based on personal interview conducted on 12th April.

[1] Jaydeep Solanki

[2] Mahammad Shahid Shaikh

[3] Arunima Punjabi

Request to confirm their avaiability.

Regards,

ILYAS SHAIKH

Manager - HR

From: Training & Placement Team (EC-DDU) [mailto:tnp.ec@ddu.ac.in]
Sent: 31 March 2022 13:51
To: HR Department
Cc: Head of Operations; RnD Nessa; EC Department DDU; Dr. Mitesh Limachia
Subject: Re: Invitation for Summer Internship with NESSA

Dear sir,

[Quoted text hidden]
[Quoted text hidden]

[Quoted text hidden]

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Ref: DDU/EC.TRG/ 001 /2022

Date: 30/03/2022

To:
Scientific Reserch and Training Division.
Space Applications Centre (Bopal Campus),
Ahmedabad-380058, INDIA

Subject: - Forwarding Letter for Summer Training.

Dear Sir,

We have no objection if following students are provided technical training at your esteemed organization during summer vacation of our University.

Summer vacation starts from 10 May, 2022 to 02 July, 2022.

Name of Students	Enrolment No.	Year of Admission	Course being Undertaken	Semester of Study
Vrushank Anand	19ECUOS039	2020	B. Tech. (E.C.)	VI

I hereby certify that details furnished above are true and correct.

Thanking you,

Yours sincerely,

Dr. Purvang Dalal
Head, EC Department

Vrushank.

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Ref: DDU/EC.TRG/ 004 /2022

Date: 16/06/2022

To,
L&T Technology Services,
Vadodara,
Gujarat

Subject: - Forwarding Letter for Summer Training.

Dear Sir,

We have no objection if following students are provided technical training at your esteemed institute during summer vacation of our University.

Summer vacation starts from 10 May, 2022 to 02 July, 2022.

Name of Students	Enrolment No.	Year of Admission	Course being Undertaken	Semester of Study
Arunima Panjabi	19ECUOG113	2019	B. Tech. (E.C.)	VI

I hereby certify that details furnished above are true and correct.

Thanking you,

Yours sincerely,

16/6/22

Dr. Purvang Dalal

Head, EC Department

WJL

O/C

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Date: 30-June-2022

INTERNSHIP CERTIFICATE

This is to certify, that **MR. SHAIKH MAHAMMADSHAHID SHABBIRAHMED**, "B.Tech Electronics & Communication Engg. Student of DDU-NADIAD" from **11/05/2022 to 30/06/2022** has completed Summer Internship. This internship project with **Research & Development** department at Nessa Illumination Technologies Pvt. Ltd., Ahmedabad, Gujarat. During the period of Internship program with us he was found punctual and hardworking.

We are wishing him every success in life.

Shoeb Noorani
DGM – Operations

Plot No. 36/A , Devraj Industrial Park, Opp. Sameep Fabrics,
Pipalaj-Pirana Raod, Pipalaj, Ahmedabad-382405.

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www.nessa.in | Sales@nessa.in

Date: 30-June-2022

INTERNSHIP CERTIFICATE

This is to certify, that **MR. SOLANKI JAYDEEP BHUPATBHAI**, "B.Tech Electronics & Communication Engg. Student of DDU-NADIAD" from **11/05/2022 to 30/06/2022** has completed Summer Internship. This internship project with **Research & Development** department at Nessa Illumination Technologies Pvt. Ltd., Ahmedabad, Gujarat. During the period of Internship program with us he was found punctual and hardworking.

We are wishing him every success in life.

Shoeb Noorani
DGM – Operations

Plot No. 36/A , Devraj Industrial Park, Opp. Sameep Fabrics,
Pipalaj-Pirana Raod, Pipalaj, Ahmedabad-382405.

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Dharmsinh Desai University

Faculty of Technology

Civil Engineering Department

B.Tech - Civil, Semester - VIII

Industrial Training Allocation List : 2021-22

Roll No.	Full name	Company
CL001	Ayaz Khatri	Shanti Realities, Kutch
CL002	Sumitaranjan Manojkumarsingh	Jamnagar Municipal Corporation,Jamnagar
CL006	Chaudhari Kaival Kiranbhai	Mr. Bharat Patel, Civil Engineer, Valsad.
CL007	Chauhan Pranali Jaideepbhai	Jamnagar Municipal Corporation,Jamnagar
CL011	Gajjar Shakti Yogeshbhai	Cube Construction Engineering Limited,Vadodara
CL015	Imam Mohmed Juned Mohmed Soeb	N A H Contractor & Engineer,Himmatnagar
CL017	Kabrawala Krunal Atulkumar	Shiv Corporation ,Surat
CL018	Kanzariya Nayanbhai Nabhubhai	RC Heights Pvt. Ltd.,Rajkot
CL019	Katharotiya Gredi Vasantbhai	RC Heights Pvt. Ltd.,Rajkot
CL021	Khambhatta Farzan Loveji	Om Infrastructure,Ahmedabad
CL022	Khaped Vikramkumar Babubhai	Uma Developers,Ahmedabad
CL023	Khatri Ajaykumar Tolaram	Mr. Ramesh Jain, Govt. Approved Valuer, Surat
CL025	Kotadiya Raj Navinbhai	Cube Construction Engineering Limited,Vadodara
CL026	Macchi Devraj Vinodbhai	Hi-Tech Projects Pvt. Ltd, Ahmedabad
CL027	Makwana Daksh Prahladbhai	Adani Realty (Adani Estate Management Pvt Ltd).,Ahmedabad
CL028	Mandaliya Dhruvkumar Hasmukhbhai	L&T Construction,Chennai
CL029	Mandaviya Dharmik Jitubhai	Mr. Ramesh Jain, Govt. Approved Valuer, Surat
CL031	Mistry Kiran Sureshbhai	SP Group,Vadodara
CL032	Modasiya Masoodahmed Saeedahmed	M I Architect & Design,Himmatnagar
CL033	Mungalpara Naincy Arvindbhai	Concept Point Architect,Surat
CL036	Patel Himin Jayendrakumar	Samor Developers,Surat
CL037	Patel Jaiminkumar Jayeshbhai	Ararat Associates Pvt Ltd,Himmatnagar
CL038	Patel Jigarkumar Bhagubhai	Uma Developers,Ahmedabad
CL039	Patel Kenal Ishawarbhai	Deep Construction Pvt Ltd,Vapi
CL040	Patel Kevin Subhash	DNS Innovation,Vapi
CL041	Patel Nihal Somalal	Ajay Engi-Infrastructure Pvt. Ltd.,Mehsana
CL042	Patel Nirmalkumar Pravinkumar	Radha Corporation, Surat.
CL044	Prajapati Abhishek Prakashbhai	CM Infra And Engineering Company,Nadiad
CL045	Prajapati Harshkumar Nitinbhai	Sahjanand Developers,Nadiad
CL046	Prajapati Jay Bharatkumar	Arth Infrastructure,Ahmedabad
CL047	Prajapati Sanketkumar Vipinchandra	Nilamber Group,Vadodara
CL049	Rathod Anshukumar Harishbhai	HRG Construction Co.,Ahmedabad

Dharmsinh Desai University

Faculty of Technology

Civil Engineering Department

B.Tech - Civil, Semester - VIII

Industrial Training Allocation List : 2021-22

Roll No.	Full name	Company
CL050	Saiyad Samir Satarbhai	Rajkamal Builders Infrastructure Pvt.Ltd,Ahmedabad
CL051	Sakilbhai Anvarbhai Vahora	Sahjanand Developers,Nadiad
CL052	Sengal Dhruval Shaileshbhai	Sahjanand Developers,Nadiad
CL053	Shah Payal Sanjaybhai	Kambad Engineers,Vadodara
CL054	Shah Virajkumar Bhavinkumar	Cube Construction Engineering Limited,Vadodara
CL056	Soni Mihir Bharatbhai	HRG Construction Co.,Ahmedabad
CL057	Tiwari Himanshu Munilal	Rajkamal Builders Infrastructure Pvt.Ltd,Ahmedabad
CL058	Vachhani Neel Jitendrakumar	Cube Construction Engineering Limited,Vadodara
CL059	Vasava Pinakin Kiritbhai	Mr. Bharat Patel, Civil Engineer, Valsad.
CL061	Yadav Jaykumar Ghanshyam	L&T Chiyoda Limited,Vadodara
CL063	Zatakiya Manavkumar Rajendrakumar	Everest Construction Company ,Vadodara

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

Gr. No.	Company	Address1	City	Students	Internal guide	Project Title
A1	Unitech Technocrats Pvt. Ltd.	Makarpura G.I.D.C.	Vadodara 390 005	1. MUNJANI RAJKUMAR MAGANBHAI (IC-28) 2. PANDYA ROHAN JITENDRA (IC-36) 3. SHUKLA RUSHIT HITESHBHAI (IC-59) 4. HARDIK ROSIYA (IC-13) 5. PATEL PRAJAVAL DASHRATHBHAI (IC-47) 6. KATRODIYA HEMIL HIRENBHAI (IC-21) 7. NIHAL ASHOKKUMAR PATEL (IC-46) 8. PATEL MAYUR RAJENDRABHAI (IC-45) 9. SHAH ANIKET CHETANBHAI (IC-53)	PROF T.J.PATEL	
A2	HP Automation and Control Pvt. Ltd.	77-78, Akshar Industrial Park, Nr. Vinzol Patiya, G.I.D.C., Vatva	Ahmedabad 382 445	1. VADHER NIHIR DEEPAKBHAI (IC-64) 2. PANDAV YASH DINESHBHAI (IC-34) 3. PRAJAPATI BHAWARLAL PRAKASHBHAI (IC-48) 4. GAJERA KEYURKUMAR SURESHBHAI (IC-68) 5. SIROYA DARSHAN JITENDRA (IC-60)	PROF S.P.GAUR	
A3	Masibus Automation and Instrumentation Pvt. Ltd.	B-30, G.I.D.C Electronics Estate Sector – 25	Gandhinagar 382 044	1. TALATI KATHAN SANJAYKUMAR (IC-63) 2. SUTHAR DHRUVI DILIPKUMAR (IC-62) 3. PANCHAL NISHITA KANAKBHAI (IC-32) 4. PATEL JAYDEEPKUMAR MAHENDRABHAI (IC-42)	PROF C.S.DALAL	
A4	Nutron Systems Pvt. Ltd.	471/1, Bhagyalaxami Estate, Rakanpur, Kalol	Ahmedabad 380 060	1. DUDHAT MANSI MUKESHBHAI (IC-09) 2. SHAH JENSIE JAYESH (IC-54) 3. KOSHIYA DHRUVIBEN NARESHBHAI (IC-22) 4. PATEL MARMIK MUKESHBHAI (IC-44)	PROF C.S.DALAL	
A5	Servilink Systems Pvt. Ltd.	Prakash 2, Alkapuri Society	Vadodara 390 006	1. KARIA MAHER VIMALBHAI (IC-20) 2. KOTHWALA ABHISHEK MURLIDHAR (IC-23) 3. PRIT AMITBHAI SHAH (IC-55) 4. ANAJWALA AUM AMISH (IC-02)	PROF V.A.SHAH	
A6	Institute of Plasma Research (IPR)	GIDC- Bhat	Gandhinagar 382 428	1. JAYKUMAR S MISTRY (IC-01) 2. PARMAR KAUSHAL RAJESHKUMAR (IC-38)	PROF C.S.DALAL	
A7	Atul Ltd.	Valsad	Valsad 396 020	1. DHRUV HAMENDRA SINGH KANYAL (IC-18) 2. PATEL KENIL NAVINKUMAR (IC-43) 3. SHAH VINESHA PANKAJ (IC-52)	PROF J.G.BHATT	
A8	Reliance	Jamnagar	Jamnagar 361 140	1. PATEL DEEP YATINBHAI (IC-40)	PROF J.G.BHATT	
A9	Reliance	Dahej	Dahej 392 130	1. PARMAR PREMSINH MAHENDRASINH (IC-39)	PROFJ.G.BHATT	

***Reporting Dates: 18/12/2021, 25/12/2021, 08/01/2022, 22/01/2022, 05/02/2022, 19/02/2022, 05/03/2022, 19/03/2022**
***If holiday reporting can be adjusted with consulting internal guide on any other day.**

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

Gr. No.	Company	Address1	City	Students	Internal guide	Project Title
B1	ACPL	504/6, G.I.D.C.	Vadodara 390 010	1. MISTRY VAIBHAV ANILKUMAR (IC-25) 2. PANCHAL AKSHAR NARENDRA (IC-31) 3. ZINZUVADIA MRUNAL KALPESHBHAI (IC-66) 4. VAGHELA ASITSINH KISHORSINH (IC-65) 5. JADAV NISHANT BALAKRUSHNA (IC-15) 6. RAVAL MEGHNABEN KANUBHAI (IC-51)	PROF H.R.PATEL	
B2	Quantum Age Tech Pvt. Ltd.	D/120, Tower D, Vrundavan Township, Harni Road	Vadodara 390 006	1. SHAH SHRUTIBEN PRASHANTKUMAR (IC-57) 2. GAJJAR NISARG PARESHKUMAR (IC-10) 3. SUTHAR AKSHAYKUMAR YOGENKUMAR (IC-61) 4. KARNRAJSINH KRUSHNADIPSINH RANA (IC-49)	PROF.S.P GAUR	
B3	SSPM Systems and Engineers	Plot No. 171/178, GIC Phase- II, Vatva.	Ahmedabad 382 445	1. DAMANI HARSH RAJESHBHAI (IC-05) 2. MAGHUDIYA KEVAL BHARATBHAI (IC-24) 3. KAPURIYA MEETKUMAR JENTIBHAI (IC-19) 4. DHOKIYA YAGNIK BABUBHAI (IC-07)	PROF V.A.SHAH	
B4	ESSEL Controls	520-521, Gurukrupa Industrial Society, Udhna Navsari Road, Bhestan	Surat 395 023	1. MUNGALPARA RITIK JAGDISHBHAI (IC-27) 2. GOYANI ADITYABHAI KALUBHAI (IC-12) 3. DHABUWALA DHRUVI SHAILESHBHAI (IC-06) 4. RUTVIK RAJESHBHAI PADSUMBIYA (IC-30)	PROF R.V.MISTRY	
B5	Vbtech Automation	54, Akshar Industrial Park, Nr. Hathijan Circle, B/H Vatva	Ahmedabad 382 445	1. NAKUM SATISHKUMAR BHANJIBHAI (IC-29) 2. NAKUM HARDIKKUMAR RAVJIBHAI (IC-67)	PROF R.V.MISTRY	
B6	Ultratech Cement Ltd.	P. O. Kovaya, Tal. Rajula, Dist. Amreli	Amreli 365 541	1. CHANDRESH MAHENDRABHAI VALA (IC-03)	PROF J.G.BHATT	
B7	KRIBHCO	Surat	Surat 394 515	1. GALANI ARJUN NARANBHAI (IC-11) 2. HARIYANI HARSH MANSUKHLAL (IC-14) 3. PANDYA MILAN KUMAR (IC-35)	PROF H.R.PATEL	
B8	GODEREJ INDUSTRIES LIMITED	Burjorjinagar, Plot no. 3, Village Kanerao, Valia	Bharuch 393 315	1. MODI PARTH MINESHKUMAR (IC-26)	PROF J.G.BHATT	
B9	Adani Petronet Port Pvt. Ltd.	Dahej	Bharuch 392 130	1. DHOLU MAYANKUMAR HIRALAL (IC-08)	PROF J.G.BHATT	
B10	Jubilant Infrastructure Ltd.	Plot No. 5, Vilayat GIDC, Tal. – Vagra	Bharuch 392 012	1. VRAJESH RAJNIKANT RANA (IC-50)	PROF J.G.BHATT	
B11	Micro Process Controls	Plot No. 3231, Phase – 3, G.I.D.C. Chhatral Industrial Estate, Ta. Kalol, Chhatral	Gandhinagar 382 729	1. JAYESHKUMAR BHARATBHAI CHUDASAMA (IC-04) 2. SHIVANG DHIRENKUMAR SHAH (IC-56) 3. SHRIHARI NAIR (IC-58)	PROF R.V.MISTRY	

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

B12	**TCS**	**Online**	**Online**	**PATEL HARNISHKUMAR KEYURBHAI (IC-41)**	**PROF. S.P.GAUR**	
				PANDAV SAGARBHAI GIRDHARBHAI (IC-33)	**PROF. S.P.GAUR**	
				PAREKH UTKARSH SANJAY (IC-37)	**PROF. H.R.PATEL**	
				KANSAGARA MEETKUMAR MAHESHBHAI (IC-17)	**PROF. V.A. SHAH**	
				KANANI DEEPKUMAR ASHITKUMAR (IC-16)	**PROF. T.J.PATEL**	

***Reporting Dates: 18/12/2021, 01/01/2022, 15/01/2022, 29/01/2022, 12/02/2022, 26/02/2022, 12/03/2022, 26/03/2022. *If holiday reporting can be adjusted with consulting internal guide on any other day.**

***Final presentation before exam in department will be on 29 & 30 March 2022 before exam in front of department faculty compulsory for all with attendance.**

DR V.A.SHAH
HEAD ,IC DEPTT

PROF C.S.DALAL
PROJECT PLACEMENT CO ORDINATOR

Summary

Sr. No.	Name of company	Total no. of students placed
1	Wanakbori Thermal Power Station	06
2	Wanakbori Thermal Power Station	11
3	Indian Oil Corporation Limited, Vadodara	03
4	Indian Oil Corporation Limited, Vadodara	02
5	Arcellor Mittal, Hazira, Surat	01
6	Aditya Birla – Birla Copper, Bharuch	01
7	Gujarat Alkalies and Chemical Ind. Ltd., Bharuch	03
8	Sumul Dairy, Surat	03
9	Gujarat Narmada Valley Fertilizers and Chemicals Ltd., Bharuch	03
10	Amul Dairy, Anand	03
11	Gujarat Narmada Valley Fertilizers and Chemicals Ltd., Bharuch	03
12	Jay Chemical Ind. Pvt. Ltd., Ahmedabad	03
13	HP Automation & Control Pvt. Ltd., Ahmedabad	04
14	Oil and Natural Gas Corp. Ltd. (ONGC), Mehsana asset	03
15	Unique Engineers and Panel Builder Pvt. Ltd., Ankleshwar	03
16	Pavansut Minerals Pvt. Ltd., Morbi	02
17	Atul Limited, Atul, Dist. Valsad	03
18	National Thermal Power Corp. (NTPC) Ltd., Bharuch	03
19	Nayara Energy Ltd., Wadinar, Dist. Jamnagar	01
20	Solvay (India) Pvt. Ltd., Bharuch	03
21	Grasim Ind. Ltd., Vagra, Dist. Bharuch	04
	Total 21 companies trained	**68 students**

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2018-19/01 **Date: 08/04/2022**

To,
The Chief Engineer, Gujarat State Electricity Corp. Ltd. (GSECL)
Wanakbori Thermal Power Station, Dist. Kheda, Pin-388293

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/08, dated 31/03/2022
(2) Your confirmation via email dtd. 02/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Parth A. Kabaria	IC 19/19ICUOG003
2	Mr. Junaid F. Kapadia	IC 22/19ICUOS064
3	Mr. Ashraf F. Shaikh	IC 57/19ICUBG013
4	Mr. Chirag V. Makwana	IC 30/19ICUBG039
5	Mr. Harsh J. Makwana	IC 31/20ICUSD009
6	Mr. Jay B. Lad	IC 27/20ICUOD002

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,
Thanking You,
Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/02 **Date: 29/04/2022**

To,
The Chief Engineer, Gujarat State Electricity Corp. Ltd. (GSECL)
Wanakbori Thermal Power Station, Dist. Kheda, Pin-388293

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/01, dated 28/03/2022
(2) Your confirmation letters no. WTPS/TRG/In-Plant/339 & 340 rcvd via email dtd. 19/04/22

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Krutik A. Patel	IC 44/19ICUOS037
2	Mr. Parthiv A. Kheni	IC 26/19ICUEG007
3	Mr. Sunnykumar M. Patel	IC 47/19ICUOG002
4	Mr. Mehul S. Patel	IC 45/19ICUBG053
5	Mr. Chaitanya P. Patel	IC 40/19ICUOG044
6	Mr. Dirdh P. Patel	IC 41/19ICUOG027
7	Mr. Avi B. Bodara	IC 08/19ICUES067
8	Ms. Hanee M. Kansara	IC 21/19ICUEG036
9	Ms. Bhumika D. Chechani	IC 09/19ICUEG001
10	Ms. Payalben A. Vaghela	IC 64/19ICUEG004
11	Ms. Pooja A. Rupareliya	IC 50/19ICUEG057

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.

(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.

(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.

(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/03 **Date: 29/04/2022**

To,
Training Manager
Indian Oil Corporation Ltd. (IOCL)
Gujarat Refinery, Koyli, Vadodara-391330

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/03-05, dated 28/03/2022
(2) Your confirmation letters no. JR/TD/2022/0041, 0042 and 0044 dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Sunny K. Gadhiya	IC 13/19ICUES063
2	Mr. Pragnendra K. Gharia	IC 14/19ICUOG022
3	Mr. Hitarth A. Lakhtaria	IC 29/19ICUOS045

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
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(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/04 **Date: 29/04/2022**

To,
Training Manager
Indian Oil Corporation Ltd. (IOCL)
Gujarat Refinery, Koyli, Vadodara-391330

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/07, dated 29/03/2022
(2) Your confirmation letters no. JR/TD/2022/0015 dtd. 01/04/22 and 0014 dtd. 18/04/22

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Ms. Pritika Radhakrishnan	IC 02/19ICUOG029
2	Ms. Yashasvi J. Surve	IC 59/19ICUOG014

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/05 **Date: 30/04/2022**

To,
Sr. Manager (HR)
AM/NS India
Hazira, Surat-394270.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/17, dated 04/04/2022
(2) Your confirmation email dtd. 11/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Rakshit R. Jethwa	IC 16/19ICUOG058

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) The student hereby Agrees and Abides by University's Terms and Conditions for The Industrial Training. Further Declares and Confirms that the university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving the student as well as anyone else.
(3) The student hereby undertakes Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of his/her Negligent Act or Omission during Industrial Training.
(4) Student hereby Indemnifies and keeps Indemnifying the University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by student's Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/06 **Date: 04/05/2022**

To,
Asst. Vice President (HR)
Hindalco Ind. Ltd. (Birla Copper unit)
Dahej, Dist. Bharuch-392130.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/18, dated 07/04/2022
(2) Your confirmation email dtd. 28/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Nisarg A. Vegad	IC 68/19ICUBG021

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) The student hereby Agrees and Abides by University's Terms and Conditions for The Industrial Training. Further Declares and Confirms that the university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving the student as well as anyone else.
(3) The student hereby undertakes Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of his/her Negligent Act or Omission during Industrial Training.
(4) Student hereby Indemnifies and keeps Indemnifying the University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by student's Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/07 **Date: 04/05/2022**

To,
Dy. General Manager (HRM)
Gujarat Alkalies and Chemical Ind. Ltd.
Dahej Complex, P.O. Dahej, Ta. Vagra, Dist. Bharuch-392130.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/15, dated 04/04/2022
(2) Your confirmation email dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Heet J. Dasani	IC 11/19ICUOS061
2	Mr. Karan V. Kharadi	IC 25/19ICUBG009
3	Mr. Jenishkumar M. Vekariya	IC 69/19ICUEG011

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/08 **Date: 04/05/2022**

To,
Asst. General Manager (HR)
Surat District Co. Op. Milk Producers Union Ltd. (SUMUL)
Sumul dairy road, Sardarnagar Society, Tunki, Patelnagar, Surat-395008.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/19, dated 12/04/2022
(2) Your confirmation email dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Ronil H. Mistry	IC 34/19ICUBG032
2	Mr. Neel P. Mavapuri	IC 33/19ICUEG025
3	Mr. Het C. Joshi	IC 17/19ICUEG049

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/09 **Date: 04/05/2022**

To,
Training Manager
Gujarat Narma Valley Fertilizer and Chemical Ltd.
Vadadla Bholav part, GNFC township, P.O. Bharuch-392015

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/09, dated 01/04/2022
(2) Your confirmation letter no. TRG/AGM/VT/I&C/2022-23/19 dated 20/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Sarthak P. Parmar	IC 38/19ICUBG006
2	Mr. Pritesh D. Solanki	IC 58/19ICUSG023
3	Mr. Harshkumar P. Patel	IC 72/18ICUOD003

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/10 **Date: 04/05/2022**

To,
Training Manager
Anand Milk Union Ltd. (AMUL)
Amul dairy road, Opp. Hotel Surabhi, Anand-388001

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/02, dated 28/03/2022
(2) Your confirmation email dated 30/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Mohd. Lukman I. Vahora	IC 66/19ICUBG019
2	Mr. Abdul Faiz A. Saiyad	IC 55/19ICUOG060
3	Mr. Adnan M. Vhora	IC 70/19ICUOG059

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/11 **Date: 04/05/2022**

To,
Training Manager
Gujarat Narmada Valley Fertilizer and Chemical Ltd.
Vadadla Bholav part, GNFC township, P.O. Bharuch-392015

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/10, dated 01/04/2022
(2) Your confirmation letter no. TRG/AGM/VT/I&C/2022-23/19 dated 20/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Vyom M. Prajapati	IC 53/19ICUBG010
2	Mr. Pintukumar J. Parmar	IC 37/19ICUSG034
3	Mr. Jatin D. Rathod	IC 54/19ICUBT012

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/12 **Date: 04/05/2022**

To,
Training Manager
Jay Chemical Ind. Pvt. Ltd.
Plot no. 44, GIDC, Odhav, Ahmedabad-382415.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/11, dated 01/04/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Tirth D. Patel	IC 48/19ICUOS068
2	Mr. Heri A. Patel	IC 43/19ICUEG033
3	Mr. Bhavit C. Purohit	IC 07/19ICUOG056

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/13 **Date: 04/05/2022**

To,
Sr. Manager (HR), HP Automation & Control Pvt. Ltd.
77-78, Akshar Ind. Park, Nr. Vinzol Patiya, GIDC, Vatva, Ahmedabad-382445.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/22, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

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As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Vinayak H. Kachhatiya	IC 20/19ICUBD002
2	Mr. Harsh B. Vadaviya	IC 62/19ICUOG043
3	Mr. Dev K. Vishnav	IC 67/19ICUBS062
4	Mr. Ajay J. Chopda	IC 71/18ICUOD009

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/14 **Date: 04/05/2022**

To,
Inchange (HR/ER), Mehsana asset, ONGC Ltd.
KDM Bhawan, Palavasana, Mehsana-384003.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/24, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Ms. Anjali Singh	IC 05/19ICUOG038
2	Mr. Uday S. Vaghela	IC 65/19ICUBF015
3	Mr. Narendrasinh M. Vaghela	IC 63/19ICUBG042

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/15 **Date: 04/05/2022**

To,
Proprietor, Unique Engineers and Panel Builder Pvt. Ltd.,
E-30, Signature galleria, near Mahavir turnig, Old NH 8, Ankleshwar-393001.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/23, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Rahul J. Mungara	IC 35/19ICUEG040
2	Mr. Smit M. Sangani	IC 56/19ICUEG030
3	Mr. Parin S. Vachhani	IC 61/19ICUOS048

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/16 **Date: 04/05/2022**

To,
General Manager (HR), Pavansut Minerals Pvt. Ltd.
Opp. Dadashrinagar, Survey no. 129 P2, Nr Ramdev Hotel Gala, Morbi -363642.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/25, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Smit J. Fefar	IC 12/19ICUOG026
2	Mr. Raj N. Upadhyay	IC 60/19ICUOG047

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/17 **Date: 05/05/2022**

To,
Asst. Manager (HR)
Atul Ltd.
Atul, Dist. Valsad-396020.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/16, dated 04/04/2022
(2) Your confirmation letters nos. HR|L&D|IPT|23-25 dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Riken B. Prajapati	IC 52/19ICUBG008
2	Mr. Vishal A. Bhadra	IC 06/20ICUOD007
3	Mr. Vatsal A. Lad	IC 28/19ICUBG017

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/18 **Date: 05/05/2022**

To,
Training Manager
National Thermal Power Corporation Limited
NTPC Urjanagar, Jhanor, Bharuch-392215

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/06, dated 29/03/2022
(2) Your confirmation letter no. JGGPP/HR/EDC/VT/2022-23 dated 30/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Ronak M. Amin	IC 04/18ICUSG023
2	Mr. Jeet P. Raval	IC 01/19ICUOG035
3	Mr. Jemy N. Pithava	IC 49/18ICUBD002

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/19 **Date: 05/05/2022**

To,
Training Manager
Nayara Energy Ltd.
Wadinar, Dist. Jamnagar-361010.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/12, dated 01/04/2022
(2) Your confirmation email dtd. 05/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Harsh R. Kasundra	IC 23/19ICUOG052

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.

(2) The student hereby Agrees and Abides by University's Terms and Conditions for The Industrial Training. Further Declares and Confirms that the university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving the student as well as anyone else.

(3) The student hereby undertakes Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of his/her Negligent Act or Omission during Industrial Training.

(4) Student hereby Indemnifies and keeps Indemnifying the University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by student's Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/20 **Date: 05/05/2022**

To,
Head, HR Dept., Solvay Speciality (India) Pvt. Ltd.
Plot 3526-27, GIDC Panoli, Dist. Bharuch-394116.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/20, dated 18/04/2022
(2) Your confirmation dated 03/05/2022

Dear Sir,

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Romil P. Patel	IC 46/19ICUOT050
2	Mr. Harsh L. Patel	IC 42/19ICUOG024
3	Mr. Vishal P. Parmar	IC 39/20ICUBD003

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/21 **Date: 06/05/2022**

To,
Head (HR), Grasim Ind. Ltd.,
Plot 1, GIDC Vilayat Ind. Estate, Ta. Vagra, Dist. Bharuch-392012.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/21, dated 29/04/2022
(2) Your confirmation email dated 06/05/2022

Dear Sir,

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Harsh P. Chudasama	IC 10/20ICUBD001
2	Mr. Krutik P. Joshi	IC 18/20ICUOD008
3	Mr. Dhruv P. Munjani	IC 36/20ICUOD004
4	Mr. Shiv K. Javiya	IC 15/20ICUOD006

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Program Code	Programme name	Name of the students	Name of Company
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	AHIR PRATIKKUMAR NILESHBHAI	Kana Aroma Industries
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	ATARA HARSHIL NILESHBHAI	Colorant Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	BAROT VYOM MAHESHBHAI	Meghmani Finechem Ltd, Dahej
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	CHAUDHARY DHRUVILKUMAR BHARATBHAI	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	CHHODVADIYA AYUSHKUMAR RAJESHBHAI	Kana Aroma Industries
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	CHINMAY PATEL	GNFC
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	DABHI SUBHASHBHAI KALUSINH	Panoli Intermiditate Indian Pvt Ltd
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	DALWADI JIMIL PARESHKUMAR	New Age Petro & Con Chem Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	DOMADIYA VIVEKKUMAR NARENDRABHAI	L&T, Chiyoda
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	GALIYA JAYNAM UMESHBHAI	Xylon Laboratories / API
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	GANDHI SUJAL KALPESHKUMAR	Meredian Chem Bond Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KAHAR SUJAL MAHENDRABHAI	Xylon Laboratories / API
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KANDORIYA VIPUL GOVINDBHAI	Colorant Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KHAIRNAR SIDDHARTH DIPAKBHAI	Meredian Chem Bond Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KHANDHAR RIMAL RAVJIBHAI	Tata Chemicals Mithapur
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KOLADIYA SAHIL GHANSHYAMBHAI	Basic Pharma Life Science Pvt. Ltd
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	KORIYA KARTIK VINODBHAI	Colorant Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	LO KUSHAL MAHENDRAKUMAR	DCW, Surendranagar
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	LUNAGARIYA NEEL HASMUKHBHAI	Basic Pharma Life Science Pvt. Ltd
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	MACHHI SANDIPKUMAR ASHOKBHAI	Lax Fine Chemical Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	MAKVANA KRUNAL RAMESHBHAI	Transpek-silox Industry Pvt Ltd
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	NANDHA VATSAL PRAMODBHAI	Dev Solt Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PANCHAL JAY RAJULKUMAR	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PARIKH KIRTAN JIGNESHKUMAR	GNFC
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PARIKH MEET SANDIPBHAI	Kana Aroma Industries
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PARMAR PARTH ARVINDBHAI	New Age Petro & Con Chem Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL DEVAMKUMAR NITINBHAI	Meredian Chem Bond Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL DHRUMIL KALPESHKUMAR	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL DHRUVKUMAR VINODBHAI	Meghamani Organics Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL DIGESHBHAI KISHORBHAI	Kana Aroma Industries
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL JIMI RAKESHBHAI	Meghamani Organics Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL SMIT MUKESHBHAI	GNFC
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL VAIDIK JAYESHBHAI	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PRAJAPATI MANAV HARSHADBHAI	Lax Fine Chemical Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PRAJAPATI MITUL RAJUBHAI	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	RABARI YAGNESHKUMAR NILESHBHAI	Panoli Intermiditate Indian Pvt Ltd
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	RAGHVANI HEMANSHU KIRITBHAI	Meghamani Organics Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	RANA RACHIT RAKESHKUMAR	Meghamani Organics Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	RATHOD ASHISH VINODBHAI	Colorant Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	RATHOD HEMENDRA PARSOTAMBHAI	Colorant Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	VALAND DHRUVKUMAR ARVINDBHAI	Meghmani Industries Limited
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	VALAND TUSHARKUMAR RATILAL	Lax Fine Chemical Pvt. Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	VASAVA DHAVALKUMAR HARESHBHAI	Kana Aroma Industries
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	VASAVA PARTHAVKUMAR JAYESHBHAI	DCM Shriram Ltd.
DK 601	INDUSTRIAL TRAINING / PROJECT WORK	PATEL MAYANKKUMAR HARSHADKUMAR	Sugar Industries

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS048	AKBARI KRUNAL DEEPAKBHAI	BC001					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 226	100 40/30 84	400 180 310	
BC602	PROJECT SEMINAR	---	100 40/40 63	---	---	100 040 063	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 373	
19BCUOS031	BHATT ISHABEN PIYUSHKUMAR	BC002					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 248	100 40/30 95	400 180 343	
BC602	PROJECT SEMINAR	---	100 40/40 83	---	---	100 040 083	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 426	
19BCUOS047	BHATT KRISH VIRALKUMAR	BC003					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 269	100 40/30 90	400 180 359	
BC602	PROJECT SEMINAR	---	100 40/40 84	---	---	100 040 084	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 443	
18BCUBS026	BRAHMBHATT ANJALIBEN BIRENKUMAR	BC004					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 208	100 40/30 70	400 180 278	
BC602	PROJECT SEMINAR	---	100 40/40 60	---	---	100 040 060	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 338	
19BCUOS068	CHHABLANI RAHUL HARESH	BC005					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 278	100 40/30 87	400 180 365	
BC602	PROJECT SEMINAR	---	100 40/40 71	---	---	100 040 071	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 436	
19BCUBS045	CHRISTIAN RONAKBHAI KIRANBHAI	BC006					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 269	100 40/30 87	400 180 356	
BC602	PROJECT SEMINAR	---	100 40/40 77	---	---	100 040 077	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 433	
19BCUOS052	DAVE KRUTARTHKUMAR HIRENKUMAR	BC007					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 270	100 40/30 78	400 180 348	
BC602	PROJECT SEMINAR	---	100 40/40 66	---	---	100 040 066	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 414	
17BCUOS048	DESAI ABHISHEK VIPULKUMAR	BC008					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 160	100 40/30 63	400 180 223	
BC602	PROJECT SEMINAR	---	100 40/40 53	---	---	100 040 053	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 276	
19BCUOS097	DESAI DHRUVIKA SANTUBHAI	BC009					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 279	100 40/30 86	400 180 365	
BC602	PROJECT SEMINAR	---	100 40/40 79	---	---	100 040 079	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 444	
19BCUBS064	GADIYA KRUPALI ASHOKBHAI	BC010					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 253	100 40/30 85	400 180 338	
BC602	PROJECT SEMINAR	---	100 40/40 76	---	---	100 040 076	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 414	
19BCUBS040	GHANCHIVAHORA MAHAMMADTESIN MAHAMADFARUK	BC011					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 231	100 40/30 62	400 180 293	
BC602	PROJECT SEMINAR	---	100 40/40 60	---	---	100 040 060	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 353	
19BCUOS022	GOSAI HARSH VIJAYKUMAR	BC012					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 219	100 40/30 75	400 180 294	
BC602	PROJECT SEMINAR	---	100 40/40 79	---	---	100 040 079	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 373	

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS075	GOTHI MARGI DEVDATT	BC013					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 274	100 40/30 78	400 180 352	
BC602	PROJECT SEMINAR	---	100 40/40 71	---	---	100 040 071	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 423	
19BCUOS024	GYANCHANDANI SAHIL RAJESHKUMAR	BC014					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 284	100 40/30 86	400 180 370	
BC602	PROJECT SEMINAR	---	100 40/40 74	---	---	100 040 074	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 444	
19BCUBS026	HINGU VRUSHIKA NIRAJBHAI	BC015					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 268	100 40/30 88	400 180 356	
BC602	PROJECT SEMINAR	---	100 40/40 79	---	---	100 040 079	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 435	
19BCUBS046	JOGAL KULDEEP BHIMSHI	BC016					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 218	100 40/30 75	400 180 293	
BC602	PROJECT SEMINAR	---	100 40/40 61	---	---	100 040 061	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 354	
19BCUOS077	JOSHI JANKI PARSOTTAMBHAI	BC017					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 282	100 40/30 77	400 180 359	
BC602	PROJECT SEMINAR	---	100 40/40 73	---	---	100 040 073	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 432	
19BCUBS095	KARIGAR MAHIR MUSTAK	BC018					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 276	100 40/30 92	400 180 368	
BC602	PROJECT SEMINAR	---	100 40/40 78	---	---	100 040 078	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 446	
19BCUOS083	KUSHWAHA DEEPAK MOHAN	BC019					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 195	100 40/30 60	400 180 255	
BC602	PROJECT SEMINAR	---	100 40/40 54	---	---	100 040 054	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 309	
19BCUOS029	MACWAN SMITKUMAR SANJAYKUMAR	BC020					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 290	100 40/30 89	400 180 379	
BC602	PROJECT SEMINAR	---	100 40/40 84	---	---	100 040 084	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 463	
19BCUBS072	MISTRY YUGKUMAR ASHISHKUMAR	BC021					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 280	100 40/30 73	400 180 353	
BC602	PROJECT SEMINAR	---	100 40/40 60	---	---	100 040 060	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 413	
19BCUOS082	NAYAK DIVYABEN RAIJIBHAI	BC022					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 189	100 40/30 59	400 180 248	
BC602	PROJECT SEMINAR	---	100 40/40 54	---	---	100 040 054	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 302	
19BCUBS050	PANCHAL FORAM MANISHKUMAR	BC023					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 235	100 40/30 85	400 180 320	
BC602	PROJECT SEMINAR	---	100 40/40 74	---	---	100 040 074	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 394	
19BCUOS007	PANDYA ARPAN PANKAJBHAI	BC024					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 270	100 40/30 75	400 180 345	
BC602	PROJECT SEMINAR	---	100 40/40 71	---	---	100 040 071	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 416	

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS030	PANDYA NETRI HITESHKUMAR	BC025					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 258	100 40/30 77	400 180 335	
BC602	PROJECT SEMINAR	---	100 40/40 65	---	---	100 040 065	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 400	
18BCUOS036	PANJWANI NEHA THAKORDAS	BC026					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 238	100 40/30 78	400 180 316	
BC602	PROJECT SEMINAR	---	100 40/40 74	---	---	100 040 074	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 390	
19BCUBS014	PAREKH SUBHAM UMESHBHAI	BC027					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 190	100 40/30 55	400 180 245	
BC602	PROJECT SEMINAR	---	100 40/40 55	---	---	100 040 055	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 300	
19BCUBS071	PAREKH VIBHUTI PANKAJKUMAR	BC028					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 208	100 40/30 72	400 180 280	
BC602	PROJECT SEMINAR	---	100 40/40 62	---	---	100 040 062	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 342	
19BCUSS009	PARMAR AARTI DILIPKUMAR	BC029					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 215	100 40/30 69	400 180 284	
BC602	PROJECT SEMINAR	---	100 40/40 56	---	---	100 040 056	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 340	
19BCUOS063	PARMAR ALVIN ALFREDBHAI	BC030					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 236	100 40/30 84	400 180 320	
BC602	PROJECT SEMINAR	---	100 40/40 81	---	---	100 040 081	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 401	
19BCUBS055	PARMAR HONEY RAKESHKUMAR	BC031					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 263	100 40/30 87	400 180 350	
BC602	PROJECT SEMINAR	---	100 40/40 74	---	---	100 040 074	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 424	
19BCUOS079	PATEL ADARSH VINODBHAI	BC032					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 260	100 40/30 87	400 180 347	
BC602	PROJECT SEMINAR	---	100 40/40 86	---	---	100 040 086	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 433	
19BCUOS080	PATEL HARSH MANISHKUMAR	BC033					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 280	100 40/30 87	400 180 367	
BC602	PROJECT SEMINAR	---	100 40/40 79	---	---	100 040 079	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 446	
19BCUOS010	PATEL JAIVIK ANILBHAI	BC034					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 160	100 40/30 55	400 180 215	
BC602	PROJECT SEMINAR	---	100 40/40 52	---	---	100 040 052	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 267	
19BCUOS006	PATEL NIDHI PANKAJKUMAR	BC035					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 225	100 40/30 80	400 180 305	
BC602	PROJECT SEMINAR	---	100 40/40 64	---	---	100 040 064	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 369	
19BCUOS089	PATEL POOJABEN KAMLESHBHAI	BC036					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 256	100 40/30 90	400 180 346	
BC602	PROJECT SEMINAR	---	100 40/40 89	---	---	100 040 089	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 435	
19BCUOS017	PATEL RONIT PRAGNESHKUMAR	BC037					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 223	100 40/30 76	400 180 299	

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS017	PATEL RONIT PRAGNESHKUMAR	BC037					
BC602	PROJECT SEMINAR	---	100 40/40 79	---	---	100 040 079	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 378	
19BCUOS043	PATEL SARJAK JAYESHBHAI	BC038					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 243	100 40/30 78	400 180 321	
BC602	PROJECT SEMINAR	---	100 40/40 70	---	---	100 040 070	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 391	
19BCUOS008	PATEL TITHI NILESHKUMAR	BC039					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 265	100 40/30 92	400 180 357	
BC602	PROJECT SEMINAR	---	100 40/40 88	---	---	100 040 088	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 445	
19BCUOS086	PATEL YASH GORDHANBHAI	BC040					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 213	100 40/30 72	400 180 285	
BC602	PROJECT SEMINAR	---	100 40/40 68	---	---	100 040 068	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 353	
19BCUOS011	PATHAK KRUPA RAJENDRAKUMAR	BC041					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 265	100 40/30 92	400 180 357	
BC602	PROJECT SEMINAR	---	100 40/40 88	---	---	100 040 088	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 445	
19BCUOS092	PATVA JAYATI MAHESHKUMAR	BC042					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 259	100 40/30 86	400 180 345	
BC602	PROJECT SEMINAR	---	100 40/40 89	---	---	100 040 089	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 434	
19BCUBS025	PRAJAPATI DHARMIK NARESHBHAI	BC043					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 258	100 40/30 86	400 180 344	
BC602	PROJECT SEMINAR	---	100 40/40 78	---	---	100 040 078	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 422	
19BCUBS020	PRAJAPATI DWIPA DUSHYANTBHAI	BC044					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 208	100 40/30 75	400 180 283	
BC602	PROJECT SEMINAR	---	100 40/40 68	---	---	100 040 068	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 351	
19BCUBS023	PRAJAPATI PRATHAM PANKAJKUMAR	BC045					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 237	100 40/30 84	400 180 321	
BC602	PROJECT SEMINAR	---	100 40/40 67	---	---	100 040 067	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 388	
19BCUBS028	PRAJAPATI PRIYA HASMUKHBHAI	BC046					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 273	100 40/30 78	400 180 351	
BC602	PROJECT SEMINAR	---	100 40/40 70	---	---	100 040 070	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 421	
19BCUBS049	PRAJAPATI YASHASVI NIKHILKUMAR	BC047					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 278	100 40/30 79	400 180 357	
BC602	PROJECT SEMINAR	---	100 40/40 68	---	---	100 040 068	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 425	
19BCUOS100	RABARI JANVI VIKRAMBHAI	BC048					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 248	100 40/30 75	400 180 323	
BC602	PROJECT SEMINAR	---	100 40/40 62	---	---	100 040 062	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 385	
19BCUOS001	RAMI DEV DEVENDRABHAI	BC049					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 282	100 40/30 86	400 180 368	
BC602	PROJECT SEMINAR	---	100 40/40 78	---	---	100 040 078	

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS001	RAMI DEV DEVENDRABHAI	BC049					
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 446	
19BCUOS093	RANA TIRTH BAKULCHANDRA	BC050					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 281	100 40/30 87	400 180 368	
BC602	PROJECT SEMINAR	---	100 40/40 74	---	---	100 040 074	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 442	
19BCUBS069	RAO AAYUSHI HITESHBHAI	BC051					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 231	100 40/30 85	400 180 316	
BC602	PROJECT SEMINAR	---	100 40/40 71	---	---	100 040 071	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 387	
19BCUOS042	SHAH AAYUSHI GOPALBHAI	BC052					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 261	100 40/30 78	400 180 339	
BC602	PROJECT SEMINAR	---	100 40/40 71	---	---	100 040 071	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 410	
19BCUOS051	SHAH DHRUMIL KAMALKUMAR	BC053					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 223	100 40/30 81	400 180 304	
BC602	PROJECT SEMINAR	---	100 40/40 69	---	---	100 040 069	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 373	
19BCUOS034	SHAH JAY SANDIPKUMAR	BC054					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 225	100 40/30 62	400 180 287	
BC602	PROJECT SEMINAR	---	100 40/40 57	---	---	100 040 057	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 344	
19BCUBS004	SHAIKH AFFAN ARIFBHAI	BC055					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 200	100 40/30 65	400 180 265	
BC602	PROJECT SEMINAR	---	100 40/40 59	---	---	100 040 059	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 324	
19BCUBS094	SHAIKH AHMAD JENUBABEDIN	BC056					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 276	100 40/30 90	400 180 366	
BC602	PROJECT SEMINAR	---	100 40/40 75	---	---	100 040 075	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 441	
19BCUBS035	SHARMA KEEVALKUMAR SANJAYKUMAR	BC057					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 268	100 40/30 88	400 180 356	
BC602	PROJECT SEMINAR	---	100 40/40 80	---	---	100 040 080	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 436	
19BCUOS027	SHETH VANSHIL KARTIKKUMAR	BC058					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 243	100 40/30 77	400 180 320	
BC602	PROJECT SEMINAR	---	100 40/40 72	---	---	100 040 072	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 392	
19BCUBS085	SOLANKI JAY ATULKUMAR	BC059					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 268	100 40/30 91	400 180 359	
BC602	PROJECT SEMINAR	---	100 40/40 84	---	---	100 040 084	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 443	
19BCUOS019	SONI CHANDNI ALPESHKUMAR	BC060					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 248	100 40/30 69	400 180 317	
BC602	PROJECT SEMINAR	---	100 40/40 73	---	---	100 040 073	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 390	
19BCUOS005	SONI DHAIRYA GIRISHBHAI	BC061					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 280	100 40/30 92	400 180 372	
BC602	PROJECT SEMINAR	---	100 40/40 84	---	---	100 040 084	

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS005	SONI DHAIRYA GIRISHBHAI	BC061					
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 456	
19BCUOS003	SONI NIRALI MILANBHAI	BC062					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 278	100 40/30 90	400 180 368	
BC602	PROJECT SEMINAR	---	100 40/40 87	---	---	100 040 087	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 455	
19BCUBS018	SUTHAR PRIYABEN DINESHBHAI	BC063					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 246	100 40/30 72	400 180 318	
BC602	PROJECT SEMINAR	---	100 40/40 76	---	---	100 040 076	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 394	
19BCUBS057	TALPADA AMANKUMAR SURESHBHAI	BC064					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 278	100 40/30 78	400 180 356	
BC602	PROJECT SEMINAR	---	100 40/40 64	---	---	100 040 064	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 420	
19BCUOS016	TEJWANI GIRISHKUMAR BHAGVANDAS	BC065					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 160	100 40/30 63	400 180 223	
BC602	PROJECT SEMINAR	---	100 40/40 54	---	---	100 040 054	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 277	
19BCUOS066	TELI DHARA JAGDISCHANDRA	BC066					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 228	100 40/30 70	400 180 298	
BC602	PROJECT SEMINAR	---	100 40/40 75	---	---	100 040 075	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 373	
19BCUOS002	THAKKER HEMAL JIGNESHBHAI	BC067					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 280	100 40/30 93	400 180 373	
BC602	PROJECT SEMINAR	---	100 40/40 88	---	---	100 040 088	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 461	
19BCUOS076	VAGHASIYA PRIYANK HIMMATBHAI	BC068					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 273	100 40/30 84	400 180 357	
BC602	PROJECT SEMINAR	---	100 40/40 72	---	---	100 040 072	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 429	
19BCUOS021	VAGHELA MANDIPSINH BALBHADRASINH	BC069					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 280	100 40/30 90	400 180 370	
BC602	PROJECT SEMINAR	---	100 40/40 80	---	---	100 040 080	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 450	
19BCUSS098	VAGHELA UTSAV PRAKASHBHAI	BC070					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 211	100 40/30 69	400 180 280	
BC602	PROJECT SEMINAR	---	100 40/40 62	---	---	100 040 062	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 342	
19BCUOS053	VAHORA MANSURI MAHAMMAD AMAN NAZIRMAHAMMAD	BC071					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 283	100 40/30 93	400 180 376	
BC602	PROJECT SEMINAR	---	100 40/40 90	---	---	100 040 090	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 466	
19BCUOS096	VHORA MAHMADAYAZ MAHMADARIF	BC072					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 225	100 40/30 70	400 180 295	
BC602	PROJECT SEMINAR	---	100 40/40 66	---	---	100 040 066	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 361	
19BCUOS044	VHORA SALEHA FIROJBHAI	BC073					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 225	100 40/30 65	400 180 290	

Bachelor of Computer Applications - Computer Application - Semester 6 RESULT OF REGULAR Exam. APRIL. 2022

		THEORY	SESS	PRAC	T.W.	TOTAL	GRAD
19BCUOS044	VHORA SALEHA FIROJBHAI	BC073					
BC602	PROJECT SEMINAR	---	100 40/40 57	---	---	100 040 057	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 347	
19BCUOS054	YADAV JYOTIBEN BHAIYALAL	BC074					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 215	100 40/30 66	400 180 281	
BC602	PROJECT SEMINAR	---	100 40/40 58	---	---	100 040 058	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 339	
15BCUTS055	DAMOR TRUSHAR RAVINDRAKUMAR	BC075					
BC601	SYSTEM DEVELOPMENT PROJECT	---	---	300 120/90 203	100 40/30 65	400 180 268	
BC602	PROJECT SEMINAR	---	100 40/40 67	---	---	100 040 067	
	SPI POINTS : 0/0 CPI POINTS :	0/0	SPI : NaN	CPI : NaN	PASS	500 335	

Roll No	StudentID	Name	Internship
CE001	18CEUON120	AASTHA DEVENDRAKUMAR PATEL	HHAexchange
CE002	18CEUBS026	AMETHIYA YASH GIRISHBHAI	IPR
CE003	18CEUOS084	ANDHARIA YATHARTH CHITRAKBHAI	Simform
CE004	18CEUOS131	ANJARIA JAAP BHUSHAN	Crest
CE005	18CEUBS047	BALDANIYA SHUBHAM HARESHBHAI	Bacancy
CE006	18CEUOS106	BHADIYADARA SHREY BHARATBHAI	IIT
CE007	18CEUON022	BHALALA DEVANG PRAKASHBHAI	ISRO
CE008	18CEUOG010	BHALIYA JAY RAJESHBHAI	Crest
CE009	18CEUOF051	BHANDERI AKSHAY HARIKRUSHNBHAI	Crest
CE010	19CEUBD004	BHARANI ANKIT ISHWARLAL	Samudra Tech
CE011	18CEUOG060	BHEDA UTSAV NIMESHBHAI	ISRO
CE012	18CEUON021	BHENSDADIA RAHIL RAMESHBHAI	HHAexchange
CE013	18CEUOG096	BHINGARADIYA ZALAKBEN RAJESHBHAI	Crest
CE014	18CEUOS088	BHINGRADIYA JAY MANSUKHBHAI	IPR
CE015	18CEUBG045	BHUVA AMRUT GODABHAI	HHAexchange
CE016	18CEUOS050	BHUVA DARSHAN VITHTHALBHAI	Maruti techlab
CE017	18CEUOF008	BHUVA SAHIL VASANTBHAI	Amazon
CE018	18CEUSG093	BISWAS SAURABH SAUMITRA	Crest
CE019	18CEUON025	BODA NEEL MANSUKHBHAI	Scanpoint
CE020	16CEUHS027	BUDDHDEV ANIL SUNILBHAI	Wishtree
CE021	18CEUBS018	CHANDVANIYA SHIVAM GIRISHBHAI	BISAG
CE022	18CEUBS042	CHAUDHARI KAUSHIKKUMAR BHARATBHA	BISAG(NOC)
CE023	18CEUBS062	CHAUDHARY ROHIT RAMESHKUMAR	Crest
CE024	18CEUSS034	CHAUHAN PRUTHA RASHMIKANT	Pirimid
CE025	18CEUBT014	CHAVDA DHAVAL CHANDULAL	BISAG(NOC)
CE026	18CEUBD009	CHUDASAMA BRIJESH PANKAJKUMAR	HHAexchange
CE027	18CEUBG007	CHUDASAMA HARSHIT SANJAYKUMAR	Crest
CE028	18CLUOG052	DALWADI VISHAL ALPESH	IIT
CE029	18CEUOS128	DESAI MANAN NILESHKUMAR	ontic, Noida
CE030	19CEUOD011	DESAI RIDHDHISH MANISHKUMAR	Zopsmart
CE031	18CEUOS072	DEVANI URVISH MANISHBHAI	HHAexchange
CE032	18CEUOG104	DHAMELIYA DIP ARVINDBHAI	Simform
CE033	18CEUOS071	DHOLARIYA JENISH MAHESHKUMAR	Crest
CE034	18CEUOS099	DHUWAD RISHIL RAKESH	WiseDV
CE035	18CEUOG031	DOBARIYA MEETKUMAR HARSUKHBHAI	Amazon
CE036	17CEUHG102	DODIYA MANSI BHAVIKBHAI	Shopno - NOC
CE037	18CEUOS067	DONDA DEEP SURESHBHAI	Crest
CE038	18CEUSG075	DORIA TAKSH VIJAYBHAI	ISRO-Jodhpur
CE039	19CEUOD009	DUNGRANI JEEL VANRAJBHAI	Foxbrains(NOC)
CE040	18CEUTG011	GAMIT JAYDEEP NAVINBHAI	BISAG
CE041	18CEUOG069	GANDHI DHRUVAL CHIRAGKUMAR	Crest
CE042	18CEUOS013	GANDHI HARSH KARTIK	IPR
CE043	18CEUOS078	GARALA YASH JAGDISHBHAI	Bacancy
CE044	18CEUBS079	GHEEWALA DHRUV ASHWINKUMAR	Amazon
CE045	19CEUBD005	GOHEL NIRAJ JAYESHBHAI	HHAexchange
CE046	18CEUBS081	GONDALIYA PRIYANKA KETANBHAI	Simform
CE047	18CEUOS111	GORAKHIYA JAY JAGDISHBHAI	ISRO
CE048	18CEUOG133	GOVINDVIRA DHIRAJ GORDHANBHAI	Amazon
CE049	18CEUOG046	GOYANI PARAS ARVINDBHAI	Crest
CE050	18CEUOS102	HIRAPARA DARSHIKKUMAR NATAVARLAL	Amazon
CE051	19CEUOD010	JOSHI BHARGAV KETANBHAI	BISAG
CE052	18CEUON129	JOSHI HARSH VINAYKUMAR	ISRO
CE053	18CEUOG036	JOSHI NIKUNJ SHAILENDRABHAI	Amazon
CE054	18CEUOS091	KACHROO ANMOL	HHAexchange
CE055	18CEUOS032	KAKADIYA DHRUVKUMAR BABUBHAI	ISRO
CE056	18CEUOS132	KALATHIYA RAJ GORDHANBHAI	Pirimid
CE057	18CEUON113	KAMANI MEET SHAILESHBHAI	Inexture
CE058	18CEUOT009	KAMANI YASHKUMAR SHAMBHUBHAI	Crest
CE059	18CEUON122	KAREN DHAVAL RATANJIBHAI	Simform
CE060	18CEUOS074	KATHROTIYA DHRUV HARSUKHBHAI	ISRO
CE061	18CEUBG082	KHATIK SUNNY GOVINDJI	Crest
CE062	18CEUOS121	KHENI RUSHIK BIPINBHAI	BISAG
CE063	18CEUOS048	KHUNT BRIJESH ASHVINBHAI	Crest
CE064	18CEUON117	KRISHNA SHAH	HHAexchange
CE065	19CEUBD008	KRISHNA VIKRAMBHAI SINROJA	Crest
CE066	18CEUOS105	KUKADIYA SAURAVKUMAR HITESHBHAI	Crest

CE067	18CEUOS125	KUSHAL PANKAJKUMAR PANDYA	Amazon
CE068	18CEUBS006	LAD DEEP AMRISHKUMAR	IPR
CE069	18CLUOG011	LADDHA SAURAV OMPRAKASH	HHAexchange
CE070	18CEUBS024	LAGDHIR PRANAVKUMAR ASHOKBHAI	HHAexchange
CE071	18CEUOS108	LAKHANI JEMIS BHARATKUMAR	globalvox *
CE072	18CEUBG038	LAKUM NIKULBHAI LAVAJIBHAI	RedefineSolutions
CE073	18CEUOS039	LUKHI AKASH KANUBHAI	Crest
CE074	18CEUSS107	MAHERIYA VIDHI JAYESHBHAI	ISRO
CE075	18CEUOS061	MAKWANA SHYAMKUMAR DILIPKUMAR	Amazon
CE076	18CEUOG097	MANIYA MAITRIBEN GHANSHYAMBHAI	Maruti techlab
CE077	19CEUOD001	MEHTA KRUPALI NARENDRA	Crest
CE078	19CEUBD014	MODHAVADIYA CHETAN KANABHAI	Crest
CE079	18CEUBS012	MODI SHIVANG BHASKARKUMAR	BISAG
CE080	18CEUOS029	MOMIN FAIZAN MAHMADIRAFAN	Crest
CE081	18CEUXS049	MUNGRA PRIYANK CHANDULAL	Amazon
CE082	18CEUOG030	NARIYA PARTH KANTILAL	Simform
CE083	18CEUOS068	NAVADIYA VASU HARESHBHAI	globalvox *
CE084	19CEUOD007	NITANT NILESHBHAI JOSHI	Amazon
CE085	18CEUBG005	PANCHAL JINAL JITENDRABHAI	Crest
CE086	18CEUON016	PANCHAL PRIYAVARDHAN KANTILAL	Nebula
CE087	18CEUOG035	PARAKHIYA UTSAV RAMESHBHAI	Infocusp
CE088	18CEUOF073	PAREKH AKSHATKUMAR TEJALKUMAR	Crest
CE089	18CEUOS127	PARIKH HARDIK DUSHYANTKUMAR	Crest
CE090	18CEUBG001	PARMAR ANIL DHARAMSHIBHAI	Betterhalf.AI
CE091	18CEUBS089	PARMAR DEV BHAVESHBHAI	Crest
CE092	18CEUBS110	PARMAR JAYESHKUMAR RAMESHBHAI	HHAexchange
CE093	18CEUBG023	PARMAR NEVIL MANUBHAI	HHAexchange
CE094	18CEUOG126	PATEL DEV RAKESH	IIT
CE095	17CEUTS051	PATEL DEVANGKUMAR HASMUKHBHAI	BISAG
CE096	18CEUOS114	PATEL HENA AMISHKUMAR	Crest
CE097	18CHUBS119	PATEL KANDARP SURESHBHAI	Maruti techlab
CE098	18CEUTG056	PATEL KEVINKUMAR PRAMODBHAI	HHAexchange
CE099	18CEUOS044	PATEL MAURYA ATULBHAI	IPR
CE100	18CEUON134	PATEL MEET DILIP	softsages
CE101	17CEUTG021	PATEL MITANSHU SUBODHBHAI	Bacancy
CE102	18CEUBN017	PATEL PARAM RAMANBHAI	IPR
CE103	18CEUOG002	PATEL RAJ NILESHKUMAR	IPR
CE104	18CEUON020	PATEL RAJ PRAVINCHANDRA	IPR
CE105	18CEUOS043	PATEL RIDHAMKUMAR NATUBHAI	Hariot Archer(NOC)
CE106	18CEUOS095	PATEL SALONI BHAVINKUMAR	ISRO
CE107	18CEUOS115	PATEL SHIVANI SHAILESHKUMAR	Crest
CE108	18CEUON055	PATEL SHLOK PANKAJKUMAR	IPR
CE109	18CEUOS101	PIPARIYA PRINCE PRAVINBHAI	BISAG
CE110	18CEUOG086	PRAJAPATI NAIYABEN MUKESHKUMAR	Samudra Tech
CE111	18CEUBS076	PRAJAPATI VIRAJ KALPESHBHAI	Techsmith(NOC)
CE112	18CEUOG103	RAJYAGURU VEDANT RAJENDRAKUMAR	Pirimid
CE113	18CEUBG028	RAM DEVANSHUKUMAR MANUBHAI	Idealvillage(NOC)
CE114	18CEUBS109	RANA JAY NAVINBHAI	IPR
CE115	18CEUTD024	RATHAVA MEGHNA CHATURBHAI	BISAG
CE116	17CEUOS115	RAYCHA MAYUR KIRITBHAI	BISAG
CE117	18CEUOS094	RAYCHURA UTSAV DIPAKBHAI	HHAexchange
CE118	19CEUED006	SANJANA BHARATKUMAR PUROHIT	Infocusp
CE119	18CEUOG100	SAPARIA HARSHKUMAR CHANDUBHAI	Crest
CE120	18CEUOG077	SARSAVADIYA VYOMBHAI HARESHBHAI	NOC (Adrixus Tech Studio)
CE121	17CEUOS024	SHAH ANJALIBEN RAJESHBHAI	Simform
CE122	18CEUOS087	SHAH JAINAM VINAYKUMAR	ISRO
CE123	18CEUOS057	SHAH JWALIT CHIRAGBHAI	Amazon
CE124	18CEUOS059	SHAH NIRALI PARAGBHAI	Crest
CE125	19CEUED002	SHAH YASH HARIHAR	ISRO
CE126	18CEUOG004	SHAIKH MAHAMMADAYAN SHABBIRAHME	Pirimid
CE127	18CEUOS066	SHARMA SANSKAR MUKESHBHAI	Amazon
CE128	18CEUBG052	SHEKH UTSAV ATULBHAI	Crest
CE129	18CEUON118	SHETH DEVANSHI KETANKUMAR	HHAexchange
CE130	18ECUOG030	SHUKLA RAHUL SHRIKANT	Crest
CE131	18CEUOG124	SIDHPURI KHADIJA SHABBIR	Amazon
CE132	18CEUOG003	SOJITRA BHAUTIK SURESHBHAI	RapidOps
CE133	18CEUSG085	SOLANKI KRUNALKUMAR VINODBHAI	Scanpoint

CE134	18CEUOS112	SONI PURVA UMESH	Conga
CE135	18CEUBS065	SORATHIA MAUNEEL DARSHAN	Crest
CE136	19CEUOD013	TAHILRAMANI ARUN ANILKUMAR	Cloudinfosoft (NOC)
CE137	18CEUBG040	TANK DARSHAN KAMLESHKUMAR	DDU(BSB sir)
CE138	18CEUBG080	TARSARIYA HARSHIT BHARATBHAI	Amazon
CE139	19CEUOD016	TRIVEDI JEET JAGRESH	HHAexchange
CE140	18CEUSF027	VADHEL SUMANKUMAR ARJANBHAI	Cognizant
CE141	18CEUSF116	VAGH DIVYA RAMESHBHAI	BISAG
CE142	18CEUOS070	VAGHANI VISHANTKUMAR ASHOKBHAI	Abjayon
CE143	18CEUON019	VAGHASIYA ARJUN BHARATBHAI	Maxgen - NOC
CE144	18CEUOS058	VAGHASIYA JANAK VIJAYBHAI	Crest
CE145	18CEUOS054	VAGHASIYA MEET MANJIBHAI	Simform
CE146	18CEUOS053	VAGHASIYA RAJ DINESHBHAI	Aubergine
CE147	18CEUOG092	VANKANI DEVANSHEE KALPESHKUMAR	Jeavio
CE148	18CEUOF037	VARASANI DARSHAN ARVINDBHAI	Crest
CE149	18CEUTG033	VASAVA KIRTANKUMAR DHANJIBHAI	Scanpoint
CE150	19CEUOD003	VORA MANSI BIMAL	Softsages
CE151	18CEUBG064	ZINZUVADIA JAYESH SHARDULBHAI	Tejas Network

DHARMSINH DESAI UNIVERSITY

Chemical Engineering Department
FACULTY OF TECHNOLOGY

ROLL	FULL NAME (IN CAPITAL)	Phase- I	Phase-II
CH001	BANSI TUMBADIA	Jadar Resin & polymers, Kalol	Vinayak Salts and Chemicals,Surendra nagar
CH002	AHUJA GIRISHKUMAR GORDHANBHAI	MOL, Vatva	Simalin Chem., Nandesari
CH003	BHAGAT KARAN VIJAYKUMAR	FMC Cheminova India Ltd., Ankleshwar	FMC Cheminova India Ltd., Ankleshwar
CH004	BHALALA MAUDIK VALLBHBHAI	Regal remedies, Unit -I,Ankleshwar	Shiddhi Chem. Ankleshwar
CH005	BHALANI TUSHAR JITENDRABHAI	Indo German Crop Science,Bavla	COLLEGE PROJECT
CH006	BHAMANI VIREN VIJAYBHAI	Linde	Zydus Cadila,Vadodara
CH007	BHANUSHALI NEELKUMAR RAMESHBH	Atul Ltd. , Valsad	Ketix Chem.,Ankleshwar
CH008	BHATT KARAN ANILKUMAR	College Project	Simalin Chem., Nandesari
CH009	BHIL NITESHBHAI MAGANBHAI	College Project	COLLEGE PROJECT
CH010	BHIMANI RAJARSHIKUMAR PRAVINBHA	Ami organics, Ahmedabad	COLLEGE PROJECT
CH011	BODIWALA DEVEN VIPUL	Colourtex Ind. Pvt. Ltd., Bharuch	Ree Atharva Lifescience ltd.,Ankleshwar
CH012	BORAD DIVYESH RAMESHBHAI	Shree Ganesh Remedies ltd., Ankleshwar	Ramdev Chemicals,Unit-II
CH013	RIYA VIJAY CHALKE	DNL,Vadodara	College project
CH014	CHANDPARA BRIJESH DHIRUBHAI	Suman Chemical,Surat	COLLEGE PROJECT
CH015	CHAUHAN HITESHKUMAR ASHOKBHAI	Royal Castor products ltd., Mehsana	COLLEGE PROJECT
CH016	CHAUHAN PREETKUMAR RAMESHBHAI	Zydus Cadila Healthcare,Ankleshwar	COLLEGE PROJECT
CH017	CHAUHAN SHUBHAM NILESHKUMAR	Godrej Ind.Bharuch	Godrej Ind., Bharuch
CH018	CHAVDA PRITESHKUMAR SHASHIKANT	College Project	Manglam Intermediates,Surat
CH019	CHHAYANI YAGNIK MAHESHBHAI	Regal Remedies ,Ankleshwar Unit:1	MOL,Vatva
CH020	DAMOR JAIMIN ASHOKBHAI	Heubach India Pvt. Ltd., Ankleshwar Unit:3	Krimasil Pvt. Ltd.
CH021	DARJI NIRAVKUMAR DILIPBHAI	TML Ind.,Piludara	Campus-TCS Online
CH022	DAVDA RAGHAV VIHAYBHAI	Lupin,Ankleshwar	COLLEGE PROJECT -
CH023	DAVE JAPAN DIPAKKUMAR	Bodal Chemicals Ltd., padra	GNFC,Bharuch
CH024	DESAI KUNJAN AJAYKUMAR	Sun Pharma,Halol	COLLEGE PROJECT
CH025	DHAMI AKSHAY ASHOKBHAI	JBCPL,Panoli	Jyot pharmachem
CH026	DHAYANI PARTH PRAVINCHANDRA	Jadar Resin & polymers, Kalol	Praharit Pigment LLP,Jhagadia
CH027	DHRUV MODI	Nayara Energy,Khambhaliya	GACL,Vadodara
CH028	GADHAVI ADITYA DHARMENDRA	Bodal Chemicals Ltd., padra	DNL,Vadodara
CH029	GADHER ANKIT BHARATBHAI	JBCPL,Panoli	Jyot pharmachem
CH030	DHRUVIL RAMNIKLAL GAJERA	RIL,Jamanagar	RIL,Jamnagar
CH031	GAJERA DHRUVIK DILIPBHAI	College seat (Solvay Specialitites, Ankleshwar)	Suman Chem. Ind.,Sachin
CH032	GANDHI PARTH MAYANKBHAI	Panoli Intermediates Pvt. Ltd., Vadodara	College project
CH033	GANDHI ROMIL AKSHAYKUMAR	Panoli Intermediates Pvt. Ltd., Vadodara	College project
CH034	GEDIYA RONAKKUMAR DINESHBHAI	College seat(Vihita Chem. ,Ankleshwar)	College-Solvay Specialities
CH035	GHETIYA SMIT RAJESHBHAI	MOL,Vavta	Keyur Oil Industries, Amreli
CH036	GONDALIYA RONAK JAYSUKHBHAI	Regal Remedies, Ankleshwar , Unit:1	Shiddhi Chem. Ankleshwar
CH038	HADIYAL SAVJI BHIKHUBHAI	Chevron Pharma Pvt. Ltd., ankleshwar	MOL,Vatva
CH039	HARKHANI NAIMISH MANOJBHAI	UPL,Unit:5,Jhagadiya	College-Solvay Specialities
CH040	HARSH JATINKUMAR DALAL	spectrum Dye & chem. Pvt.ltd., Surat	Gujarat Polyfilms Pvt. Ltd., Surat
CH041	DHARAK YATINKUMAR JAIN	Bodal Chemicals Ltd., padra	GNFC,Bharuch
CH042	HRISHIRAJ HEMENDRASINH JHALA	Prime chemicals,Ankleshwar	Dhruv World Hydrochem, Vadodara
CH043	KACHA SAGARKUMAR RASHIKBHAI	AM-NS,Surat	Ami organics, Surat
CH044	KAKASANIYA PRINCE HARESHBHAI	Regal Remedies,Ankleshwar Unit:1	Shiddhi Chem. Ankleshwar
CH045	KAKDIYA YASH BABUBHAI	JBCPL,Panoli	Jyot pharmachem
CH046	KALATHIYA JAY KANTILAL	Regal Remedies,Unit :2,Ankleshwar	Regal remedies,Unit:1
CH047	KANANI PRINCE KISHORBHAI	College Project	Aceto Chem. Pvt. ,Surat
CH048	KANDORIYA AJAY PUNJABHAI	GSFC,Jamnagar	College project
CH049	KAPADIA NIRALI VIMAL	GNFC,Bharuch	GNFC,Bharuch
CH050	KIRI YAKSHITA MANOJKUMAR	Sun Pharma,Halol	Sun Pharma,Halol
CH051	KYADA KEVIN LALJIBHAI	Indogerman Crop science,Ahemdabad	COLLEGE PROJECT
CH052	LANGALIYA PARAM PIYUSHBHAI	Sumitomo Chem.,Bhavnagar	COLLEGE PROJECT
CH053	LIMDIWALA DHVANIL DHARMENDRAB	AM-NS,Surat	Ami organics, Surat
CH054	PIYUSH JASABHAI MAKADIA	College Project	Arysta Lifescience India Ltd., Kalol
CH055	MAKWANA SHASHIKANT MAKANBHAI	Colorbond dyestuff,Vadodara	Zydus Cadila,Vadodara
CH056	MANGROLA BHAVYASINH PRAVINSINH	FMC Cheminova ltd. Ankleshwar	FMC Cheminova ltd. Ankleshwar
CH057	MANIYA MIHIR RAJESHBHAI	Snehal dye Industries,Ankleshwar	Regal remedies,Unit:1
CH058	MANIYAR SMIT BHARATBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH059	MARSONIYA SAHIL ALPESHBHAI	Heubach India Pvt. Ltd., Ankleshwar Unit:3	Keshav chem.
CH060	MISTRY SAURABH PRAKASHKUMAR	Godrej Ind.Bharuch	College project
CH061	MIYANI JAYKUMAR GHANSHYAMBHAI	Shree Ganesh Remedies ltd., Ankleshwar	Ramdev Chemicals,Unit-II
CH062	MODI NEVIL DHARMENDRAKUMAR	College seat (Solvay Specialitites, Ankleshwar)	College-Vihita Chem.
CH063	MODI NIHAL MINESHKUMAR	Zydus Cadila Healthcare,Ankleshwar	College project
CH064	NAROLA HARSH VIPULBHAI	Nirma,kala Talao	Suman Chem. Ind.,Sachin
CH065	NAVAPARIYA KEYURKUAMR GHANSHY	Keyur oil Industries,amreli	UPL,Unit :2
CH066	OM PRAKASH SINGH	Simalin Chem. Nandesari	COLLEGE PROJECT
CH067	PATEL OM YOGESHBHAI	BASF,Dahej	COLLEGE PROJECT
CH068	PADHIYAR VANDANBHAI RAMSANGBH	TML Ind.,Piludara	Ami Life Science Pvt. Ltd., Karakhadi
CH069	PAGHADAL NAIMISH BHARATBHAI	Suman chemicals,Surat	Regal remedies,Unit:2
CH070	PANASALA JENISH SANJAYBHAI	MOL,Vavta	Keyur Oil Industries, Amreli
CH071	PANDAVADARA BHAVESHKUMAR VIRA	GHCL,Sutrapada	COLLEGE PROJECT
CH072	PANDYA JAYKUMAR VIRESHBHAI	AM-NS,Surat	Ami organics, Surat
CH073	KRUPAL ASHWINBHAI PAREKH	DNL,Vadodara	COLLEGE PROJECT
CH074	PARIKH PUJAN CHIRAG	College Project	Transpek Ind.
CH075	PARIKH VIVEK TARAKKUMAR	Sun Pharma,Halol	Sun Pharma,Halol
CH076	PARMAR DEVANGKUMAR MAHENDRAI	Mol,Panoli	Mol,Panoli
CH077	PARMAR JAIMIN YOGESHBHAI	Atul Ltd. , Valsad	GNFC,Bharuch
CH078	PARMAR JIGARKUMAR JASHAVANTBHA	Indofil Pvt.Ltd.,Dahej	Zydus Cadila,Vadodara
CH079	PARMAR PARTH KIRITBHAI	Nayara Energy,Khambhaliya	Transpek Ind.
CH080	PARMAR SACHINKUMAR NATVARSINH	TML Ind.,Piludara	Zydus Cadila,Vadodara
CH081	PARMAR SMITKUMAR SHANTILAL	Cadila Healthcare ltd.,Vadodara	Zydus Cadila,Vadodara
CH082	PARSANIYA BHAVIK PRAVINBHAI	College Project	Aarti Ind.,Jhagadiya

CH083	PATEL BHAVYAKUMAR HASMUKHBHA	GFL,Vagra	college project
CH084	PATEL DARSHIK PRAVINBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH085	PATEL DEEPKUMAR BHARATBHAI	PI Industries,Panoli	Wockhart Ind.,Ankleshwar
CH086	PATEL JANVI VAIKUNTH KUMAR	Harsh Organochem Pvt.ltd.,Ahmedabad	Harsh Organochem Pvt.ltd.,Ahmedabad
CH087	PATEL JAYKUMAR SANJAYKUMAR	Bodal Chemicals Ltd., Ahemdabad	Bodal chemicals,Ahmedabad
CH088	PATEL KRUTIKKUMAR TEJASKUMAR	College Project	Ree Atharva Lifescience ltd.,Ankleshwar
CH089	PATEL NEELKUMAR JIGNESHBHAI	Ree Atharva life Science Pvt.ltd.,Ankleshwar	GNFC,Bharuch
CH090	PATEL SHREYASKUMAR PINAKIN	GFL,Vagra	college project
CH091	PATEL SITANSHUKUMAR VIRENDRABH	College Project	college project
CH092	PATEL SMIT MUKESHBHAI	Maruti cheicals,Uvnagar	Umiya Industries
CH093	PATEL TEJASKUMAR RAJENDRABHAI	Hikal(cancelled),Applied for godrej,Dahej	Godrej Ind.,Ankleshwar
CH094	PATEL URVIL KANAIYALAL	Bodal Chemicals,Ahmedabad	Bodal chemicals
CH095	PATEL VATSALKUMAR KETANBHAI	College seat (Vihita Chem., Ankleshwar)	UpL,Unit :3
CH096	PATEL VINEETKUMAR BHUPESHCHANI	Colourtex Ind. Pvt. Ltd., Bharuch	Ree Atharva Lifescience ltd.,Ankleshwar
CH097	VISHAL KIRTIBHAI PATEL	College seat(Vihita Chem. ,Ankleshwar)	College -Anar Chem
CH098	PATIL SHUBHAM ANIL	DNL,Vadodara	Panoli Intermediates, Nandesari
CH099	PATNI RUTVIK RAKESHBHAI	College Project	Simalin Chem., Nandesari
CH100	PAWAR MANISH KUMAR	Simalin Chem. Nandesari	COLLEGE PROJECT
CH101	PIPALIYA KEYUR RAMESHBHAI	Prabhat Life sci,Ankleshwar	Shree ram industries
CH102	PITRODA YASH DEVIDAS	Nayara Energy,Khambhaliya	GSFC,Jamnagar
CH103	PRAJAPATI MOHITKUMAR DILIPBHAI	Indofil Pvt.Ltd.,Dahej	COLLEGE PROJECT
CH104	RADADIYA ZENITH PRAFULBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH105	RAHANI RAJAN JITENDRABHAI	Sumitomo Chem.,Bhavnagar	COLLEGE PROJECT
CH106	AYUSH MANHARBHAI RAIYANI	MOL,Vavta	Sam Fine-O Chem Ltd., Rajkot
CH107	RANA DAXESHKUMAR SURENDRABHAI	PI Industries,Panoli	Wockhart Ind.
CH108	RANA HARSH DEEPAKKUMAR	Ril,Dahej,Lupin Ankleshwar	RIL,Dahej
CH109	RANAPURWALA MUSTAFA FAKHRUDDI	Coromandel,Ankleshwar	Heubach Color Pvt. Ltd.
CH110	RATHOD MANSI ALPESHKUMAR	Oriental aromatics,Vadodara	Oriental Aromatics ltd.,Vadodara
CH111	RATHOD UTTAM SUBHASHBHAI	GSFC,Jamnagar	COLLEGE PROJECT
CH112	RATHVA AMIT JATANBHAI	PI Industries,Panoli	SRF
CH113	RAVAL HARSHIV DEVVRATBHAI	Lupin,Ankleshwar	L & T,Vadodara
CH114	RIBADIYA BHAVIN GOPALBHAI	Nayara Energy,Khambhaliya	COLLEGE PROJECT
CH115	RISHIT DEVANG DESAI	UPL,Vapi	Supreem Chem.Vapi
CH116	ROHIT ARPIT MOHANBHAI	ONGC,Ankleshwar	Hemani Industries, Unit-II,Ankleshwar
CH117	ROHIT PARTHKUMAR DINESHBHAI	Anar Chem.Vatva	college project
CH118	RUDANI PARAG BATUKBHAI	Suman Chemical,Surat	Regal Remedies,Unit-2
CH119	SARDHARA VITAL SHANTILAL	Regal Remedies,Unit :2,Ankleshwar	College-Vihita Chem.
CH120	SAVALIYA DIVYAM BHARATBHAI	Godrej Ind.Bharuch	College project
CH121	SHAH JAINAM PARAGBHAI	Sun Pharma,Halol	Sun Pharma,Halol
CH122	SHAH JAY VIKESHKUMAR	DNL,Vadodara	Hemani Industries, Unit-II,Ankleshwar
CH123	SHAH NISARG AMITKUMAR	Cadila Pharmaceutical,Ankleshwar	Sigma Chemopharma Pvt. Ltd., Ankleshwar(CancelledGodrej ind.)
CH124	SHAH SHASHWAT HIRENBHAI	ONGC,Ankleshwar	Hemani Industries, Unit-II,Ankleshwar
CH125	SHAIL DIXITKUMAR SHAH	Simalin Chem. Nandesari	KRIBHCO,SURAT
CH126	SINDHA SAMEERKUMAR MANHARBHAI	ONGC,Ankleshwar	College Project
CH127	SIROYA HARSHIL HITESHBHAI	Anar Chem.Vatva	College-Vihita Chem.
CH128	SODVADIYA KARTIK BABUBHAI	Abhishek Chem.,Ankleshwar	Shree ram industries
CH129	SOLANKI DIVYAM RAKESHKUMAR	ONGc,Indian rayon, Bajaj Health Care	Bajaj Healthcare, Ankleshwar
CH130	SOLANKI JASHMINKUMAR ASVINKUMA	Prabhat Life Sci,Ankleshwar	Shree ram industries
CH131	SONANI DHRUVKUMAR RAJESHBHAI	UPL,Unit:3,Ankleshwar	Amasal chem. Pvt. Ltd.,Ankleshwar
CH132	TALPADA SAVAN VINODBHAI	Nayara Energy,Khambhaliya	Transpek Ind.
CH133	THANKI DHARMIK HITESHBHAI	Dev Salt,morbi	COLLEGE PROJECT
CH134	THUMMAR DARSHITKUMAR KISHORBH	MOL,Vavta	Sam Fine-O Chem Ltd., Rajkot
CH135	TIWARI SURAJ RAMJI	PI Industries,Panoli	Heubach Color Pvt. Ltd.
CH136	VAIBHAV KIRANBHAI PANCHAL	DNL,Vadodara	COLLEGE PROJECT
CH137	VARU KISHAN DEVASHIBHAI	Dev Salt,morbi	COLLEGE PROJECT
CH138	VASAVA KRISHNA NIRANJANBHAI	Gujarat Refinery,Vadodara	College project
CH139	SAVSANI VIJAY	Dev Salt,morbi	Campus-TCS Online
CH140	VIRANI BHARGAV ASHOKBHAI	Nayara Energy,Khambhaliya	COLLEGE PROJECT
CH141	VIRANI DHRUV HARESHBHAI	Nirma,kala Talao	Suman Chem. Ind.,Sachin
CH142	HARSHAL ASHOKBHAI VIRANI	Dexter Biochem,Bharuch	MOL,Vatva
CH143	VRAJ JIGNESH SHAH	Simalin Chem. Nandesari	Panoli Intermediates, Nandesari
CH144	PATEL ATHARVA KALPESHKUMAR	Zydus Cadila Healthcare,Ankleshwar	Aarti Ind.,Jhagadiya

Trainig Data for 2021-22			
ROLL	**FULL NAME (IN CAPITAL)**	**Phase- I**	**Phase-II**
CH001	BANSI TUMBADIA	Jadar Resin & polymers, Kalol	Vinayak Salts and Chemicals,Surendra nagar
CH002	AHUJA GIRISHKUMAR GORDHANBHAI	MOL, Vatva	Simalin Chem., Nandesari
CH003	BHAGAT KARAN VIJAYKUMAR	FMC Cheminova India Ltd., Ankleshwar	FMC Cheminova India Ltd., Ankleshwar
CH004	BHALALA MAUDIK VALLBHBHAI	Regal remedies, Unit -I,Ankleshwar	Shiddhi Chem. Ankleshwar
CH005	BHALANI TUSHAR JITENDRABHAI	Indo German Crop Science,Bavla	COLLEGE PROJECT
CH006	BHAMANI VIREN VIJAYBHAI	Linde	Zydus Cadila,Vadodara
CH007	BHANUSHALI NEELKUMAR RAMESHBHAI	Atul Ltd. , Valsad	Ketix Chem.,Ankleshwar
CH008	BHATT KARAN ANILKUMAR	College Project	Simalin Chem., Nandesari
CH009	BHIL NITESHBHAI MAGANBHAI	College Project	COLLEGE PROJECT
CH010	BHIMANI RAJARSHIKUMAR PRAVINBHAI	Ami organics, Ahmedabad	COLLEGE PROJECT
CH011	BODIWALA DEVEN VIPUL	Colourtex Ind. Pvt. Ltd., Bharuch	Ree Atharva Lifescience ltd.,Ankleshwar
CH012	BORAD DIVYESH RAMESHBHAI	Shree Ganesh Remedies ltd., Ankleshwar	Ramdev Chemicals,Unit-II
CH013	RIYA VIJAY CHALKE	DNL,Vadodara	College project
CH014	CHANDPARA BRIJESH DHIRUBHAI	Suman Chemical,Surat	COLLEGE PROJECT
CH015	CHAUHAN HITESHKUMAR ASHOKBHAI	Royal Castor products ltd., Mehsana	COLLEGE PROJECT
CH016	CHAUHAN PREETKUMAR RAMESHBHAI	Zydus Cadila Healthcare,Ankleshwar	COLLEGE PROJECT
CH017	CHAUHAN SHUBHAM NILESHKUMAR	Godrej Ind.Bharuch	Godrej Ind., Bharuch
CH018	CHAVDA PRITESHKUMAR SHASHIKANT	College Project	Manglam Intermediates,Surat
CH019	CHHAYANI YAGNIK MAHESHBHAI	Regal Remedies ,Ankleshwar Unit:1	MOL,Vatva
CH020	DAMOR JAIMIN ASHOKBHAI	Heubach India Pvt. Ltd., Ankleshwar Unit:3	Krimasil Pvt. Ltd.
CH021	DARJI NIRAVKUMAR DILIPBHAI	TML Ind.,Piludara	Campus-TCS Online
CH022	DAVDA RAGHAV VIHAYBHAI	Lupin,Ankleshwar	COLLEGE PROJECT -
CH023	DAVE JAPAN DIPAKKUMAR	Bodal Chemicals Ltd., padra	GNFC,Bharuch
CH024	DESAI KUNJAN AJAYKUMAR	Sun Pharma,Halol	COLLEGE PROJECT
CH025	DHAMI AKSHAY ASHOKBHAI	JBCPL,Panoli	Jyot pharmachem
CH026	DHAYANI PARTH PRAVINCHANDRA	Jadar Resin & polymers, Kalol	Praharit Pigment LLP,Jhagadia
CH027	DHRUV MODI	Nayara Energy,Khambhaliya	GACL,Vadodara
CH028	GADHAVI ADITYA DHARMENDRA	Bodal Chemicals Ltd., padra	DNL,Vadodara
CH029	GADHER ANKIT BHARATBHAI	JBCPL,Panoli	Jyot pharmachem
CH030	DHRUVIL RAMNIKLAL GAJERA	RIL,Jamanagar	RIL,Jamnagar
CH031	GAJERA DHRUVIK DILIPBHAI	College seat (Solvay Specialitites, Ankleshwar)	Suman Chem. Ind.,Sachin
CH032	GANDHI PARTH MAYANKBHAI	Panoli Intermediates Pvt. Ltd., Vadodara	College project
CH033	GANDHI ROMIL AKSHAYKUMAR	Panoli Intermediates Pvt. Ltd., Vadodara	College project
CH034	GEDIYA RONAKKUMAR DINESHBHAI	College seat(Vihita Chem. ,Ankleshwar)	College-Solvay Specialities
CH035	GHETIYA SMIT RAJESHBHAI	MOL,Vavta	Keyur Oil Industries, Amreli
CH036	GONDALIYA RONAK JAYSUKHBHAI	Regal Remedies, Ankleshwar , Unit:1	Shiddhi Chem. Ankleshwar
CH038	HADIYAL SAVJI BHIKHUBHAI	Chevron Pharma Pvt. Ltd., ankleshwar	MOL,Vatva
CH039	HARKHANI NAIMISH MANOJBHAI	UPL,Unit:5,Jhagadiya	College-Solvay Specialities
CH040	HARSH JATINKUMAR DALAL	spectrum Dye & chem. Pvt.ltd., Surat	Gujarat Polyfilms Pvt. Ltd., Surat
CH041	DHARAK YATINKUMAR JAIN	Bodal Chemicals Ltd., padra	GNFC,Bharuch
CH042	HRISHIRAJ HEMENDRASINH JHALA	Prime chemicals,Ankleshwar	Dhruv World Hydrochem, Vadodara
CH043	KACHA SAGARKUMAR RASHIKBHAI	AM-NS,Surat	Ami organics, Surat
CH044	KAKASANIYA PRINCE HARESHBHAI	Regal Remedies,Ankleshwar Unit:1	Shiddhi Chem. Ankleshwar
CH045	KAKDIYA YASH BABUBHAI	JBCPL,Panoli	Jyot pharmachem
CH046	KALATHIYA JAY KANTILAL	Regal Remedies,Unit :2,Ankleshwar	Regal remedies,Unit:1
CH047	KANANI PRINCE KISHORBHAI	College Project	Aceto Chem. Pvt. ,Surat
CH048	KANDORIYA AJAY PUNJABHAI	GSFC,Jamnagar	College project
CH049	KAPADIA NIRALI VIMAL	GNFC,Bharuch	GNFC,Bharuch
CH050	KIRI YAKSHITA MANOJKUMAR	Sun Pharma,Halol	Sun Pharma,Halol
CH051	KYADA KEVIN LALJIBHAI	Indogerman Crop science,Ahemdabad	COLLEGE PROJECT
CH052	LANGALIYA PARAM PIYUSHBHAI	Sumitomo Chem.,Bhavnagar	COLLEGE PROJECT
CH053	LIMDIWALA DHVANIL DHARMENDRABHAI	AM-NS,Surat	Ami organics, Surat
CH054	PIYUSH JASABHAI MAKADIA	College Project	Arysta Lifescience India Ltd., Kalol
CH055	MAKWANA SHASHIKANT MAKANBHAI	Colorbond dyestuff,Vadodara	Zydus Cadila,Vadodara
CH056	MANGROLA BHAVYASINH PRAVINSINH	FMC Cheminova ltd. Ankleshwar	FMC Cheminova ltd. Ankleshwar
CH057	MANIYA MIHIR RAJESHBHAI	Snehal dye Industries,Ankleshwar	Regal remedies,Unit:1
CH058	MANIYAR SMIT BHARATBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH059	MARSONIYA SAHIL ALPESHBHAI	Heubach India Pvt. Ltd., Ankleshwar Unit:3	Keshav chem.
CH060	MISTRY SAURABH PRAKASHKUMAR	Godrej Ind.Bharuch	College project
CH061	MIYANI JAYKUMAR GHANSHYAMBHAI	Shree Ganesh Remedies ltd., Ankleshwar	Ramdev Chemicals,Unit-II
CH062	MODI NEVIL DHARMENDRAKUMAR	College seat (Solvay Specialitites, Ankleshwar)	College-Vihita Chem.
CH063	MODI NIHAL MINESHKUMAR	Zydus Cadila Healthcare,Ankleshwar	College project
CH064	NAROLA HARSH VIPULBHAI	Nirma,kala Talao	Suman Chem. Ind.,Sachin
CH065	NAVAPARIYA KEYURKUAMR GHANSHYAMBHAI	Keyur oil Industries,amreli	UPL,Unit :2
CH066	OM PRAKASH SINGH	Simalin Chem. Nandesari	COLLEGE PROJECT
CH067	PATEL OM YOGESHBHAI	BASF,Dahej	COLLEGE PROJECT
CH068	PADHIYAR VANDANBHAI RAMSANGBHAI	TML Ind.,Piludara	Ami Life Science Pvt. Ltd., Karakhadi
CH069	PAGHADAL NAIMISH BHARATBHAI	Suman chemicals,Surat	Regal remedies,Unit:2
CH070	PANASALA JENISH SANJAYBHAI	MOL,Vavta	Keyur Oil Industries, Amreli
CH071	PANDAVADARA BHAVESHKUMAR VIRAMBHAI	GHCL,Sutrapada	COLLEGE PROJECT
CH072	PANDYA JAYKUMAR VIRESHBHAI	AM-NS,Surat	Ami organics, Surat
CH073	KRUPAL ASHWINBHAI PAREKH	DNL,Vadodara	COLLEGE PROJECT
CH074	PARIKH PUJAN CHIRAG	College Project	Transpek Ind.
CH075	PARIKH VIVEK TARAKKUMAR	Sun Pharma,Halol	Sun Pharma,Halol
CH076	PARMAR DEVANGKUMAR MAHENDRAKUMAR	Mol,Panoli	Mol,Panoli
CH077	PARMAR JAIMIN YOGESHBHAI	Atul Ltd. , Valsad	GNFC,Bharuch
CH078	PARMAR JIGARKUMAR JASHAVANTBHAI	Indofil Pvt.Ltd.,Dahej	Zydus Cadila,Vadodara
CH079	PARMAR PARTH KIRITBHAI	Nayara Energy,Khambhaliya	Transpek Ind.
CH080	PARMAR SACHINKUMAR NATVARSINH	TML Ind.,Piludara	Zydus Cadila,Vadodara
CH081	PARMAR SMITKUMAR SHANTILAL	Cadila Healthcare ltd.,Vadodara	Zydus Cadila,Vadodara
CH082	PARSANIYA BHAVIK PRAVINBHAI	College Project	Aarti Ind.,Jhagadiya
CH083	PATEL BHAVYAKUMAR HASMUKHBHAI	GFL,Vagra	college project
CH084	PATEL DARSHIK PRAVINBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH085	PATEL DEEPKUMAR BHARATBHAI	PI Industries,Panoli	Wockhart Ind.,Ankleshwar
CH086	PATEL JANVI VAIKUNTH KUMAR	Harsh Organochem Pvt.ltd.,Ahmedabad	Harsh Organochem Pvt.ltd.,Ahmedabad
CH087	PATEL JAYKUMAR SANJAYKUMAR	Bodal Chemicals Ltd., Ahemdabad	Bodal chemicals,Ahmedabad
CH088	PATEL KRUTIKKUMAR TEJASKUMAR	College Project	Ree Atharva Lifescience ltd.,Ankleshwar
CH089	PATEL NEELKUMAR JIGNESHBHAI	Ree Atharva life Science Pvt.ltd.,Ankleshwar	GNFC,Bharuch
CH090	PATEL SHREYASKUMAR PINAKIN	GFL,Vagra	college project
CH091	PATEL SITANSHUKUMAR VIRENDRABHAI	College Project	college project
CH092	PATEL SMIT MUKESHBHAI	Maruti cheicals,Uvnagar	Umiya Industries
CH093	PATEL TEJASKUMAR RAJENDRABHAI	Hikal(cancelled),Applied for godrej,Dahej	Godrej Ind.,Ankleshwar
CH094	PATEL URVIL KANAIYALAL	Bodal Chemicals,Ahmedabad	Bodal chemicals

CH095	PATEL VATSALKUMAR KETANBHAI	College seat (Vihita Chem., Ankleshwar)	UpL,Unit :3
CH096	PATEL VINEETKUMAR BHUPESHCHANDRA	Colourtex Ind. Pvt. Ltd., Bharuch	Ree Atharva Lifescience ltd.,Ankleshwar
CH097	VISHAL KIRTIBHAI PATEL	College seat(Vihita Chem. ,Ankleshwar)	College -Anar Chem
CH098	PATIL SHUBHAM ANIL	DNL,Vadodara	Panoli Intermediates, Nandesari
CH099	PATNI RUTVIK RAKESHBHAI	College Project	Simalin Chem., Nandesari
CH100	PAWAR MANISH KUMAR	Simalin Chem. Nandesari	COLLEGE PROJECT
CH101	PIPALIYA KEYUR RAMESHBHAI	Prabhat Life sci,Ankleshwar	Shree ram industries
CH102	PITRODA YASH DEVIDAS	Nayara Energy,Khambhaliya	GSFC,Jamnagar
CH103	PRAJAPATI MOHITKUMAR DILIPBHAI	Indofil Pvt.Ltd.,Dahej	COLLEGE PROJECT
CH104	RADADIYA ZENITH PRAFULBHAI	Alex pharmachem pvt.ltd., ankleshwar	Ramdev Chemicals,Unit-I
CH105	RAHANI RAJAN JITENDRABHAI	Sumitomo Chem.,Bhavnagar	COLLEGE PROJECT
CH106	AYUSH MANHARBHAI RAIYANI	MOL,Vavta	Sam Fine-O Chem Ltd., Rajkot
CH107	RANA DAXESHKUMAR SURENDRABHAI	PI Industries,Panoli	Wockhart Ind.
CH108	RANA HARSH DEEPAKKUMAR	Ril,Dahej,Lupin Ankleshwar	RIL,Dahej
CH109	RANAPURWALA MUSTAFA FAKHRUDDIN	Coromandel,Ankleshwar	Heubach Color Pvt. Ltd.
CH110	RATHOD MANSI ALPESHKUMAR	Oriental aromatics,Vadodara	Oriental Aromatics ltd.,Vadodara
CH111	RATHOD UTTAM SUBHASHBHAI	GSFC,Jamnagar	COLLEGE PROJECT
CH112	RATHVA AMIT JATANBHAI	PI Industries,Panoli	SRF
CH113	RAVAL HARSHIV DEVVRATBHAI	Lupin,Ankleshwar	L & T,Vadodara
CH114	RIBADIYA BHAVIN GOPALBHAI	Nayara Energy,Khambhaliya	COLLEGE PROJECT
CH115	RISHIT DEVANG DESAI	UPL,Vapi	Supreem Chem.Vapi
CH116	ROHIT ARPIT MOHANBHAI	ONGC,Ankleshwar	Hemani Industries, Unit-II,Ankleshwar
CH117	ROHIT PARTHKUMAR DINESHBHAI	Anar Chem.Vatva	college project
CH118	RUDANI PARAG BATUKBHAI	Suman Chemical,Surat	Regal Remedies,Unit-2
CH119	SARDHARA VITAL SHANTILAL	Regal Remedies,Unit :2,Ankleshwar	College-Vihita Chem.
CH120	SAVALIYA DIVYAM BHARATBHAI	Godrej Ind.Bharuch	College project
CH121	SHAH JAINAM PARAGBHAI	Sun Pharma,Halol	Sun Pharma,Halol
CH122	SHAH JAY VIKESHKUMAR	DNL,Vadodara	Hemani Industries, Unit-II,Ankleshwar
CH123	SHAH NISARG AMITKUMAR	Cadila Pharmaceutical,Ankleshwar	Sigma Chemopharma Pvt. Ltd., Ankleshwar(CancelledGodrej ind.)
CH124	SHAH SHASHWAT HIRENBHAI	ONGC,Ankleshwar	Hemani Industries, Unit-II,Ankleshwar
CH125	SHAIL DIXITKUMAR SHAH	Simalin Chem. Nandesari	KRIBHCO,SURAT
CH126	SINDHA SAMEERKUMAR MANHARBHAI	ONGC,Ankleshwar	College Project
CH127	SIROYA HARSHIL HITESHBHAI	Anar Chem.Vatva	College-Vihita Chem.
CH128	SODVADIYA KARTIK BABUBHAI	Abhishek Chem.,Ankleshwar	Shree ram industries
CH129	SOLANKI DIVYAM RAKESHKUMAR	ONGc,Indian rayon, Bajaj Health Care	Bajaj Healthcare, Ankleshwar
CH130	SOLANKI JASHMINKUMAR ASVINKUMAR	Prabhat Life Sci,Ankleshwar	Shree ram industries
CH131	SONANI DHRUVKUMAR RAJESHBHAI	UPL,Unit:3,Ankleshwar	Amasal chem. Pvt. Ltd.,Ankleshwar
CH132	TALPADA SAVAN VINODBHAI	Nayara Energy,Khambhaliya	Transpek Ind.
CH133	THANKI DHARMIK HITESHBHAI	Dev Salt,morbi	COLLEGE PROJECT
CH134	THUMMAR DARSHITKUMAR KISHORBHAI	MOL,Vavta	Sam Fine-O Chem Ltd., Rajkot
CH135	TIWARI SURAJ RAMJI	PI Industries,Panoli	Heubach Color Pvt. Ltd.
CH136	VAIBHAV KIRANBHAI PANCHAL	DNL,Vadodara	COLLEGE PROJECT
CH137	VARU KISHAN DEVASHIBHAI	Dev Salt,morbi	COLLEGE PROJECT
CH138	VASAVA KRISHNA NIRANJANBHAI	Gujarat Refinery,Vadodara	College project
CH139	SAVSANI VIJAY	Dev Salt,morbi	Campus-TCS Online
CH140	VIRANI BHARGAV ASHOKBHAI	Nayara Energy,Khambhaliya	COLLEGE PROJECT
CH141	VIRANI DHRUV HARESHBHAI	Nirma,kala Talao	Suman Chem. Ind.,Sachin
CH142	HARSHAL ASHOKBHAI VIRANI	Dexter Biochem,Bharuch	MOL,Vatva
CH143	VRAJ JIGNESH SHAH	Simalin Chem. Nandesari	Panoli Intermediates, Nandesari
CH144	PATEL ATHARVA KALPESHKUMAR	Zydus Cadila Healthcare,Ankleshwar	Aarti Ind.,Jhagadiya

Reliance
Industries Limited

Learning Centre

CERTIFICATE

This is to certify that Ms. Smruthi N Suvarna, student of B. Tech. (Chemical), Dharmsinh Desai University, Nadiad, has undergone internship training in this company from 01.06.2022 to 30.06.2022

She has undergone training as given below:-

Plant / Department	Duration	
	From	To.
EG/N2O2	01.06.2022	30.06.2022

She has submitted a report on "Process Study of Ethylene Oxide Glycol Plant at RIL-VMD."

Her progress during the training was excellent. She is a well-mannered, obedient and intelligent student.

Deepti Mishra
Head (L&D)

Date : 30-Jun-22 *Place : Vadodara*

AHEPRA®
Healthcare Limited
Science For Life

info@aheprahealthcare.com

Date 12/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Zeel patel** student of Degree Chemical Engineering of D.D.U. Nadiad has completed the industrial training at our unit **AHEPRA HEALTHCARE LIMITED** during the period from 09/05/2022 to 12/06/2022.

During his association with us, we found him honest, punctual and hard worker

We wish him all success in his future career.

For **AHEPRA HEALTHCARE LIMITED**

AHEPRA HEALTHCARE LIMITED • Ankleshwar

Signature of HR

AHEPRA HEALTHCARE LIMITED (Formly know seldom share services ltd) CIN : U24100MH1995PLC08449
Factory : Plot No-3809/10/11, Near Crystal Chokadi, Ankleshwar-393002, Gujarat, INDIA
Tel No : + 91 97259 91000, +91 97273 38460 E-mail : info@aheprahealthcare.com
Head Office : 710 A Wing, Aura Biplex Commercial Building, Opp, Dattani Nagar, S.V. Road, Borivali (W), Mumbai 400 092
E-mail : sales@aheprahealthcare.com

Ref: BIPL/HR/2023/VT01

Feb 22, 2023.

TO WHOMSOEVER IT MAY CONCERN.

This is to certify that the student, whose details are given below, has undergone vocational training in **BOSTIK INDIA PRIVATE LIMITED**, Jhagadia.

Name of the student	:	**Raj Ajudiya.**
Name of the collage/Institute	:	Faculty of Technology Dharmsinh Desai University.
Discipline	:	B. TECH CHEMICAL ENGINEERING.
Topic/Subject	:	Study of production & Operations of polyester plant.
Training Period	:	**From 06/12/2022 To 27/01/2023**

He has successfully completed training. During this training period we found him sincere and hard working. We wish him all success and bright future.

FOR, BOSTIK INDIA PRIVATE LIMITED

Authorised Signatory

Bostik India Private Limited
Branch office: Plot No: 770/2 & 770/3, Jhagadia GIDC, DI: Bharuch, Gujarat - 393110, India. Tel:02645236734.
Registered Office: 124/1 & 124/2A, Kachanayakanahalli, Off Hosur Road, Bommasandra Post,
Anekal Taluk, Bengaluru -560 099. KARNATAKA, INDIA
Tel: +91 80 68297700/+918027833520 Fax:+918027832405. CIN:U24241KA2001PTC029520
www.bostik.com

GUJARAT STATE FERTILIZERS & CHEMICALS LIMITED

Fertilizernagar – 391 750. Vadodara, Gujarat, INDIA.
CIN : L99999GJ1962PLC001121

CERTIFICATE OF TRAINING

THIS IS TO CERTIFY THAT MR. **CHAUDHARY VIREN MAHENDRABHAI** STUDYING IN **B.TECH CHEMICAL ENGINEERING** FROM **DHARMSINH DESAI UNIVERSITY, NADIAD** HAS SUCCESSFULLY COMPLETED VOCATIONAL TRAINING/PROJECT WORK IN OUR **CAPROLACTAM PLANT** DURING THE PERIOD **06.12.2022** TO **27.01.2023**.

WE WISH HIM A BRIGHT FUTURE IN HIS CAREER.

THIS CERTIFICATE IS ISSUED UNDER COMPANY'S VOCATIONAL TRAINING SCHEME FOR COLLEGE / INSTITUTE STUDENTS.

FOR **GUJARAT STATE FERTILIZERS & CHEMICALS LTD.**

Sudhir C Joshi
Sr. Manager (HR)
DATE: 30.01.2023
REF NO: 1627

Ph. : (O) +91-265-2242451, 2242651, 2242751, 2242641
Fax : +91-265-2240966 - 2240119 • Email : ho@gsfcltd.com • Website : www.gsfclimited.com
ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company

OIL AND NATURAL GAS CORPORATION LIMITED
SKILL DEVELOPMENT CENTRE
VADODARA - 390 009
(ISO 9001 : 2015 Certified)

This is to certify that Mr. / ~~Ms.~~ **Dhruv Deepak Chauhan**

a student of **Dharmsinh Desai University, Nadiad**

has undergone Summer/~~Winter~~/~~Industrial~~ Training at ONGC from **17.05.2022** *to* **16.06.2022**

He / ~~She~~ has successfully completed his / ~~her~~ Project work on **'Extraction Process at ONGC Dahej Plant'** *in the discipline of* **Chemical Engg.**

During the training, he / ~~she~~ took keen interest in the assigned work. We wish him / her all the success in his / ~~her~~ academic endeavours and life.

17.6.2022

Date : **17.06.2022** ***Place : Vadodara*** ***Head - SDC***

Valeshvar Biotech Pvt. Ltd.
Plot No. 3305 & 3306, GIDC, Panoli, Ta. Ankleshwar,
Dist. Bharuch-394116 Gujarat (India) Mo. : 99798 64728
Web : www.valeshvarbiotech.com

CERTIFICATE OF INDUSTRIAL INTERSHIP

THIS IS TO CERTIFY THAT **Mr. HARSHIL K. CHAUHAN** STUDYING IN **B.E CHEMICAL (6th SEMESTER)** FROM **DHARMSINH DESAI UNIVERSITY** HAS SUCCESULLY COMPLETED INDUSTRIAL INTERNSHIP IN OUR **PHARMACEUTICAL INTERMEDIATES SECTION** DURING THE PERIOD **30/05/2022 TO 26/06/2022**.

WE WISH HIS/HER A BRIGHT FUTURE IN HIS/HER CAREER.

THE CERTIFICATE IS ISSUED UNDER COMPANY'S INDUSTRIAL INTERNSHIP FOR COLLEGE/INSTITUTE STUDENTS.

FOR, VALESHVAR BIOTECH PVT. LTD.

VALESHVAR BIO TECH PVT. LTD. Ankleshwar

MAHESH PIDHADIYA

DIRECTOR

DATE: 27/06/2022

GURU ASHISH PHARMA CHEM PRIVATE LIMITED.

CERTIFICATE OF INDUSTRIAL INTERNSHIP

This is certify that **Mr. NEEL RAMESHBHAI DOBARIYA** STUDYING IN **B.E CHEMICAL (6TH semester)** from **DHARAMSINH DESAI UNIVERSITY** has successfully completed industrial internship in our **PHARMACEUTICAL INTERMIDIATE SECTION** during the period **30/05/2022 to 27/06/2022.**

We wish his a bright future in his career.

The certificate is issued under company's industrial internship for collage/institute students.

FOR, GURU ASHISH PHARMA CHEM PVT. LTD.

Guru Ashish Pharma Chem Pvt. LTD.

Director

VEENIT MANGROLIYA

DIRECTOR

DATE: 28/06/2022

Factory :
Sun Pharmaceutical Industries Ltd.
Plot No. 4708, G.I.D.C. Estate,
Ankleshwar - 393 002.
Dist. Bharuch (Gujarat)
Tel : (02646) 221484, 222285, 253025
Fax : (02646) 251424

SUN PHARMA

Ref. : SPIL/ANK/HR/2022-23/12
Date : 30.06.2022

CERTIFICATE

This is to certify that **Mr. SAIRAJ AMITKUMAR GANDHI** (19CHUBS142) studying in **B.Tech (Chem.) -6th Semester** from **Dharmsinh Desai University; Nadiad,** has successfully completed Internship Training in our company during the period from **01/06/2022 to 30/06/2022.**

We wish him a bright future in his career.

For Sun Pharmaceutical Industries Ltd,

Vishal Joshi - Head HR

SUN PHARMACEUTICAL INDUSTRIES LTD. • ANKLESHWAR

MASCOT CEMENT

Date :- 10th July, 2022

Experience Certificate

It is certified that Miss **AARTI HUN** was under the employer of **M/s MASCOT CEMENT INDIA PRIVATE LIMITED** in Quality and Control Department from 9St May,2022 to 30th Jun 2022. As a trainee chemical supervisor.

During her stay, We observe, She is obedient, honest and dedicated to his assignment.

We hope and pray bright and good progress in her future life.

FOR MASCOT CEMENT (INDIA) PVT. LTD.

DIRECTOR

Authorized Signatory

(Mascot Cement India Private Limited)

AN ISO 9001, GLP, GMP CERTIFIED COMPANY

KENOOR ORGANICS PVT. LTD.
PLOT NO. 5006 & 5007,
G.I.D.C. INDUSTRIAL ESTATE,
ANKLESHWAR - 393 002. (INDIA)
T : +91-72270 26011
: +91-72270 26012
E : info@kgimail.com

06th June, 2022

To Whom So Ever It May Concern

This is to certify that **Mr. Aniket Ashokbhai Jikadara** student of, Dharmsinh Desai University for the Academic Year 2022-23 has Undergone his Industrial training on **KENOOR ORGANICS PRIVATE LIMITED** during the period from 08th May, 2022 to 04th June, 2022.

He was very much interested to learn the function of our core division and willing to put his best efforts and get into the depth of the subject to under

During his association with us we found him sincere, punctual and hardworking.

He co-operated well as part of a team during his tenure.

We wish him all the success in his future endeavors.

Thank You,

For KENOOR ORGANICS (P) LTD.

DIRECTOR
(ALPESH DUDHAT)

Mobile:09327787799

Scanned with CamScanner

Certificate ID: IICHE/2022/AD12263
Date of Issue: 30th May, 2022

Online Internship Program (OIP)

25th February to 30th May, 2022 (40 hrs)

Indian Institute of Chemical Engineers

Dr. H. L. Roy Building, Jadavpur University Campus, Kolkata- 700 032

CERTIFICATE OF COMPLETION

This certificate is hereby awarded to

MANAV D JOSHI

DHARMSINH DESAI UNIVERSITY

from .....

who has successfully completed the INTERNSHIP PROGRAMME *on the subject* **PETROCHEMICAL ENGINEERING** *following all necessary criteria of the Institute with "* **A+** *" Grade.*

Grading System :

A+: 90-100%
A: 75-89%
B+: 65-74%
B: 55-64%

D M Butala
President, IIChE

P K Saxena
Honorary Registrar, IIChE

Dr. Avijit Ghosh
Honorary Secretary, IIChE
Convener, OIP

Valeshvar Biotech Pvt. Ltd.
Plot No. 3305 & 3306, GIDC, Panoli, Ta. Ankleshwar,
Dist. Bharuch-394116 Gujarat (India) Mo. : 99798 64728
Web : www.valeshvarbiotech.com

CERTIFICATE OF INDUSTRIAL INTERSHIP

THIS IS TO CERTIFY THAT **Mr. ARJUN J. KATHIRIYA** STUDYING IN **B.E CHEMICAL (6th SEMESTER)** FROM **DHARMSINH DESAI UNIVERSITY** HAS SUCCESULLY COMPLETED INDUSTRIAL INTERNSHIP IN OUR **PHARMACEUTICAL INTERMEDIATES SECTION** DURING THE PERIOD **30/05/2022 TO 26/06/2022**.

WE WISH HIS/HER A BRIGHT FUTURE IN HIS/HER CAREER.

THE CERTIFICATE IS ISSUED UNDER COMPANY'S INDUSTRIAL INTERNSHIP FOR COLLEGE/INSTITUTE STUDENTS.

FOR, VALESHVAR BIOTECH PVT. LTD.

VALESHVAR BIO TECH PVT. LTD. Ankleshwar

MAHESH PIDHADIYA

DIRECTOR

DATE: 27/06/2022

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Valeshvar Biotech Pvt. Ltd.
Plot No. 3305 & 3306, GIDC, Panoli, Ta. Ankleshwar,
Dist. Bharuch-394116 Gujarat (India) Mo. : 99798 64728
Web : www.valeshvarbiotech.com

CERTIFICATE OF INDUSTRIAL INTERSHIP

THIS IS TO CERTIFY THAT **Mr. AKSHAR J. KUMBHANI** STUDYING IN **B.E CHEMICAL (6th SEMESTER)** FROM **DHARMSINH DESAI UNIVERSITY** HAS SUCCESULLY COMPLETED INDUSTRIAL INTERNSHIP IN OUR **PHARMACEUTICAL INTERMEDIATES SECTION** DURING THE PERIOD **30/05/2022 TO 26/06/2022**.

WE WISH HIS/HER A BRIGHT FUTURE IN HIS/HER CAREER.

THE CERTIFICATE IS ISSUED UNDER COMPANY'S INDUSTRIAL INTERNSHIP FOR COLLEGE/INSTITUTE STUDENTS.

FOR, VALESHVAR BIOTECH PVT. LTD.

MAHESH PIDHADIYA

DIRECTOR

DATE: 27/06/2022

VALESHVAR BIO TECH PVT. LTD. Ankleshwar

ADITYA BIRLA

GRASIM

June 30,2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Saurav Ladhani** student Of **Dharamsinh Desai University** has undergone his internship in our Organisation from 01-Jun-2022 to 30-Jun-22.

He has successfully completed his training in Chemical department in our Unit.

We wish him all the best for future endeavor.

Thanks & Regards.

Heema Pandya

Deputy Manager - HRD

Raysil
The fashion yarn

Grasim Industries Limited
(VFY – Fashion Yarn Business)
Unit : Indian Rayon,Veraval - 362 266, Dist. Gir Somnath, Gujarat, INDIA.
T: +91 2876 248401/245711 | F: +91 2876 243220
E: indian.rayon@adityabirla.com | W: www.raysil.co.in / www.grasim.com
Registered Office: Birlagram, Nagda - 456 331 (M.P.) | Corporate ID No.: L17124MP1947PLC000410

Scanned with CamScanner

Valeshvar Biotech Pvt. Ltd.
Plot No. 3305 & 3306, GIDC, Panoli, Ta. Ankleshwar,
Dist. Bharuch-394116 Gujarat (India) Mo. : 99798 64728
Web : www.valeshvarbiotech.com

CERTIFICATE OF INDUSTRIAL INTERSHIP

THIS IS TO CERTIFY THAT **Mr. OM M. LAKHANI** STUDYING IN **B.E CHEMICAL (6th SEMESTER)** FROM **DHARMSINH DESAI UNIVERSITY** HAS SUCCESULLY COMPLETED INDUSTRIAL INTERNSHIP IN OUR **PHARMACEUTICAL INTERMEDIATES SECTION** DURING THE PERIOD **30/05/2022 TO 26/06/2022**.

WE WISH HIS/HER A BRIGHT FUTURE IN HIS/HER CAREER.

THE CERTIFICATE IS ISSUED UNDER COMPANY'S INDUSTRIAL INTERNSHIP FOR COLLEGE/INSTITUTE STUDENTS.

FOR, VALESHVAR BIOTECH PVT. LTD.

MAHESH PIDHADIYA

DIRECTOR

DATE: 27/06/2022

Date: 21/11/2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Ms. Apurva Mishra.** has undergone industrial training with us from **23rd May 2022** to **17th June 2022** in Process Engineering Department.

She has successfully completed her industrial training and has acquired knowledge on various attributes of the Process Engineering Department at Ipca Laboratories Limited- Ranu Site.

During the period we observed her to be hardworking, sincere and dedicated in all her assignments.

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

Yours faithfully,
For- **Ipca laboratories Limited,**

Ankur Raval
Sr. Manager-HR & Administration

Ipca Laboratories Ltd.
www.ipca.com
Block No. 132, Village Ranu, Taluka Padra, Vadodara - 391 445, India | T: +91 2662 227300 / 227301 to 05
Regd. Office: 48, Kandivli Industrial Estate, Kandivli (West), Mumbai 400 067, India | T: +91 22 6647 4444 F: +91 22 2868 6613
E: ipca@ipca.com CIN: L24239MH1949PLC007837

GUJARAT FLUOROCHEMICALS
VALUE THROUGH GREEN CHEMISTRY
CIN : L24304GJ2018PLC105479

Gujarat Fluorochemicals Limited
earlier known as Inox Fluorochemicals Limited

12/A, GIDC Dahej Industrial Estate, Taluka Vagra, Distt. Bharuch-392130, Gujarat, India

Tel: +91-2641-618031 (Admin) / 618041-50 (Purchase) / 618086-87 (Security) | www.gfl.co.in

Date: 5th June 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Modi Mihir D.** of **Dharmsinh Desai Univeristy, Anand** vocational training from **May 23, 2022 – June 1, 2022**

During the training period, he carried out project-related activities and submitted a report for the same. He has undergone a training program in the Chemical Department.

During his tenure with us, we found him sincere, resourceful, and motivated.

We wish him all the best in his future endeavors.

For Gujarat Fluorchemicals Ltd.

Dr Sunil Bhatt

Vice President - HR & Admin (Dahej Cluster)

June 16, 2022

TO WHOM SOEVER IT MAY CONCERN

This is to certify that **Mr. Modi Ujjval D.** has undergone Summer Internship Training from 16th May 2022 to 16th June 2022 in our organisation.

During his above training period, we found him sincere, enthusiastic and hardworking. He was also found regular in his attendance during the training period.

We wish him success in future endeavours.

Yours Faithfully,
For, **SOLVAY SPECIALITIES INDIA PVT. LTD.,**

AUTHORISED SIGNATORY

SOLVAY SPECIALTIES INDIA PVT. LTD.
Regd. Office & Factory : Plot No. 3526-27, GIDC, Panoli-394116, Dist. Bharuch, Gujarat. INDIA
Tel. No. +91 2646 615372, +91 2646 615375 Corporate Identity Number - U74130GJ2005PTC062544
Mumbai Office : Equinox Business Park, Tower - 4, 9th floor, Unit no. 903, LBS Marg, Kurla West, Mumbai 400070. Maharashtra. INDIA.
Tel. No. +91 22 6663 7100
www.solvay.com

GUJARAT FLUOROCHEMICALS
CIN : L24304GJ2018PLC105479

Gujarat Fluorochemicals Limited
earlier known as Inox Fluorochemicals Limited

12/A, GIDC Dahej Industrial Estate, Taluka Vagra, Distt Bharuch 392130, Gujarat, India

Tel +91 2641 618031 (Admin) / 618041 50 (Purchase) / 618086 87 (Security) | www.gfl.co.in

Date: 5th June 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Modi Vihir M.** of **Dharmsinh Desai Univeristy, Anand** vocational training from **May 23, 2022 – June 1, 2022**

During the training period, he carried out project-related activities and submitted a report for the same. He has undergone a training program in the Chemical Department.

During his tenure with us, we found him sincere, resourceful, and motivated.

We wish him all the best in his future endeavors.

For Gujarat Fluorchemicals Ltd.

Dr Sunil Bhatt

Vice President - HR & Admin (Dahej Cluster)

Date: 15/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Japan Paryushkumar Nanavati has done his internship in Industrial Training at Zeni Biotech, Ankleshwar, from 08th May 2022 to 12th June 2022.

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.

For Zeni Biotech,

ZENI BIOTECH Ankleshwar

Signature H

Plot No. A2-7801, G.I.D.C. Estate, Ankleshwar-393 002
Mob.: 98244 86234, 81287 96234
E-mail : info@zenibiotech.com · Web : www.zenibiotech.com

Scanned by CamScanner

Date: 15/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Prince Jadagishbhai Nar has done his internship in Industrial Training at Zeni Biotech, Ankleshwar, from 08th May 2022 to 12th June 2022.

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.

For Zeni Biotech

ZENI BIOTECH Ankleshwar

Signature HR

Date: 15/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Chintan Navindarkumar Nayee has done his internship in Industrial Training at Zeni Biotech, Ankleshwar, from 08th May 2022 to 12th June 2022.

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.

For Zeni Biotech,

ZENI BIOTECH Ankleshwar

Signature HR

॥ શ્રી ગ ॥

AN ISO 9001, GLP, GMP CERTIFIED COMPANY

KENOOR ORGANICS
KOHINOOR GROUP

KENOOR ORGANICS PVT. LTD.

PLOT NO. 5006 & 5007,
G.I.D.C. INDUSTRIAL ESTATE,
ANKLESHWAR - 393 002. (INDIA)

T : +91-72270 26011
: +91-72270 26012
E : info@kgimail.com

Date 20/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Heet Raju Padaria** student of Degree Chemical Engineering of D.D.U. Nadiad Has completed the industrial training at our unit **KENOOR ORGANICS PVT. LTD** during the period from 15/05/2022 to 19/06/2022.

During his association with us, we found him honest , punctual and hard worker

We wish him all success in his future career.

For KENOOR ORGANICS PVT. LTD

KENOOR ORGANICS (P) LTD.

Signature of HR

॥ શ્રી ગ ॥

AN ISO 9001, GLP, GMP CERTIFIED COMPANY

KENOOR ORGANICS
KOHINOOR GROUP

KENOOR ORGANICS PVT. LTD.

PLOT NO. 5006 & 5007,
G.I.D.C. INDUSTRIAL ESTATE,
ANKLESHWAR - 393 002. (INDIA)

T : +91-72270 26011
: +91-72270 26012
E : info@kgimail.com

Date 20/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Heet Raju Padaria** student of Degree Chemical Engineering of D.D.U. Nadiad Has completed the industrial training at our unit **KENOOR ORGANICS PVT. LTD** during the period from 15/05/2022 to 19/06/2022.

During his association with us, we found him honest , punctual and hard worker

We wish him all success in his future career.

For KENOOR ORGANICS PVT. LTD

KENOOR ORGANICS (P) LTD.

Signature of HR

Ami Organics Limited

CIN No. : L24100GJ2007PLC051093

Registered Office :- Plot No. 440/4, 5 & 6, Road No. 82/A, G.I.D.C. Sachin, Surat - 394230, Dist. Surat, Gujarat, India.

Date: 02/02/2023

TO WHOMSOEVER IT MAY CONCERN

This letter is to certify that **Mr. Pandav Dhruv Parbatbhai** has successfully completed his internship with our organization. The internship tenure was from **05/12/2022** to **28/01/2023**. He was working with **Production Department** and was actively, diligently and sincerely involved in the projects and tasks assigned.

For Ami Organics Limited,

Authorized Signatory

Info@amiorganics.com www.amiorganics.com +91 72279 77744 / 75730 15366

Scanned with CamScanner

Alliance
Pharma

Office :- Plot No 5719 GIDC Industrial Estate, Near Sewri Water Tank, Ankleshwar 2
Works :- Plot No D-2/CH/270 GIDC, Dahej II, Dist Bharuch, Gujarat
Phone :- 9227558592, 7990967565, 9824141142

Date 20/06/2022

TO

DHARAMSINH DESAI UNIVERSITY

NADIAD

This is to certify that Mr. UDAY R PANSURIYA student of Degree Chemical Engineering of D.D.U. Nadiad has completed the industrial training at our unit ALLIANCE PHARMA during the period from 09/05/2022 to 19/06/2022.

During his association with us, we found him honest, punctual and hard worker

We wish him all success in his future career.

For ALLIANCE PHARMA

For ALLIANCE PHARMA

Authorised Signatory

Scanned with CamScanner

Scanned with CamScanner

Reliance
Industries Limited
CIN No.: L17110MH1973PLC019786

27 January, 2023

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Umang Kanubhai Paradava,** Student **B-tech – Chemical** Engineering of **DDU, Nadiad.** has undergone vocational training in our **MEG Plant** from **05.12.2022 to 27.01.2023.**

His training included the detailed study of MEG Plant types of heat exchangers, Compressor, Distillation Columns, Pumps, Valves, Cooling tower. Also learnt Process flow diagram, Material balance, Piping and instrumentation diagram, Plant safety rules, material safety data sheet.

We wish him all the best for his career.

For **Reliance Industries Ltd. - Hazira**

Anup Kumar Das
Head (Learning & Development)

Village - Mora, Post - Bhatha, Surat-Hazira Road, Dist. Surat (Gujarat), Pin : 394 510
Tel. : 0261 3535999, Telefax : 0261 - 3535099, 3535628

Registered Office : Maker Chambers IV, 3rd Floor,222, Nariman Point, Mumbai - 400 021, India.

Scanned with CamScanner

AMI CHEMICALS
Manufacturer of : DIRECT & REACTIVE TURQUOISE DYES
C-1/196, G.I.D.C., Phase-II, Vatva, Ahmedabad - 382 445. (Gujarat) INDIA
F. : 079-29708262 (M) 9099733833/9727762454
Email : amichemicals11@gmail.com

Date : 31/03/2023

VOCATIONAL UNPAID TRAINING CERTIFICATE

This certificate has been issued on the completion of vocational unpaid training period.

Name of Student	:	Paradava Umang K.
Discipline	:	B.E. Chemical Engineering
Name of University/ College	:	Dharmsinh Desai University, Nadiad.
Training Area	:	Various Sections of Production Department.
Training Period	:	30/01/2023 TO 24/03/2023

SHRI PARIMAL B. PATEL
OWNER
AMI CHEMICALS
VATVA, GIDC, AHMEDABAD

Scanned with CamScanner

Reliance
Industries Limited
CIN No.: L17110MH1973PLC019786

27 January, 2023

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Umang Kanubhai Paradava,** Student **B-tech – Chemical** Engineering of **DDU, Nadiad.** has undergone vocational training in our **MEG Plant** from **05.12.2022 to 27.01.2023.**

His training included the detailed study of MEG Plant types of heat exchangers, Compressor, Distillation Columns, Pumps, Valves, Cooling tower. Also learnt Process flow diagram, Material balance, Piping and instrumentation diagram, Plant safety rules, material safety data sheet.

We wish him all the best for his career.

For **Reliance Industries Ltd. - Hazira**

Anup Kumar Das
Head (Learning & Development)

Village - Mora, Post - Bhatha, Surat-Hazira Road, Dist. Surat (Gujarat), Pin : 394 510
Tel. : 0261 3535999, Telefax : 0261 - 3535099, 3535628

Registered Office : Maker Chambers IV, 3rd Floor,222, Nariman Point, Mumbai - 400 021, India.

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AMI CHEMICALS
Manufacturer of : DIRECT & REACTIVE TURQUOISE DYES
C-1/196, G.I.D.C., Phase-II, Vatva, Ahmedabad - 382 445. (Gujarat) INDIA
F. : 079-29708262 (M) 9099733833/9727762454
Email : amichemicals11@gmail.com

Date : 31/03/2023

VOCATIONAL UNPAID TRAINING CERTIFICATE

This certificate has been issued on the completion of vocational unpaid training period.

Name of Student	:	Paradava Umang K.
Discipline	:	B.E. Chemical Engineering
Name of University/ College	:	Dharmsinh Desai University, Nadiad.
Training Area	:	Various Sections of Production Department.
Training Period	:	30/01/2023 TO 24/03/2023

SHRI PARIMAL B. PATEL
OWNER
AMI CHEMICALS
VATVA, GIDC, AHMEDABAD

Scanned with CamScanner

AN ISO 9001, GLP, GMP CERTIFIED COMPANY

KENOOR ORGANICS PVT. LTD.
KOHINOOR GROUP
PLOT NO. 5006 & 5007,
G.I.D.C. INDUSTRIAL ESTATE,
ANKLESHWAR - 393 002. (INDIA)
T : +91-72270 26011
: +91-72270 26012
E : info@kgimail.com

06th June, 2022

To Whom So Ever It May Concern

This is to certify that **Mr. Mayurkumar Chaturbhai Parsana** student of, Dharmsinh Desai University for the Academic Year 2022-23 has Undergone his Industrial training on "**KENOOR ORGANICS PRIVATE LIMITED**" during the period from 08th May, 2022 to 04th June, 2022.

He was very much interested to learn the function of our core division and willing to put his best efforts and get into the depth of the subject to under

During his association with us we found him sincere, punctual and hardworking.

He co-operated well as part of a team during his tenure.

We wish him all the success in his future endeavors.

Thank You,

For KENOOR ORGANICS (P) LTD.

DIRECTOR
(ALPESH DUDHAT)

Mobile:09327787799

CamScanner

इंडियन ऑयल कॉर्पोरेशन लिमिटेड
गुजरात रिफाइनरी, डाकघर : जवाहरनगर
जिला - वडोदरा - गुजरात - 391 320
Indian Oil Corporation Limited
Gujarat Refinery, P.O. Jawaharnagar,
Dist. : Vadodara, Gujarat - 391 320
दूरभाष : + 91-265-2237106
ई-मेल : gujaratrefinery@indianoil.in वेबसाइट : www.iocl.com

रिफ़ाइनरी प्रभाग
Refineries Division

JR/TD/2022/0084 **Date: 22/06/2022**

Certificate

This is to certify that ***Patel Aadarsh Jagdishbhai****, student of* ***B Tech*** *programme from* ***Dharmsinh Desai University, Nadiad****, has undergone Industrial Training at Indian Oil Corporation Limited, Gujarat Refinery, Vadodara from* ***23/05/2022 to 22/06/2022*** *as a part of the course curriculum.*

He/She has successfully completed the training and submitted a report with his/her overall performance being ***Excellent****.*

22/06/2022

NITIN RATHOD
AM(L&D)

नितिन राठोड
NITIN RATHOD
सहायक प्रबंधक (एल एण्ड डी)
Assistant Manager (L&D)
गुजरात रिफाइनरी, आई.ओ.सी.एल., वडोदरा
Gujarat Refinery, IOCL, Vadodara

Alliance
Pharma

Office :- Plot No. 5719, GIDC Industrial Estate, Near Seven Water Tank, Ankleshwar -2.
Works :- Plot No. D-2/CH/270, GIDC., Dahej - II, Dist. Bharuch, Gujarat.
Phone :- 9227558592, 7990967565, 9824141142.

Date 20/06/2022

TO

DHARAMSINH DESAI UNIVERSITY

NADIAD

This is to certify that **Mr. ANKUSHKUMAR R PATEL** student of Degree Chemical Engineering of D.D.U. Nadiad has completed the industrial training at our unit **ALLIANCE PHARMA** during the period from 09/05/2022 to 19/06/2022.

During his association with us, we found him honest, punctual and hard worker

We wish him all success in his future career.

For ALLIANCE PHARMA
For, ALLIANCE PHARMA

Authorised Signatory

L&T Technology Services

TO WHOMSOEVER IT MAY CONCERN

10th April 2023

Sub- Project Training / Industrial Training / Vocational Training

This is to certify that Mr. Dhairya Patel, student of B. E. (Chemical Engineering) from DDU, Nadiad, Gujarat has successfully completed his internship training in L & T Technology Services, Corporate Process department of our organization from 6th December 2022 to 24th March 2023.

He has demonstrated intuitiveness in his learning area, adaptability and applied skill in the Process Design, He handled the tasks assigned to him.

We take the opportunity to wish his success in all future endeavors.

L&T Technology Services Limited



Prakash Krishnamoorthy
Head – Leadership Hiring and Strategic Talent Initiatives

With Regards,

Mayur Bhavsar
Discipline Manager – Process Department
West Block II – 3rd Floor
Ajwa – Waghodia Crossing
N. H. No. 8, Vadodara- 390019

Tel: +91 265 670 5782

www.Lnttechservices.com

simalin

INTERNSHIP CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

This is to certify **MR. PATEL DHRUKUMAR NILESHKUMAR,** the student of 7th semester – in B.Tech Chemical Engineering of **Dharmsinh Desai University, Nadiad**, was under in plant training from **16/05/2022 to 22/06/2022** in our plant.

During tenure of his training program, he was found very sincere, enthusiastic and hardworking.

We wish him all success in future career.

For, SIMALIN CHEMICAL INDUSTRIES PVT. LTD.

AUTHORISED SIGNATORY

Simalin Chemical Industries Pvt. Ltd. Nandesai Vadodara.

Date: 22/06/22

Place: NANDESARI, VADODARA

Simalin Chemical Industries Pvt. Ltd.
13, GIDC, Industrial Estate, R. Road, Nandesari,
Vadodara - 391 340. Gujarat, India
CIN No.: U24299GJ1973PTC002211
Tel. • (0091-265) 2840265, 2840266, 2840665 Fax : 2841009
simalin@simalin.com • www.simalin.com

GNFC

Azadi Ka Amrit Mahotsav

Gujarat Narmada Valley Fertilizers & Chemicals Limited
CIN : L24110GJ1976PLC002903

An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company

P.O Narmadanagar - 392015, Dist. Bharuch, Gujarat, India
Ph. (02642) 247001, 247002 **Website:** www.gnfc.in

TRG/VT/ CHEM/2022-23/26

Date: 15.06.2022

INDUSTRIAL TRAINING CERTIFICATE

1.	Name	: Mr. Dhananjay Nikhilkumar Patel
2.	Institute	: Dharmsinh Desai University, Nadiad
3.	Course	: B.Tech. (Chemical Engg.)
4.	Year /Semester	: 3rd / 6th
5.	Study Department	: Ammonia Synthesis Gas Generation (P)
6.	Training Period	: 16.05.2022 to 15.06.2022
7.	Behaviour during Training	: Good
8.	Progress during Training	: Good

Training being part of course curriculum, this certificate is issued for Academic Purpose only.

For GNFC Limited

P. J. Patel
Senior Manager
(Administration)

GNFC
Azadi Ka Amrit Mahotsav

Gujarat Narmada Valley Fertilizers & Chemicals Limited
CIN : L24110GJ1976PLC002903

An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company

P.O Narmadanagar - 392015, Dist. Bharuch, Gujarat, India
Ph. (02642) 247001, 247002 **Website:** www.gnfc.in

TRG/VT/ CHEM/2022-23/27 **Date: 15.06.2022**

INDUSTRIAL TRAINING CERTIFICATE

1.	**Name**	: **Mr. Harsh Vasantbhai Patel**
2.	**Institute**	: **Dharmsinh Desai University, Nadiad**
3.	**Course**	: **B.Tech. (Chemical Engg.)**
4.	**Year /Semester**	: **3rd / 6th**
5.	**Study Department**	: **Ammonia Synthesis Gas Generation (P)**
6.	**Training Period**	: **16.05.2022 to 15.06.2022**
7.	**Behaviour during Training**	: **Good**
8.	**Progress during Training**	: **Good**

Training being part of course curriculum, this certificate is issued for Academic Purpose only.

For GNFC Limited

P. J. Patel
Senior Manager
(Administration)

UNIQUE CHEMICALS

A Division of J. B. CHEMICALS & PHARMACEUTICALS LIMITED

29/06/2022

TO WHOM IT MAY CONCERN

This is certify to that **Mr. Patel Jay** a student of Final Year Degree Chemical Engineering at Dharmsinh Desai University, Nadiad, has completed the Summer Internship Training in our Establishment from 16/05/2022 to 19/06/2022.

He conduct during the period of training was found to be honesty and very good.

Very UNIQUELY Yours,

For UNIQUE CHEMICALS
(A DIV. OF J.B CHEMICALS & PHARMACEUTICALS LTD.)

BHARATSINH PARMAR
DGM (HUMAN RESOURCES)

Factory:
Plot 5, Phase IV, GIDC Industrial Area
Panoli - 394 116, Gujarat
(02646) 272086, 272510, 272508
9974061139
jbcpl.panoli@jbcpl.com

Registered Office:
Neelam Centre
B Wing, 4th Floor
Hind Cycle Road
Worli, Mumbai - 400 030

Corporate Office:
Cnergy IT Park
Unit A2, 3rd Floor
Unit A, 8th Floor
Appa Saheb Marathe Marg
Prabhadevi, Mumbai - 400 025

+91 22 2439 5200 / 5500
+91 22 2431 5331 / 5334
info@jbcpl.com
www.jbcpl.com
CIN: L24390MH1976PLC019380

Jay Chemical Industries
Private Limited

JAY

07/02/2023

Certificate Of Industrial Training

This is to certify that Mr. Khush Anilbhai Patel student of "Department of Chemical Engineering, Dharamsinh Desai university" has completed his training in our organization from 05th December 2022 to 25th January 2023 for a period of 2 Month successfully. The above said industrial training has been carried out for his "B.E. Sem-VIII" course. During this period we found him disciplined, enthusiastic, sincere and hard working. Also, he has showed good interest to learn all concerned details in plant training.

We wish him all success for a bright future.

Thanking you,

For, JAY CHEMICAL INDUSTRIES PRIVATE LIMITED.

07/02/2023.

Rajeshkumari Gautam
HR Manager

Jay Chemical Industries Private Limited (Formerly known as Jay Chemical Industries Limited)
7/12, Vallabh Industrial Estate, Rakhial Road, Ahmedabad - 380 023. Gujarat, India. Phone No. : +91 79 2291 0419
CIN : U24119GJ2000PTC037683 Regd. Office : Jay House, Panchvati Circle, Ambawadi, Ahmedabad-380006, India Phone : +91 79 61347200, 61347291 • Website,: www.jaychemical.com • Email : info@jaychemical.com

MEGHMANI DYES AND INTERMEDIATES LLP

LLP IN : AAF-9872

Ref.: MDILLP/HR/2022-23/48

Date: 27-03-2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. KAUSHIK A PATEL, ID No-19CHUEG010 student of Chemical Engineering, Dharmsinh Desai University, Nadiad has successfully completed his Industrial Training at our Meghmani Dyes and Intermediates LLP from 15/02/2023 to 25/03/2023.

During this period, his performance was found to be satisfactory and we wish him all the best for his future endeavors.

For,
Meghmani Dyes and Intermediates LLP

Mr. Vishnubhai Patel
Manager (HR & ADMIN)

Corporate Office : 901-902, B-Wing, Siddhivinayak Tower, Nr. Katariya Arcade, Off. S.G. Highway, Makarba, Ahmedabad-380051, Gujarat, India **Tele:** +91-79-26812827, +91-815501751/52/53, **E-Mail** : exports@meghmanidyes.com **Website** : www.meghmanidyes.com
Regd. Office & Unit II : Plot No. 97, Phase II GIDC Industrial Estate, Vatva, Ahmedabad - 382445
Unit: I : Plot No. 89-90, GIDC, Nandesari, Dist. : Vadodara 391340
Unit: III : Block No. 577/A, 578, 579, Village: Dhudawada, Ta: Padra, Dist.: Vadodara - 3914440
Unit: IV : Plot No. 430 Phase-II, GIDC Industrial Estate, Vatva, Ahmedabad - 382445
Unit: V : Plot No. 106, GIDC, Nandesari, Dist.: Vadodara 391340

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ऑयल एण्ड नेचुरल गैस कॉरपोरेशन लिमिटेड

Oil and Natural Gas Corporation Limited

केशव देव मालवीय प्रशिक्षण केन्द्र, हजीरा संयंत्र - सूरत

K D Malviya Training Centre, Hazira Plant, Surat

Sl. No. 33.

Work Centre: Hazira Plant

This is to certify that Mr./~~Ms.~~ Patel Meet Dineshbhai a student of Dharmsinh Desai University, Nadiad has undergone Summer/~~Winter~~/ ~~Industrial~~ Training at ONGC from 01st June 2022 to 30th June 2022. He/~~She~~ has successfully completed his/~~her~~ Project in "Plant Overview" in discipline of Chemical Engineering. During the Training he/~~she~~ took keen interest in the assigned work. We wish him/~~her~~ all success in his/~~her~~ academic endeavours and life.

30.06.2022

Date: 30th June 2022

Place: Surat

I/c. Training Centre

ONGC, Hazira Plant

K.D. TRAINING CENTRE ONGC, HAZIRA PLANT

गणेश चन्द्र ढोल
GANESH CHANDRA DHOLE
महाप्रबंधक (उत्पादन)
General Manager (Production)
प्रभारी, प्रशिक्षण केन्द्र
In-Charge Training Centre
ओएनजीसी हजीरा संयंत्र, सूरत
ONGC-Hazira Plant, Surat.

ऑयल एण्ड नेचुरल गैस कॉरपोरेशन लिमिटेड

Oil and Natural Gas Corporation Limited

केशव देव मालवीय प्रशिक्षण केन्द्र, हजीरा संयंत्र - सूरत

K D Malviya Training Centre, Hazira Plant, Surat

Sl. No. 35.

Work Centre: Hazira Plant

This is to certify that Mr./~~Ms.~~ Patel Rushi Kamleshbhai a student of Dharmsinh Desai University, Nadiad has undergone Summer/~~Winter~~/ ~~Industrial~~ Training at ONGC from 01st June 2022 to 30th June 2022. He/~~She~~ has successfully completed his/~~her~~ Project in "Plant Overview" in discipline of Chemical Engineering. During the Training he/~~she~~ took keen interest in the assigned work. We wish him/~~her~~ all success in his/~~her~~ academic endeavours and life.

30.06.2022

Date: 30th June 2022

Place: Surat

I/c. Training Centre

ONGC, Hazira Plant

KDM TRAINING CENTRE ONGC, HAZIRA PLANT

गणेश चन्द्र ढोल
GANESH CHANDRA DHOLE
General Manager (Production)
In-Charge Training Centre
ओएनजीसी हजीरा संयंत्र, सूरत.
ONGC-Hazira Plant, Surat.

IFFCO
Wholly owned by Cooperatives

इंडियन फारमर्स फर्टिलाईजर कोआपरेटिव लिमिटेड
INDIAN FARMERS FERTILISER CO-OPERATIVE LIMITED

कलोल इकाई
KALOL UNIT

Ref: JGM (Technical)/Voc.Trg/22-23/2 Date: 17/06/2022

VOCATIONAL UNPAID TRAINING CERTIFICATE

This certificate has been issued on the completion of vocational unpaid training period.

Name of Student	:	Patel Ujaskumar Vinodbhai
Discipline	:	B.E.(Chemical)
Name of University/ College	:	Dharmsinh Desai University Nadiad
Training Area	:	Various Sections of Production Department
Training Period	:	23/05/2022 to 17/06/2022

B.P.S. Mehta
Jt.General Manager (Technical)
Indian Farmers Fertiliser Cooperative Limited
Kalol Unit
M.Srinivas

कलोल इकाई, पो.आ. कस्तूरीनगर, जिला : गांधीनगर-३८२४२३ (गुजरात)
फोन : (02764) 220209, 220604, 223256, 223258, 223272
ग्राम : इफको, कस्तूरीनगर फैक्स : 91-2764-220572

Kalol Unit, P.O. Kasturinagar, Dist. Gandhinagar-382423 (Gujarat)
Phones : (02764) 220209, 220604, 223256, 223258. 223272
FAX : 91-2764-220572
Website : www.iffco.in

UPL Limited, Unit -2
Plot No. 3405/6, G.I.D.C.
Dist. Bharuch, Ankleshwar 393 002
Gujarat, India.

w: upl-ltd.com
t: +91 2646 250578 / 250575

Ref: UPL-2/ HR/ANK/2022

16th June 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. VinkalKumar D Patel** has undergone Training in **Production Department**, as part of Curriculum of the College from **23th May 2022 to 16th June 2022.**

During his training period, he was found to be sincere & hardworking.

We wish him all the Success for his Bright future endeavor.

Yours faithfully,
For UPL Limited – Unit-2

Nikhilesh Jha
Lead - HRBP

AARTI INDUSTRIES LIMITED

15th June 2022

TO WHOM SO EVER CONCERN

This is to certify that Mr.Vrajkumar Patel S/o.Dinesh Patel a student of Dharmsinh Desai University has successfully completed his internship training Titled 'Summer Internship Training' with us from 16th May 2022 to 15th June 2022.

During the period of his internship programme, he was found to be sincere, punctual and inquisitive.

He has also submitted the project report to us.

We wish him every success in life.

For Aarti Industries Ltd.

Maj Raman Parulkar
Asst. General Manager - HR & Admin

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zydus
Dedicated To Life

Date: 15/06/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Patel Yashkumar Jitendrabhai** student of the **Chemical Engineering , Dharmsinh Desai University,** has completed his industrial training at our organization in **Process Engineering Department** from **May 15, 2022** to **June 15, 2022.**

During the course of **industrial training,** we found his conduct **Satisfactory.**

We wish him all the success in his career.

Zydus Lifesciences Limited
(Formerly known as Cadila Healthcare Limited)

Sanjay Vanzara
Deputy Manager-Human Resources

Zydus Lifesciences Limited
(formerly known as Cadila Healthcare Limited)
Ankleshwar Unit-2 : 5/1-B, GIDC Industrial Estate, Ankleshwar, Gujarat 393002, India
Phone : +91-2646-660110, 660197, 660400, 660510

Regd. Office :
'Zydus Corporate Park', Scheme No. 63, Survey No. 536, Khoraj (Gandhinagar), Nr. Vaishnodevi Circle, S. G. Highway, Ahmedabad-382 481, Gujarat, India.
Phone : +91-79-71800000, +91-79-48040000
website : www.zyduslife.com | CIN : L24230GJ1995PLC025878

Certificate ID: IICHE/2022/AD8982
Date of Issue: 27th April, 2022

Online Internship Program (OIP)

25th February to 27th April, 2022 (40 hrs)

Indian Institute of Chemical Engineers

Dr. H. L. Roy Building, Jadavpur University Campus, Kolkata- 700 032

CERTIFICATE OF COMPLETION

This certificate is hereby awarded to

PATEL VRAJ DURGESHBHAI

DHARMSINH DESAI UNIVERSITY

from .....

who has successfully completed the INTERNSHIP PROGRAMME *on the subject* **PROCESS SAFETY MANAGEMENT (PSM)** *following all necessary criteria of the Institute with "* **A+** *" Grade.*

Grading System :

A+: 90-100%
A: 75-89%
B+: 65-74%
B: 55-64%

D M Butala
President, IIChE

P K Saxena
Honorary Registrar, IIChE

Dr. Avijit Ghosh
Honorary Secretary, IIChE
Convener, OIP

GNFC

Azadi Ka Amrit Mahotsav

Gujarat Narmada Valley Fertilizers & Chemicals Limited
CIN : L24110GJ1976PLC002903

An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company

P.O Narmadanagar - 392015, Dist. Bharuch, Gujarat, India
Ph. (02642) 247001, 247002 Website: www.gnfc.in

TRG/VT/CHEM/2022-23/25

Date: 15.06.2022

INDUSTRIAL TRAINING CERTIFICATE

1.	Name	: Mr. Anuj Rajeshkumar Rana
2.	Institute	: Dharmsinh Desai University, Nadiad
3.	Course	: B.Tech. (Chemical Engg.)
4.	Year /Semester	: 3rd / 6th
5.	Study Department	: Ammonia Synthesis Gas Generation (P)
6.	Training Period	: 16.05.2022 to 15.06.2022
7.	Behaviour during Training	: Good
8.	Progress during Training	: Good

Training being part of course curriculum, this certificate is issued for Academic Purpose only.

For GNFC Limited

P. J. Patel
Senior Manager
(Administration)

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OIL AND NATURAL GAS CORPORATION LIMITED
SKILL DEVELOPMENT CENTRE
VADODARA - 390 009
(ISO 9001 : 2015 Certified)

This is to certify that Mr. / Ms. Rathod Janki Sanjaykumar

a student of Dharmsinh Desai University, Nadiad

has undergone Summer/Winter/Industrial Training at ONGC from 17.05.2022 to 17.06.2022

He / She has successfully completed his / her Project work on 'Overview of ONGC C2-C3 Plant, Dahej, Gujarat' in the discipline of Chemical Engg.

During the training, he / she took keen interest in the assigned work. We wish him / her all the success in his / her academic endeavours and life.

17.6.2022

Date : 17.06.2022 Place : Vadodara Head - SDC

Certificate ID: IICHE/2022/AD11909
Date of Issue: 30th April, 2022

Online Internship Program (OIP)

25th February to 30th April, 2022 (40 hrs)

Indian Institute of Chemical Engineers

Dr. H. L. Roy Building, Jadavpur University Campus, Kolkata- 700 032

CERTIFICATE OF COMPLETION

This certificate is hereby awarded to

RATHOD JANKI SANJAYKUMAR

DHARMSINH DESAI UNIVERSITY

from .....

who has successfully completed the INTERNSHIP PROGRAMME *on the subject*
PETROLEUM REFINER ENGINEERING (PRE) *following all necessary criteria of the Institute with "* A *" Grade.*

Grading System :

A+: 90-100%
A: 75-89%
B+: 65-74%
B: 55-64%

D M Butala
President, IIChE

P K Saxena
Honorary Registrar, IIChE

Dr. Avijit Ghosh
Honorary Secretary, IIChE
Convener, OIP

INDUSTRIAL SOLVENTS AND CHEMICALS PVT. LTD.

MANUFACTURERS OF CHEMICALS AND DRUGS
Plot Nos. 7906 - 7909 GIDC,
ANKLESHWAR - 393 002. GUJARAT.
Tel : (02646) 239553, 239554, 239549
Fax : (02646) 251173
E-mail : lsclank@lscpl.com
CIN : U24110MH1959PTC011440

Date: 28.11.2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Rathod Sandip Pragjibhai** student of 7th Sem B.Tech. Chemical Engineering from Dept. of Chemical Engineering. **Dharmsinh Desai University, Nadiad** has allowed his industrial Training at **Industrial Solvents and Chemicals Pvt. Ltd. Ankleshwar** between 5th December 2022 to 30th January 2022.

For INDUSTRIAL SOLVENTS & CHEMICALS PVT.LTD.

AUTHORIZED SIGNATORY

Industrial Solvents & Chemicals Pvt. Ltd.

Ref: DEG\ MSR\ CHEM\ TRG\REQ-96 /2022

DATE: 04/02/2023

To,

Mr.P.K.Patel
Ratnamani Bio-Chemicals & Pharmaceuticals Pvt. Ltd.,
6112 & 6113, G.I.D.C.,
Ankleshwar – 393 002.

Subject:- Industrial Training For Chemical Engg.

Dear Sir,

Please consider following student of VIII semester (Chemical) from Dharmsinh Desai University (Nadiad), as a trainee in your industry for the single phase of training from 01/02/2023 to 25/03/2023 (phase-II). He will join from 06/02/2023.This industrial training is necessary as a partial fulfilment of the degree in Chemical Engineering.

Please allow him to report every SATURDAY to his respective project guide in the institute.

Name of Student

1. Rathod Sandip P.

Thanking you for your kind cooperation.
We hope to receive a favourable reply from you at the earliest.

Yours truly,

Dr.M.S.Rao
Head of Department,
Chemical Engg.
DDU,Nadiad.
E-mail: msrao@ddu.ac.in

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Certificate No. 5673 QMS 001

ऑयल एण्ड नेचुरल गैस कॉरपोरेशन लिमिटेड

Oil and Natural Gas Corporation Limited

केशव देव मालवीय प्रशिक्षण केन्द्र, हजीरा संयंत्र - सूरत

K D Malviya Training Centre, Hazira Plant, Surat

Sl. No. 34.

Work Centre: Hazira Plant

This is to certify that Mr./~~Ms.~~ Raval Smit Chetanbhai a student of Dharmsinh Desai University, Nadiad has undergone Summer/~~Winter~~/ ~~Industrial~~ Training at ONGC from 01st June 2022 to 30th June 2022. He/~~She~~ has successfully completed his/~~her~~ Project in "Plant Overview" in discipline of Chemical Engineering. During the Training he/~~she~~ took keen interest in the assigned work. We wish him/~~her~~ all success in his/~~her~~ academic endeavours and life.

30.06.2022

Date: 30th June 2022

Place: Surat

I/c. Training Centre

ONGC, Hazira Plant

KDM TRAINING CENTRE ONGC, HAZIRA PLANT

गणेश चन्द्र ढोल
GANESH CHANDRA DHOLE
महाप्रबंधक (उत्पादन)
General Manager (Production)
प्रभारी-प्रशिक्षण केन्द्र
In-Charge Training Centre
ओएनजीसी हजीरा संयंत्र, सूरत.
ONGC-Hazira Plant, Surat.

IFFCO
Wholly owned by Cooperatives
KANDLA UNIT

इंडियन फारमर्स फर्टिलाइजर को-आपरेटीव लिमिटेड
INDIAN FARMERS FERTILISER CO-OPERATIVE LIMITED

NO. KP/TS/TRG/VOC/2022/20

TO WHOMSOEVER IT MAY CONCERN

It is certified that Mr. Saboo Naman Kamal Kishore B.Tech. (Chemical) student of Faculty Of Technology Dharmsinh Desai University College Road Nadiad -387001, has successfully completed the vocational training during 16.05.2022 to 17.06.2022.

He has diligently and sincerely pursued his Training and has submitted project report at IFFCO Kandla. We are pleased to record our appreciation for the hard work put in by the trainee.

Indian Farmers Fertiliser Cooperative Ltd. IFFCO Kandla Unit

DGM (TRG.)
IFFCO, Kandla

BUREAU VERITAS Certification
ISO 14001 : 2004 OSHAS 18001 2007

कंडला इकाई / Kandla Unit, कंडला / Kandla, कच्छ / Kachchh, (गुजरात) (Gujarat) - 370 210.
फोन / Phones : 02836-254000, 270381, 270382, फेक्स / Fax : 02836-270642
Email : iffco_kandla@iffco.in Website : www/iffco.in, www.iffco.coop
Connect with us : https://twitter.com/#IFFCO_PR, https://facebook.com/IFFCO.PR

CamScanner

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TATA

27 June 2022

STUDENT CERTIFICATE

To Whomsoever It May Concern

1	Name of the trainee	: Mr. Dhruv Siddharth D.
2	Semester/Year	: VI Sem
3	Category	: Student Intern
4	Sponsoring Inst./College	: Dharmsinh Desai University
5	Discipline	: Degree Chemical Engg.
6	Period of training	: 17/05/2022 to 17/06/2022
7	Training placement	: Chloro Caustic Group
8	Project/Industrial Report	: Process Overview Of Chloro Caustic Group
9	Performance during the training	: Very Good
10	Conduct	: Good
11	Attendance	: Regular
12	Additional Project	:

For Tata Chemicals Limited,

Manoj Nair
Assistant General Manager – HR & ER

PSH

TATA CHEMICALS LIMITED

Mithapur 361 345 District Devbhoomi Dwarka Gujarat
Tel + 91 (02892) 665991 / 2 / 3 / 4 Fax + 91 (02892) 223361 www.tatachemicals.com
Registered Office Bombay House 24 Homi Mody Street Fort Mumbai 400 001
CIN : L24239MH1939PLC002893

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DEEPAK NITRITE

DNL/VOCATIONAL TRG/2023/03 **Date: 17-Feb-2023**

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Shiv Patel, student of B.Tech. in Chemical Engineering, Dharmsinh Desai University, Nadiad has undergone Training in our Production Department for a period from 20th May, 2022 to 20th June, 2022.

During his Project work we found him to be honest, sincere & hardworking.

We wish him success in all future endeavors.

FOR DEEPAK NITRITE LIMITED.

17.02.2023

Sanjay Prajapati
Dy. MGR-HR

DEEPAK NITRITE LIMITED
CIN: L24110GJ1970PLC001735
Nandesari Division : 4/12, GIDC Chemical Complex, Nandesari - 391 340. Gujarat, India.
Tel : +91 265 284 0641/46, 260 1200 | Fax : +91 265 284 0231
Registered & Corporate Office : Aaditya - I, Chhani Road, Vadodara - 390 024. Gujarat, India.
Tel: +91 265 276 5200/396 0200 | Fax: +91 265 276 5344
Investor Relations Contact: investor@godeepak.com
www.godeepak.com

zydus
Dedicated To Life

June 28, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Sindha Giravat** studying in **BE (Chemical)** at **Dharamsinh Desai University, Nadiad,** has satisfactorily undergone his Internship in **Production** department at our organization from **06th June, 2022** to **28th June, 2022.**

We found him to be dedicated, sincere and punctual during his training period.

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

For Zydus Lifesciences Limited
(formerly known as Cadila Healthcare Ltd.)

Authorized Signatory

Zydus Lifesciences Limited
(formerly known as Cadila Healthcare Limited)
Dabhasa Unit : Plot Number 26 to 29 and 31,
Dabhasa Umaraya Road, Village Dabhasa,
Taluka : Padra, Dist : Vadodara,
Gujarat 391440, India
Phone : +91-2662-679100, 679130

Regd. Office :
'Zydus Corporate Park', Scheme No. 63,
Survey No. 536, Khoraj (Gandhinagar),
Nr. Vaishnodevi Circle, S. G. Highway,
Ahmedabad-382 481, Gujarat, India.
Phone : +91-79-71800000, +91-79-48040000
website : www.zyduslife.com | CIN : L24230GJ1995PLC025878

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TML
INDUSTRIES LTD

Ref: TML/PC/07/2022
Date: 09th July-2022.

To,
The Principal,
Chemical Engineering department.
Dharmsinh Desai University,
Nadiad.

Sir,

This is to certify that **Mr. Het Sanjaybhai Soni. (19CHUOS136)**, Student of Degree Chemical Engineering from Dharmsinh Desai University- Nadiad ,has successfully undergone training at TML Industries Limited in the Operation Department.

His training period was 23rd May -2022 to 23rd June-2022.

We found him to be very diligent and sincere. We wish him all the success in his future endeavors.

This Certificate is issued to him on the basis of your reference letter.

For, TML Industries Ltd

SB Padhiyar

TML INDUSTRIES LIMITED

Sandip Padhiyar
Executive (People Care)

Corporate Office : 601, 'B' Tower, Alkapuri Arcade, R. C. Dutt Road, Vadodara-390007, Gujarat, India. **Tel.:** +91 265 2343302/04, 2341375
Works [1] : At & Post : Piludra - 391 816, Taluka : Jambusar, District : Bharuch, Gujarat, India. **Tel.:** +91 2644 237227 / 8 / 237372, **Tele - Fax:** +91 2644 237229
Works [2] : Canal Road, At & Post : Karakhadi - 391 450, Taluka : Padra, District : Vadodara. Gujarat, India. **Tel.:** +91 2662 273469 / 273563 **Fax:** +91 2662 273321
CIN : U74120GJ1989PLC012329 **www.tmlind.com**

CHEMCON
Speciality Chemicals Limited

CIN : L24231GJ1988PLC011652

11 June 2022

To Whomsoever It May Concern

This is to certify that **Mr. Mehul Tadvi** – 6th Semester Student of Bachelor of Chemical Engineering from Dharmsinh Desai University, Nadiad – 387 001, has undergone Vocational Training from **15th May 2022 – 11th June 2022**, at Plot No. 355-357, Manjusar – Kunpad Road, Village Manjusar, Tal. Savli, Dist. Vadodara – 391775.

He has successfully completed the training programme with the company. We appreciate all the hard work and sincerity shown by him during the training.

We wish him all the success in educational and career endeavors.

For, Chemcon Speciality Chemicals Limited

Authorized Signatory

Corporate Office : 9th Floor, Onyx Business Center, Akshar Chowk, Old Padra Road, Vadodara - 390 020. INDIA Tel.: +91 265 2981195/ 2983754. Fax: +91 265 2983754 Email : info@cscpl.com

Regd. Office : Block No. 355-357, Manjusar - Kunpad Road, Village: Manjusar, Taluka: Savli, Dist.: Vadodara - 391 775. INDIA Tel.: +91 2667 264104

Website: www.cscpl.com

AARTI INDUSTRIES LIMITED

Date: 29th Jun 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Nisarg Ketankumar Thakkar** had completed his Internship for Three weeks with our organisation from **6th Jun 2022 to 29th Jun 2022.**

We wish him success in all their future endeavour.

For Aarti Industries Limited

N.K. Bhavsar

Mohit C. Nandi
HRBP Manager

RESPONSIBLE CARE®

DEEPAK NITRITE

DNL/VOCATIONAL TRG/2023/10

Date: 22-Feb-2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Shubham Trambadia, student of B.Tech. in Chemical Engineering, Dharmsinh Desai University, Nadiad has undergone Training in our Production Department for a period from 06th Dec, 2022 to 28th Jan, 2023.

During his Project work we found him to be honest, sincere & hardworking.

We wish him success in all future endeavors.

FOR DEEPAK NITRITE LIMITED.

Prabodh Kumar
Head-HR
Deepak Nitrite Ltd.

DEEPAK NITRITE LIMITED
CIN: L24110GJ1970PLC001735
Nandesari Division : 4/22, GIDC Chemical Complex, Nandesari - 391 340. Gujarat, India.
Tel : +91 265 284 0641/46, 260 1200 | Fax : +91 265 284 0231
Registered & Corporate Office : Aaditya - I, Chhani Road, Vadodara - 390 024. Gujarat, India.
Tel: +91 265 276 5200/ 396 0200 | Fax: +91 265 276 5344
Investor Relations Contact: investor@gideepak.com
www.gideepak.com

UPL Limited, UPL House,
610 B/2, Bandra Village
Off Western Express Highway
Bandra (East), Mumbai 400 051, India

w: www.upl-ltd.com
t: +91 22 7152 8000

19th January '2023

Shubham Trambadia
Dharmsinh Desai University
Unit 12, Dahej

Sub: Winter Internship

Dear Shubham,

We are pleased to offer you internship in UPL Ltd beginning from 30th January '2023 to 30th April '2023.

During your project you will be paid a stipend of Rs. 15,000/- per month. Any training related expenses e.g. travel, outstation stay, etc. will be reimbursed by the company. You will not be entitled for any Medical Reimbursement & Hospitalisation Reimbursement.

In addition to the learning, the Internship Program is also meant for familiarization with the corporate culture and norms and it is expected that you will abide by the rules & procedures of the company.

Please sign the duplicate copy of this letter & forward the same to us within a week's time as a token of your acceptance of the above mentioned terms & conditions of the Internship Program.

Yours sincerely,
For **UPL Ltd.**

Santosh Vellanki
Head HR - Corporate

S A. Trambadia

Shubham Trambadia

Registered Office: 3-11, GIDC, Vapi 396 195, Gujarat, India. P +91 260 2432716 CIN:L24219GJ1985PLC025132

WOCKHARDT | LIFE WINS

June 27, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Jaimin Vaghasiya** has successfully completed his industrial training with us from 23.05.20222 to 18.06.2022 in our company.

Being an academic student we found him sincere and having potentialities for learning which will be helpful for him academic and professional carrier.

We wish him all the success in his future.

For Wockhardt Limited

Upendra Upadhyay
Assistant General Manager – HR

February 23, 2023

TO WHOM SOEVER IT MAY CONCERN

This is to certify that **Mr. Jeelkumar Sureshbhai Varsada** has undergone Industrial training from 05th December, 2022 to 28th January, 2023 in our organisation.

During his above training period, we found him sincere, enthusiastic and hardworking. He was also found regular in his attendance during the training period.

We wish him success in future endeavours.

Yours faithfully.
For **Solvay Specialities India Pvt. Ltd.**

John P Thomas
Site HR Partner Panoli / Vadodara

SOLVAY SPECIALITIES INDIA PVT. LTD.
Regd. Office & Factory : Plot No. 3526-27, GIDC, Panoli-394116, Dist. Bharuch, Gujarat. INDIA
Tel. No. +91 2646 615372, +91 2646 615375 Corporate Identity Number - U74130GJ2005PTC062544
Mumbai Office : Equinox Business Park, Tower - 4, 9th floor, Unit no. 903, LBS Marg, Kurla West, Mumbai 400070. Maharashtra. INDIA.
Tel. No. +91 22 6663 7100
www.solvay.com

CHEMCON
Speciality Chemicals Limited

CIN : L24231GJ1988PLC011652

11 June 2022

To Whomsoever It May Concern

This is to certify that **Mr. Dhavalkumar Vasava** – 6th Semester Student of Bachelor of Chemical Engineering from Dharmsinh Desai University, Nadiad – 387 001, has undergone Vocational Training from **15th May 2022 – 11th June 2022**, at Plot No. 355-357, Manjusar – Kunpad Road, Village Manjusar, Tal. Savli, Dist. Vadodara – 391775.

He has successfully completed the training programme with the company. We appreciate all the hard work and sincerity shown by him during the training.

We wish him all the success in educational and career endeavors.

For, Chemcon Speciality Chemicals Limited

Authorized Signatory

Corporate Office : 9th Floor, Onyx Business Center, Akshar Chowk, Old Padra Road, Vadodara - 390 020. INDIA Tel.: +91 265 2981195/ 2983754, Fax: +91 265 2983754 Email : info@cscpl.com

Regd. Office : Block No. 355-357, Manjusar - Kunpad Road, Village: Manjusar, Taluka: Savli, Dist.: Vadodara - 391 775. INDIA Tel.: +91 2667 264104

AARTI INDUSTRIES LIMITED

24th March 2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Jyot T. Purohit** is a student of **Fourth Year Bachelor of Engineering** in **Chemical Engineering** at **Dharmsinh Desai University** has successfully completed the 109 Days Internship Programme at **Aarti Industries Limited**, from **05th December 2022** to **24th March 2023**.

We wish success in his future endeavors.

Regards,

For Aarti Industries Limited,

Rakesh Sharma
Head - HR Zone 1

PRAHARIT™
PIGMENTS LLP

Date: - 29/01/2023

TO WHOME SO EVER IT MAY CONCERN

This is to certify that Mr. VIRAMGAMA DHRUVINKUYMAR VASHRAMBHAI, Student of Degree Chemical Engineering of D.D.U. Nadiad has undergone training from 05/12/2022 to 28/01/2023 in our organization Praharit Pigments LLP, Jhagdia

During his above training period, we find him sincere, enthusiastic and hardworking, He was also found regular in his attendance during the training period.

We wish him success in his future endeavors.

Yours Faithfully

For Praharit Pigments LLP

For PRAHARIT PIGMENTS LLP

Designated Partner

Designated Partner

Registered Office :
PRAHARIT PIGMENTS LLP
Plot No. 38/11, Near Air Liquide,
GIDC, Jhagadia - 393 110 (Gujarat) India
Ph. : +91 72838 88065 • 95375 91700
GSTIN : 24AAPFP7958P1Z4 & CIN No.: AAC-1801

Faculty of Dental Science,
Dharmsinh Desai University
Nadiad
Batchwise Exam No. for Internship starting from 29/07/2021 to 28/07/2022

Roll No.	Exam No.	ID No.	Name	Batch
1	BDS 1	17D001	Batul Soyab Bohra	A
2	BDS 2	17D002	Bhanushali Jinal Bharat	
3	BDS 3	17D003	Bharvad Nehaben Haribhai	
4	BDS 4	17D004	Bhatt Tej Dhavalbhai	B
5	BDS 5	17D005	Bhumika P Patel	
6	BDS 6	17D006	Christian Misha Minesh	
7	BDS 7	17D007	Dafda Irani Deepakbhai	C
8	BDS 8	17D008	Desai Dhwani Nayanbhai	
9	BDS 9	17D009	Desai Kavita Krunal	
10	BDS 10	17D010	Desai Prachi Sanjaybhai	D
11	BDS 11	17D011	Desai Priya Nilay	
12	BDS 12	17D012	Desai Prutha Rakesh	
13	BDS 13	17D013	Desai Vidhi Nimesh	E
14	BDS 14	17D015	Doshi Ridham Jainendra	
15	BDS 15	17D016	Gajjar Jeni Hemantbhai	
16	BDS 16	17D017	Goti Jenisha Sureshbhai	F
17	BDS 17	17D018	Hanisha Chirag Patel	
18	BDS 18	17D019	Harsora Dhyani Pradeep	G
19	BDS 19	17D020	Jadeja Mugdhadevi Rohitsinh	
20	BDS 20	17D021	Jain Aashka Pawan	H
21	BDS 21	17D023	Kadri Zarmin Iftekharuddin	
22	BDS 22	17D024	Kanthariya Jinalben Bhupendrabhai	I
23	BDS 24	17D026	Kavathia Katha Manishbhai	
24	BDS 25	17D027	Kesarola Chitrakumari Milendrasinh	
25	BDS 26	17D029	Mangrolia Dhrishit Hemant	J
26	BDS 27	17D030	Mansuri Saniyabanu Shabbirbhai	
27	BDS 28	17D031	Metalia Ayushi Parasbhai	
28	BDS 29	17D032	Mistry Nidhi Yatinbhai	K
29	BDS 30	17D033	Modh Sakshiben Shaileshbhai	
30	BDS 31	17D034	Nathani Divya Gordhankumar	
31	BDS 32	17D035	Nileshwari Narendrasinh Mahida	L
32	BDS 33	17D036	Panchal Arpitkumar Jayeshbhai	
33	BDS 34	17D037	Pandya Khushi Vipulbhai	
34	BDS 35	17D039	Parmar Harpalsinh Mayank	M
35	BDS 36	17D040	Patel Aditi Sanjaykumar	
36	BDS 38	17D042	Patel Bansari Virendrabhai	

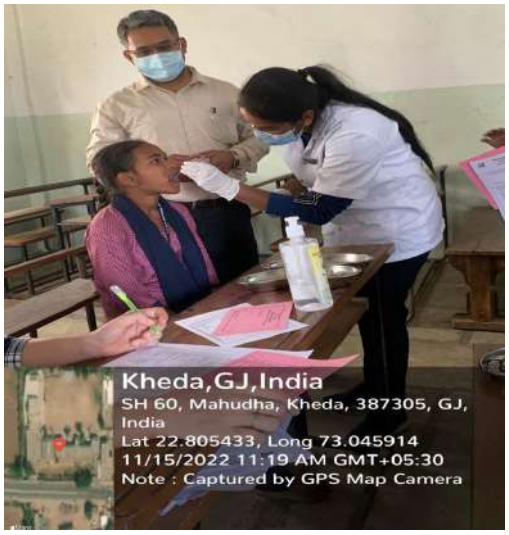
Faculty of Dental Science,
Dharmsinh Desai University
Nadiad
Batchwise Exam No. for Internship starting from 29/07/2021 to 28/07/2022

Roll No.	Exam No.	ID No.	Name	Batch
37	BDS 39	17D044	Patel Dhvani Deepakkumar	N
38	BDS 40	17D045	Patel Khushi Yogeshkumar	
39	BDS 42	17D047	Patel Misha Rajay	
40	BDS 43	17D048	Patel Nidhi Kirtikumar	O
41	BDS 44	17D049	Patel Palak Nirajkumar	
42	BDS 45	17D050	Patel Pratik Kumar Pravinbhai	P
43	BDS 46	17D051	Patel Puja Chetankumar	
44	BDS 47	17D052	Patel Raj Ghanshyambhai	Q
45	BDS 48	17D053	Patel Rutvi Laxmanbhai	
46	BDS 49	17D054	Prachi Patel	
47	BDS 51	17D056	Rajput Ankitasingh Jitendrasingh	R
48	BDS 52	17D057	Raval Kaushal Mitesh	
49	BDS 53	17D058	Rumana Memon	
50	BDS 54	17D059	Ruparel Payal Maheshbhai	S
51	BDS 55	17D060	Saija Shivani Kirankumar	
52	BDS 57	17D061	Shah Kruti Keyur	
53	BDS 58	17D062	Shah Vrund Sandeepkumar	T
54	BDS 59	17D063	Shah Zeel Mukundbhai	
55	BDS 60	17D064	Sheth Darshikaben Vyomeshbhai	
56	BDS 61	17D065	Shiroya Meetkumar Sharadbhai	U
57	BDS 62	17D066	Singla Shreya Yogesh	
58	BDS 63	17D067	Somaiya Rutva Vinodrai	
59	BDS 64	17D068	Tejaswini Janesh Joshi	V
60	BDS 65	17D069	Thakkar Drashti Dipakbhai	
61	BDS 67	17D071	Trivedi Tirth Kamalbhai	
62	BDS 68	17D072	Vaghela Deepixa Dipakkumar	W
63	BDS 69	17D073	Vaishnav Kausha Hiteshbhai	
64	BDS 70	17D074	Vegda Hardika Sureshbhai	X
65	BDS 71	17D075	Zeel Nilesh Dave	

DHARMSINH DESAI UNIVERSITY
FACULTY OF DENTAL SCIENCE
(Recognized by the Dental Council of India, New Delhi)
College Road, **Nadiad** - 387001. Website: www.ddu.ac.in
Mobile: 98247 27077 Ph: 0268- 2527077, 2522994, Email: ddudental@gmail.com

A Dental screening camp was organised by Department of Public Health Dentistry of Faculty of Dental Science on 15/11/2022 at MK Patel High School, Alina, Mahudha. Camp set-up was done locally at school premises. The total number of 87 people including school staff and students went through oral hygiene check-up and were given education on maintaining their oral hygiene. For needful treatment, they were referred to Faculty of Dental Science, Dharamsinh Desai University, Nadiad.









DEPARTMENT OF ORTHODONTICS AND DENTOFACIAL ORTHOPAEDICS

FACULTY OF DENTAL SCIENCE
DHARMSINH DESAI UNIVERSITY
NADIAD

CERTIFICATE

This is to certify that, **Dr. NEEL SHAH** , M.D.S., a Post Graduate student pursuing the degree of Master of Dental Surgery in the subject of Orthodontics & Dentofacial Orthopedics in the Department of Orthodontics & Dentofacial Orthopaedics, Faculty of Dental Science, Dharmsinh Desai University, has carried out this THESIS entitled "COMPARISION OF FRICTION RESISTANCE BETWEEN STAINLESS STEEL ARCH WIRE AND DIFFERENT BRACKETS." for the session of 2018-2021 under my supervision at Department of Orthodontics & Dentofacial Orthopedics, Faculty of dental Science, Dharmsinh Desai University, Nadiad.

I am pleased with the sincerity, devotion and dedication, with which, he has carried out this entire work with unparalleled zeal. Here to fore, I solemnly opine that **Dr. NEEL SHAH** is more than deserving to be accorded and bestowed the Post Graduate Master's Degree in Orthodontics and Dentofacial Orthopaedics of the Dharmsinh Desai University.

I wish him all the best and success in life.

DR. AMISH MEHTA
M.D.S. (Orthodontics)
PROFESSOR AND HEAD
DEPT. OF ORTHODONTICS
FACULTY OF DENTAL SCIENCE
DHARMSINH DESAI UNIVERSITY

Date: 30/11/2020
Place: Nadiad

Prof. Dr. Amish Mehta
Professor, Head and P.G. Guide
Department of Orthodontics &
Dentofacial Orthopedics,
Faculty of Dental Science,
DDU, Nadiad

DEPARTMENT OF ORTHODONTICS

AND DENTOFACIAL ORTHOPAEDICS

FACULTY OF DENTAL SCIENCE

DHARMSINH DESAI UNIVERSITY

NADIAD

CERTIFICATE

Certified that this thesis *on* **"COMPARISION OF FRICTION RESISTANCE BETWEEN STAINLESS STEEL ARCH WIRE AND DIFFERENT BRACKETS. "** done by **Dr. NEEL SHAH**, Postgraduate Student (MDS), Department of Orthodontics and Dentofacial Orthopaedics, Faculty of Dental Science, has been submitted to Dharmsinh Desai University, Nadiad in partial fulfillment for MDS degree examination, and is a bonafide research work done under my guidance and supervision.

DR. AAKASH SHAH
M.D.S. (Orthodontics)
PROFESSOR
DEPT. OF ORTHODONTICS
FACULTY OF DENTAL SCIENCE
DHARMSINH DESAI UNIVERSITY

DR. AMISH M...
M.D.S. (Orthodontics)
PROFESSOR AND H...
DEPT. OF ORTHODONTICS
FACULTY OF DENTAL SCIENCE
DHARMSINH DESAI UNIVERSITY

Prof. Dr. Aakash Shah
(Co-Guide)
Professor,
Department of Orthodontics &
Dentofacial Orthopedics,
Faculty of Dental Science,
DDU, Nadiad

Prof. Dr. Amish Mehta
(PG Guide)
Professor and Head,
Department of Orthodontics &
Dentofacial Orthopedics,
Faculty of Dental Science,
DDU, Nadiad

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

B.Pharm Sem-VIII

BATCH 2019-2023

INDUSTRIAL TRAINING DATA OF B.PHARM SEM-7

Roll No:	ID.NO.	Name , Permanent Address,Contact number , E-mail of Student		Name , Address, Contact number , E-mail of Company		Time Duration (Mention training period with Dates (Date :-__/__/____ to Date :- __/__/____
PH001	19PHUOS001	Name of Student	Karnavat Abhaykumar Bhagvanbhai	Name of Company	GURUKRUPA INDUSTRIES	16/05/2002 To 15/06/2022
		Academic Year 2022-23				
		Address:-	B - 16 Sarjan homes Society, Motipura road , Palanpur -	Address:-	R.S.No.84p1p4p2, At. Merwada , Po. Ratanpur, Palanpur- Ambaji Highway	
			385001 , Banaskantha		Ta. Palanpur- 385001, Dist. Banaskantha, Gujarat	
		Contact Detail:-	9328359238	Contact Detail:-	9427256911	
		E-Mail ID:-	karnavat.abhay2001@gmail.com	E-Mail ID:-	gurukrupaindustries86@gmail.com	
PH002	19PHUOS002	Name of Student	Patel Avani Manishbhai	Name of Company	Envee drugs Private limited.	
		Address:-	B-4 shaswat residency , petlad road ,nadiad	Address:-	N.H.8 , Dumral-387355 (Gujarat) India	
		Contact Detail:-	7622821850	Contact Detail:-	2682559595	
		E-Mail ID:-	avnip608@gmail.com	E-Mail ID:-	info@enveelab.com	
PH003	19PHUOS003	Name of Student	Patel Bhargavkumar Mineshkumar	Name of Company	Amanta Healthcare Pvt. Ltd.	
		Address:-	102, Shyam Darshan APPT;	Address:-	876 , NH No. 8 , Hariyala , Gujarat	02/05/2022 To 01/06/2022
			Chaparabhatta rd. near takshashila school		PIN Code : 387 411	
			Amroli , Surat , Gujarat - 394107			
		Contact Detail:-	9537899424	Contact Detail:-	7967777600	
		E-Mail ID:-	bhargavpatel4519@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH004	19PHUBS004	Name of Student	Modh Patel Darshan Jitendrakumar	Name of Company	Vital formulations Ltd	
						01/05/22 to 31/05/22
		Address:-	At post-Dadhvav, Taluka- Vijaynagar, District- Sabarkantha	Address:-	I/146,phase IV,G.I.D.C,vithal Udyognagar,Anand-388121 Gujarat, india	
			Gujarat- 383462			
		Contact Detail:-	7226908842	Contact Detail:-	02692-236316	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		E-Mail ID:-	darshanmodhpatel04@gmail.com	E-Mail ID:-	vitalformulationsltd@gmail.com	
PH005	19PHUSS005	Name of Student	Parmar Dhara Jagdishbhai	Name of Company	Zydus Cadila Healthcare Ltd.	
		Address:-	B4, Vedant Society, opp. HDFC Bank, Link road	Address:-	Plot no 291, Gadkhol Part,	09/05/2022 to 06/06/2022
			Bharuch- 392001		G.I.D.C. Industrial Estate,	
					Ankleshwar - 393002	
		Contact Detail:-	7016516895	Contact Detail:-	2646660518	
		E-Mail ID:-	dhara.p1022@gmail.com	E-Mail ID:-	hrank@zyduscadila.com	
PH006	19PHUBS006	Name of Student	Gandhi Dhruvi Hiteshbhai	Name of Company	Amanta Healthcare Ltd.	
		Address:-	2/a Sahyog Society, Bangiya falia, Bilimora - 396321	Address:-	876 , NH No. 8 , Hariyala , Gujarat	02/05/2022 To 01/06/2022
					Pin- 387411	
		Contact Detail:-	**9870008456**	**Contact Detail:-**	**2694287700**	
		E-Mail ID:-	**dhruvi.gandhi2531@gmail.com**	**E-Mail ID:-**	**info@amanta.co.in**	
PH007	**19PHUOS007**	**Name of Student**	**Shah Dhruvi Mohitkumar**	**Name of Company**	**Envee drugs pvt.limited**	
		Address:-	**3, Amar park society , Kishan samosa lane , Nadiad**	**Address:-**	Envee drugs private limited , Dumral , Kheda , Nadiad (Gujarat)	**10/05/22-20/06/22**
		Contact Detail:-	**9904567134**	**Contact Detail:-**	**0268 2559595**	
		E-Mail ID:-	**dhruvim2708@gmail.com**	E-Mail ID:-	enveelab@hotmail.com	
PH008	19PHUOS008	Name of Student	Shah Drushti Vimalkumar	Name of Company	Riddhi Pharma	
		Address:-	42/Amrapali Society, Link Road, Bharuch -392001	Address:-	A-2, 2509-10-11, GIDC Industrial Estate, Ankleshwar, Bharuch, Gujarat 393002	
		Contact Detail:-	9173150803	Contact Detail:-	**91-2646-252468**	
		E-Mail ID:-	**shahdrushti016@gmail.com**	E-Mail ID:-	info@riddhipharma.in	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

PH009	19PHUBS009	Name of Student	Rana Esha Bhaveshbhai	Name of Company	Envee Drugs Pvt.Ltd	10/05/2022 to 20/06/2022
		Address:-	51, Jay Maharaj Duplex, behind krishna township Vaniyavad	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	9428429780	Contact Detail:-	0268-2559595	
		E-Mail ID:-	ranaesha861@gmail.com	E-Mail ID:-	info@enveelab.com	
PH010	19PHUSM010	Name of Student	Solanki Harsh Kanubhai	Name of Company	Cadila Pharmaceutical limited	30/05/2022 to 30/06/2022
		Address:-	43, vinayak society, mujpur road, maghiya, Dholka	Address:-	1389,Trasad Road, Dholka-382225,Dist: Ahemdabad	
		Contact Detail:-	9316367460	Contact Detail:-	2714-221481-83	
		E-Mail ID:-	harshsolanki2801@gmail.com	E-Mail ID:-	@cadilapharma.co.in	
PH011	19PHUOS012	Name of Student	Maliwal Harshita Rameshchandra	Name of Company	Envee Drugs Pvt.Ltd	10/05/2022 to 20/06/2022
		Address:-	25, Hari Om Society Old Dumral Road, Nadiad-387002	Address:-	NH.8 Dumral, Nadiad- 387355	
		Contact Detail:-	9328205763	Contact Detail:-	0268-2559595	
		E-Mail ID:-	harshitamaliwal08@gmail.com	E-Mail ID:-	info@enveelab.com	
PH012	19PHUOS013	Name of Student	DETROJA HEETKUMAR KIRITBHAI	Name of Company	Maisuriya Pharmasolutions	01/05/2022 - 30/05/2022
		Address:-	B-701,	Address:-	S - 13 Crystal Plaza,	
			SHUBHAM APARTMENT,		GIDC Estate Ankleshwar,	
			PATELMIL COMPOUND,		Dist. Bharuch, Gujarat, India (393001)	
			AMBAVADI CHAR-CHOWK,			
			KESHOD-362220			
		Contact Detail:-	9512018502	Contact Detail:-	99743-05754	
		E-Mail ID:-	heetpatel4627@gmail.com	E-Mail ID:-	cmo@maisuriyapharmasolutions.com	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

PH013	19PHUBS014	Name of Student	Sodhaparmar Hemangini Vikramsinh	Name of Company	Envee Drugs Private Limited	10/05/2022 to 20/06/2022
		Address:-	Ratnaprabha Society;Bilodara Chokdi Near Ganpati mandir,	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	6354716469	Contact Detail:-	0268-2559595	
		E-Mail ID:-	hemaginiparamar348@gmail.com	E-Mail ID:-	info@enveelab.com	
PH014	19PHUOS015	Name of Student	Soni Ishani Dharmendrakumar	Name of Company	Unison Pharmaceuticals Private Limited	21/05/2022 to 20/06/2022
		Address:-	2382, Tower road, kundvav, b/h radhika jewellers, Kapadwanj - 387620	Address:-	C-6, steel town, Opp, CIL Nova petro, Moriya , Taluka- sanand, Dist- Ahmedabad -382213	
		Contact Detail:-	890075242	Contact Detail:-	7490019924	
		E-Mail ID:-	soniishani125@gmail.com	E-Mail ID:-	info@unisonpharmaceuticals.com	
PH015	19PHUSM016	Name of Student	Parmar Jagdish Pravinbhai	Name of Company	NAVIL LABORATORIES PVT.LTD.	13/05/2022 to 13/06/2022
		Address:-	vankarvas, Barejadi, Ta:- Daskroi, Dist:- Ahmedabad	Address:-	10/12, G.I.D.C. Phase-1, Vatva, Ahmedabad-382445, Gujrat.	
		Contact Detail:-	9328224576	Contact Detail:-	079-40099641	
		E-Mail ID:-	jagdishparmar3065@gmail.com	E-Mail ID:-	nlpl1992@yahoo.com	
PH016	19PHUBS017	Name of Student	Nakum Janak Rajabhai	Name of Company	GURUKRUPA INDUSTRIES	16/05/2002 To 15/06/2022
		Address:-	R.S.Nakum Block No . 41, Aryaman Residency , Near . Gowardhan chowk , 150 ft Ring Road , Mavadi , Rajkot- 360004	Address:-	R.S.No.84p1p4p2, At. Merwada , Po. Ratanpur, Palanpur- Ambaji Highway Ta. Palanpur- 385001, Dist. Banaskantha, Gujarat	
		Contact Detail:-	9662215142	Contact Detail:-	9427256911	
		E-Mail ID:-	janaknakum2001@gmail.com	E-Mail ID:-	gurukrupaindustries86@gmail.com	

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

PH017	19PHUOS018	Name of Student	Parmar Jayrajsinh Virendrasinh	Name of Company	Amanta Healthcare Pvt. Ltd.	
		Address:-	K-182 Avadh Kingsbury , Eroo , Near Eroo Char rasta ,	Address:-	876 , NH No. 8 , Hariyala , Gujarat	02/05/2022 To 01/06/2022
			Ta. Jalalpore , Dist. Navsari		PIN Code : 387 411	
			PIN Code : 396 450			
		Contact Detail:-	8238193581	Contact Detail:-	7967777600	
		E-Mail ID:-	jayrajsinh8701@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH018	19PHUSM019	Name of Student	Parmar Jogiraj Mahendrabhai	Name of Company	Intas Pharmaceutical Private Limited	
		Address:-	Vankar Vas ,Radhu,kheda,387560	Address:-	Plot No. 457, 458 Sarkhej Bavla Highway, Matoda Village, Sanand, Taluka, Ahmedabad, Gujarat 382210	
						25/05/2022 To 27/6/2022
		Contact Detail:-	8469051538	Contact Detail:-	2717661111	
		E-Mail ID:-	jogiraj8702@gmail.com	E-Mail ID:-	generalqueries@intaspharma.com	
PH019	19PHUOS020	Name of Student	Patel Keyurkumar Chandrakant	Name of Company	Shivanta Pharmaceutical	
		Address:-	A/33 Tulsivila Socity ratnagar mata road kapadwanj,387620	Address:-	Plot No. 3238, G.I.D.C. Phase:- III, Chhatral - 382729 , Ta.- Kalol, Dist.- Gandhinagar Gujarat.	
						01/06/2022 To 30/06/2022
		Contact Detail:-	9328140407	Contact Detail:-	9974761293	
		E-Mail ID:-	keyur7194@gmail.com	E-Mail ID:-	md@sivantapharma.com	
PH020	19PHUOS021	Name of Student	Patel Khush Alpeshkumar	Name of Company	INTRACIN PHARMACEUTICAL PVT LTD	
		Address:-	A/1, SUDIP BUNGLOWS, BEHIND PRUTHVI PARK	Address:-	**C-1, B-53, GIDC Rd, Subhash Nagar, Nadiad, Gujarat 387001**	**01/05/2022 To 31/05/2022**
			SOCIETY , NEAR SANTRAMESHWAR MANDIR,			
			IG MARG , NADIAD			
		Contact Detail:-	8980680552	Contact Detail:-	8048568833	
		E-Mail ID:-	patelkhush4012@gmail.com	E-Mail ID:-	ippl09@gmail.com	
PH021	19PHUOS022	Name of Student	Patel Kirtan Prafulbhai	Name of Company	RPG LIFESCIENCES LTD.	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		Address:-	AT POST: Buva, TA: Amod, DIST: Bharuch - 392110	Address:-	3102/A , G.I.D.C. Estate	15/05/2022 To 15/06/2022
					Ankleshwar - 393 002	
					Dist. Bharuch , Gujarat , India	
		Contact Detail:-	9925847103	Contact Detail:-	2646230200	
		E-Mail ID:-	pkirtan61@gmail.com	E-Mail ID:-	info@rpglifesciences.com	
PH022	19PHUOF023	Name of Student	Patel Krutiben Jayantibhai	Name of Company	Envee Drugs Pvt.Ltd	10/05/2022 to 20/06/2022
		Address:-	rupam park society, behind mayamandir temple, nadiad-387	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	6355699470	Contact Detail:-	0268-2559595	
		E-Mail ID:-	patelkruti891@gmail.com	E-Mail ID:-	info@enveelab.com	
PH023	19PHUOS024	Name of Student	Sayania Malvika Harikrushnasinh	Name of Company	ICPA Health Products Limited, Ankleshwar, Gujarat	7/5/2022 to 6/6/2022
		Address:-	99, Keshav park piraman road Ankleshwar -393001 [1]	Address:-	Brahmanpuri, Ankleshwar GIDC, Ankleshwar, Gujarat 393002	
		Contact Detail:-	8320830366	Contact Detail:-	2646221915	
		E-Mail ID:-	sayaniamalvika@gmail.com	E-Mail ID:-	hrank@icpahealth.com	
PH024	19PHUBS025	Name of Student	Khalifa Muskan Abderaheman	Name of Company	Envee Drugs Pvt.Ltd	10/05/2022 to 20/06/2022
		Address:-	Nani bhagol, Near Chora, Fatema Manzil, Matar.	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	9104177877	Contact Detail:-	0268-2559595	
		E-Mail ID:-	muskankhalifa92@gmail.com	E-Mail ID:-	info@enveelab.com	
PH025	19PHUBS026	Name of Student	Patel Nidhi Vijaybhai	Name of Company	Amanta Healthcare Pvt. Ltd.	

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

		Address:-	1/18 Uday Park Society behind panchvati	Address:-	876 , NH No. 8 , Hariyala , Gujarat	02/05/2022 To 01/06/2022
			Refinery Road Gorwa Vadodara - 390016		PIN Code : 387 411	
		Contact Detail:-	7984307136	Contact Detail:-	7967777600	
		E-Mail ID:-	nidhivpatel2019@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH026	19PHUOS027	Name of Student	Patel Nikeeta Vishnubhai	Name of Company	GAYATRI AYUPHARMA PRIVATE LIMITED	
		Address:-	A/6 patel Park society Ratnakar mata road kapdwanj	Address:-	57,58 kalptaru industrial park,chandial-chavlaj road,nr amba hotel	15/5/2022 to 15/6/2022
		Contact Detail:-	8401532820	Contact Detail:-	9925192068	
		E-Mail ID:-	nikeetapatel1386@gmail.com	E-Mail ID:-	gayatri.pharma2007@gmail.com	
PH027	19PHUOS028	Name of Student	Desai Om Jayeshkumar	Name of Company	INTAS PHARMACEUTICAL LIMITED	
		Address:-	1-B State Bank of saurashtra society Narayan Nagar	Address:-	Plot No 5 to 14, Pharmez ,Nr.village Matoda Sarkhej-Balva National Highway	16/05/2022 To 16/06/2022
			paldi, Ahmedabad -380007		No.8-A sanand. Dist-Ahmedabad -382 213	
		Contact Detail:-	7226983378	Contact Detail:-	02717-619700	
		E-Mail ID:-	omdesai2609@gmail.com	E-Mail ID:-	generalqueries@intaspharma.com	
PH028	19PHUOS029	Name of Student	Naik Palak Kamleshbhai	Name of Company	Amanta Healthcare Pvt. Ltd.	
		Address:-	B-203 ShivShakti Flats opp.Vidhyakunj school	Address:-	876 , NH No. 8 , Hariyala , Gujarat	02/05/2022 To 01/06/2022
			Rander road , Surat		PIN Code : 387 411	
			PIN Code : 395 009			
		Contact Detail:-	6351207197	Contact Detail:-	7967777600	
		E-Mail ID:-	palaknaik179@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH029	19PHUOS064	Name of Student	Oza Parinda Himanshukumar	Name of Company	Sunij Pharma pvt. Ltd.	
		Address:-	FF/B-42 Harinagar Society, Gurukrupa school road, CTM cr	Address:-	28, 29, 30 Phase 4 Vatva GIDC, Ramol road, Ahmedabad - 382427	03/05/2022 to 03/06/2022

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		Contact Detail:-	9979963336	Contact Detail:-	7925842066	
		E-Mail ID:-	parindahoza@gmail.com	E-Mail ID:-	sunijfactory@hotmail.com	
PH030	19PHUOS032	Name of Student	Vora Pritu Dinesh	Name of Company	Healwell Nutraceuticals	
		Address:-		Address:-	Plot no. 11 , Jay Bhavani Industrial Estate-2 ,Opp. GIDC, Sabalpur , Junagadh -362001	15/05/22-15/06/22
			503 kasturi app , hari om nagar, zanzarda road , Junagadh 362001			
		Contact Detail:-	8238811233	Contact Detail:-	8200025260	
		E-Mail ID:-	prituvora812@gmail.com	E-Mail ID:-	healwellnutra@gmail.com	
PH031	19PHUBS063	Name of Student	Mistry Radhi Hiteshbhai	Name of Company	Envee Drugs pvt Ltd	
		Address:-	10/B Dipak Socity, Sharda Mandir Road, Nadiad - 387002	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	8469053048	Contact Detail:-	-2559772	
					972341771	
		E-Mail ID:-	mistryradhi6@gmail.com	E-Mail ID:-	info@enveelab.com	
PH032	19PHUOS033	Name of Student	Amin Reema Rakeshkumar	Name of Company	Envee drug pvt Ltd	10/5/2022 to 20/06/2022
		Address:-	9, Shivshakti society Nanakumbhnath road, Nadiad -387001	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	9106782298	Contact Detail:-	-2559772	
					972341771	
		E-Mail ID:-	rakesh1971amin@gmail.com	E-Mail ID:-	info@enveelab.com	
PH033	19PHUOS034	Name of Student	Rana Richa Bakulchandra	Name of Company	Amanta Health Care Pvt. limited	02/05/2022 to 01/06/2022
		Address:-	B/5 Bank Staff Society Vaishali Road Nadiad	Address:-	876 , NH No. 8 , Hariyala , Gujarat	
			pincode 387002		PIN Code : 387 411	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		Contact Detail:-	9104543805	Contact Detail:-	7967777600	
		E-Mail ID:-	ranaricha20901@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH034	19PHUOS035	Name of Student	Desai Ripal Tusharbhai	Name of Company	Intracin Pharmaceutical pvt.Ltd	1/5/2022 to 31/5/2022
		Address:-	G-204 NEXUS 3 near knowlage school Nadiad-Uttersanda road ,Nadiad 387001	Address:-	C-1,B-53,G.I.D.C. Estate Nadiad pin code 387001	
		Contact Detail:-	7984542686	Contact Detail:-	(0268)2566980	
		E-Mail ID:-	ripal02desai@gmail.com	E-Mail ID:-	ippl09@gmail.com	
PH035	19PHUOS036	Name of Student	Shah Riya Jigneshkumar	Name of Company	XYLON LABORATORIES	21/05/2022 TO 21/06/2022
		Address:-	A/ 303 Yash apartment opp. Kashyap flat , Vaniyavad , Nadiad - 387001	Address:-	C-1/10, G.I.D.C. Nadiad - 387001	
		Contact Detail:-	9428661303	Contact Detail:-	9824053350	
		E-Mail ID:-	Shahriya61303@gmail.com	E-Mail ID:-	xylonlaboratories@yahoo.co.in	
PH036	19PHUOS038	Name of Student	Roma Pravinkumar Patel	Name of Company	Amanta Healthcare Pvt. Ltd.	02/05/2022 to 30/06/2022
		Address:-	231-G, Gate faliya; Near post office, Rajnagar; Ta: Nadiad, Dist: Kheda; Pin-387345	Address:-	876 , NH No. 8 , Hariyala , Gujarat PIN Code : 387 411	
		Contact Detail:-	6351152532	Contact Detail:-	7967777600	
		E-Mail ID:-	riddhi23112000@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH037	19PHUOS039	Name of Student	Rutvi Arunbhai Kakkad	Name of Company	HEALWELL Nutraceuticals	15/05/2022 to 15/06/2022
		Address:-	Arun J KAKKAD moti palace plus appartment, timbawadi, vanthli road , junagadh 362001	Address:-	plot no 11 , Jay Bhavani industrial estate -2, opposite GIDC , sablpur, junagadh 362001	

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

		Contact Detail:-	9726821127	Contact Detail:-	9974942111	
		E-Mail ID:-	kakkadrutvi@gmail.com	E-Mail ID:-	healwellnutra@gmail.com	
PH038	19PHUOS040	Name of Student	Rutvi Amitbhai Thakkar	Name of Company	Envee Drugs Private limited	
		Address:-	5 , jigisha park opp	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	10/5/2022 to 20/06/2022
			Ayurvedic Hospital, College Road			
			Nadiad - 387001			
		Contact Detail:-	9328824609	Contact Detail:-	2559595	
		E-Mail ID:-	thakkarrutvi27@gmail.com	E-Mail ID:-	info@enveelab.com	
PH039	19PHUBS041	Name of Student	Sakshi Girishbhai Dalwadi	Name of Company	Deep pharmacutical pvt	04/05/22 to 04/06/22
		Address:-	A1 pramukh swami township	Address:-	Unit 2 behind jalaram mandir kalikund kehda Road dholka , Ahmedabad	
		Contact Detail:-	7041405414	Contact Detail:-	2714222444	
		E-Mail ID:-	sakshidalwadi2000@gmail.com	E-Mail ID:-	deeppharma79@gmail.com	
PH040	19PHUOS042	Name of Student	Shah Samkit Hiteshkumar	Name of Company	Vital formulations Ltd	01/05/22 to 31/05/22
		Address:-	palav fashion wear, station road, main bazar ,sayan ,Surat,S	Address:-	I/146,phase IV,G.I.D.C,vithal Udyognagar,Anand-388121 Gujarat, india	
		Contact Detail:-	9173809289	Contact Detail:-	02692-236316	
		E-Mail ID:-	samkitshahsh@gmail.com	E-Mail ID:-	vitalformulationsltd@gmail.com	
PH041	19PHUOS043	Name of Student	Gajera Savan Jagdishbhai	Name of Company	Sunvij drugs pvt .Ltd.	01/05/22 to 31/05/22
		Address:-	Plot area, sanali, amreli	Address:-	511,GIDC, waghodia-391760, vadodara, India	

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

		Contact Detail:-	9328155913	Contact Detail:-	7820066639	
		E-Mail ID:-	savangajera333@gmail.com	E-Mail ID:-	sunvijdrugsltd@gmail.com	
PH042	19PHUBS044	Name of Student	Sindhi Shifa Maksudbhai	Name of Company	Nebros Pharma private limited	05/06/2022 to 05/07/22
		Address:-	Betdilat , Near Kajipura tabe hariyala, Kheda	Address:-	Survey No 110/A/2, Amit farm , Jain upasrya near Coca Cola factory N.H No. 8 City Kajipura -387411, Dist Kheda	
		Contact Detail:-	9327803244	Contact Detail:-	9909923324 / 9727798827	
		E-Mail ID:-	shifasandhi5@gmail.com	E-Mail ID:-	nabros-pharma@nabros.in	
PH043	19PHUSM045	Name of Student	Banker Shikha Pragneshkumar	Name of Company	Envee Drugs Private limited	10/5/2022 to 20/06/2022
		Address:-	C-6 Pankaj Society, Chakliya Road, Dahod 389151	Address:-	National Highway 8, Dumral, Nadiad, Gujarat 387355	
		Contact Detail:-	6359725040	Contact Detail:-	2559595	
		E-Mail ID:-	shikhabanker02@gmail.com	E-Mail ID:-	info@enveelab.com	
PH044	19PHUSM046	Name of Student	Vaghela Shivam Rameshbhai	Name of Company	Cadila Pharmaceuticals Limited	26/05/2022 To 27/06/2022
		Address:-	Vankar Vas, Radhu, Kheda, 387560	Address:-	1389, Trasad road, Dholka - 382225, Dist: Ahmedabad, Gujarat, India	
		Contact Detail:-	8156005375	Contact Detail:-	02714-221481	
		E-Mail ID:-	shivamvaghela123456@gmail.com	E-Mail ID:-	@cadilapharma.co.in	
PH045	19PHUOS047	Name of Student	Shah Shlesha Palkesh	Name of Company	LIFE Pharma FZE	
		Address:-	C/33, Rohini Nagar, Narmadanagar, Bharuch, 392015	Address:-	Jebel Ali Free Zone, Dubai, U.A.E. 17th May,2022 to 17th June,2022	
		Contact Detail:-	7405834025	Contact Detail:-	971 48811560	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		E-Mail ID:-	shlesha2810@gmail.com	E-Mail ID:-	info@lifepharmafze.com	
PH046	19PHUBS048	Name of Student	Patel Shreya Vasantbhai	Name of Company	Zentiva private Limited	
		Address:-	A-24 aalekh soc, zadeshwar road, Bharuch	Address:-	Plot No 3501 to 3515, 6301 to 6313 GIDC Estate Ankleshwar 393002 Dist, Bharuch	
					Date: 02/05/2022 - 31/05/2022	
		Contact Detail:-	6354727678	Contact Detail:-	912646668666	
		E-Mail ID:-	patelshreya1652001@gmail.com	E-Mail ID:-	communication.ZPL@zentiva.com	
PH047	19PHUOS049	Name of Student	Shah Shruti Prakashbhai	Name of Company	Amanta Healthcare Pvt. Ltd.	
		Address:-	C/405 Aneri heights near canal Nadiad-387002	Address:-	876 , NH No. 8 , Hariyala , Gujarat	
					PIN Code : 387 411	
		Contact Detail:-	9328285513	Contact Detail:-	7967777600	
		E-Mail ID:-	shahshruti231@gmail.com	E-Mail ID:-	info@amanta.co.in	
PH048	19PHUOS066	Name of Student	Azad Smruti Shivshanker	Name of Company	vital formulation Ltd	1/6/2022-1/7/2022
		Address:-	Radheshyam Nivas,Near uttarsanda Railway station.Uttarsa	Address:-	1/146.phase IV.G.I.D.C,vithal Udhyognagar.Anand-388121 Gujrat,india	
		Contact Detail:-	9081196767	Contact Detail:-	02692-236316	
		E-Mail ID:-	smrutiazad01@icloud.com	E-Mail ID:-	vitalformulationsltd@gmail.com	
PH049	19PHUOS050	Name of Student	Nair Soumya Mohan	Name of Company	Skylink Pharma	
		Address:-	A-102,Aditya Icon, Nava Vadaj, Ahmedabad-380013, Gujara	Address:-	413,Indrad,Near Hitachi,Chhatral Kadi Road, Kadi, Mehsana- 382715, Gujarat	
					Date: 02/5/2022 - 01/6/2022	
		Contact Detail:-	9924533404	Contact Detail:-	079-27540704, 9925955800	
		E-Mail ID:-	nair.soumya2001@gmail.com	E-Mail ID:-	skylinkpharma@gmail.com	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

PH050	19PHUOS051	Name of Student	Shah Srushti Paragbhai	Name of Company	Zentiva private Limited	
		Address:-	B-82 Mangaljyot Society dahejbypass Road, Bharuch	Address:-	Plot No 3501 to 3515, 6301 to 6313 GIDC Estate Ankleshwar 393002 Dist, Bharuch	
					Date: 02/05/2022 - 31/05/2022	
		Contact Detail:-	7490043894	Contact Detail:-	912646668666	
		E-Mail ID:-	Srushtishah244@gmail.com	E-Mail ID:-	communication.ZPL@zentiva.com	
PH051	19PHUSM052	Name of Student	Makwana Tusharkumar Ranchhodbhai	Name of Company	Intas pharmaceutical Pvt Ltd.	
		Address:-	Vankar Vas ,Jalalpur Vajifa,Dholka	Address:-	Plot No. 457, 458 Sarkhej Bavla Highway, Matoda Village, Sanand, Taluka, Ahmedabad, Gujarat 382210	
						25/05/2022 To 27/6/2022
		Contact Detail:-		Contact Detail:-	2717661111	
		E-Mail ID:-	tusharmakwana2505@gmail.com	E-Mail ID:-	generalqueries@intaspharma.com	
PH052	19PHUOS053	Name of Student	Parekh Unnati Ganshyam	Name of Company	NABROS PHARMACEUTICALS Pvt. Ltd.	05/05/2022 to 05/07/2022
		Address:-	NH:-8 Degam, Near post office	Address:-	National Highway No. 8, Kheda-387411	
			Pin:- 387320			
			Ta:- Nadiad			
			Dis:- Kheda			
		Contact Detail:-	9624018371 / 9510460165	Contact Detail:-	phone:- 02694-222387, 9265091918 , 8160206671	
		E-Mail ID:-	unnatiparekh09@gmail.com	E-Mail ID:-	nabros-pharma@nabros-pharma.com	
PH053	19PHUOS054	Name of Student	Mahida Vaishakhiben Dipaksinh	Name of Company	Envee Drugs Pvt Ltd	10/05/2022 to 20/06/2022
		Address:-	Dewa Vanta, Char Bhag ni Daheli, Near SBSVM Highschoo	Address:-	NH 8 Dumral, Nadiad - 387355	
			Ta : Vaso			
			Di : Kheda			
			Pin : 387380			
		Contact Detail:-	9016316329	Contact Detail:-	2682559595	
		E-Mail ID:-	mvaishakhi13@gmail.com	E-Mail ID:-	info@enveelab.com	
PH054	19PHUOF055	Name of Student	Navapariya Vatsal Ashokbhai	Name of Company	sunvij drugs Pvt. Ltd.	01-05-2022 to 31-05-2022

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		Address:-		Address:-	511,GIDC, waghodia -391760, vadodara, (gujrat)	
			207 , nexus-3, uttarsanda road, nadiad			
		Contact Detail:-	9328137351	Contact Detail:-	7820066639, 800066639	
		E-Mail ID:-	vatsalnavaparia@gmail.com	E-Mail ID:-	sungijdrugsltd@gmail.com	
PH055	19PHUOS056	Name of Student	Trivedi Vedant Sanjaykumar	Name of Company	Zydus Hospira Oncology, PVT, LTD. Ahemedabad	8-06-2022 To 7-07-2022
		Address:-	Station Road, Near Milk Dairy, Alina	Address:-	Matoda, Ahemedabad	
		Contact Detail:-	9328247611	Contact Detail:-	2717663000	
		E-Mail ID:-	Vedanttrivedi353@gmail.com	E-Mail ID:-	Zudushospira@gmail.com	
PH056	19PHUOS057	Name of Student	Patel Vidhi Maheshkumar	Name of Company		
		Address:-		Address:-		
		Contact Detail:-		Contact Detail:-		
		E-Mail ID:-		E-Mail ID:-		
PH057	19PHUOS058	Name of Student	Thakor Vishwa Ketansinh	Name of Company	Bhavya Pharma Chem	1/05/22 to 31/05/22
		Address:-	29 k Erthan , ta:Olpad , Dis: Surat, 394540	Address:-	Plot no 6217/4&5 GIDC estate ankleshwar, Bharuch.	
		Contact Detail:-	9558262598	Contact Detail:-	9484500044	
		E-Mail ID:-	vishwathakor96@gmail.com	E-Mail ID:-	bhavyapharmachem@gmail.com	
PH058	19PHUOS059	Name of Student	Bhatt Vraj Manishkumar	Name of Company	Sunvij Drugs Pvt.Ltd	01-05-2022 To 31-05-2022
		Address:-	169,Gayatri-Krupa,Holi-Chakla,Vaso,Kheda,Pin:387380	Address:-	511,GIDC,Waghodia-391760,Vadodara	

Faculty of Pharmacy
Dharmsinh Desai University
Nadiad, 387001.

		Contact Detail:-	9328144050	Contact Detail:-	02668-263159,7820066639	
		E-Mail ID:-	vrajbhatt424@gmail.com	E-Mail ID:-	sunvijdrugsltd@gmail.com	
PH059	19PHUOS062	Name of Student	Patel Zeel Shrinilkumar	Name of Company	Deep pharmacutical pvt	04/05/2022-04/06/2022
		Address:-	201, vrajdham appt Nr Sardar patel school Ahmedabad	Address:-	Unit 2 behind jalaram mandir kalikund kehda Road dholka , Ahmedabad	
		Contact Detail:-	9,727,001,391	Contact Detail:-	2714222444	
		E-Mail ID:-	zeel19052001@gmail.com	E-Mail ID:-	deeppharma79@gmail.com	
PH060	18PHUSM013	Name of Student	Kataria Himani Pankajkumar	Name of Company		
		Address:-		Address:-		
		Contact Detail:-		Contact Detail:-		
		E-Mail ID:-		E-Mail ID:-		

Faculty of Pharmacy

Dharmsinh Desai University

Nadiad, 387001.

[1] 99 ,keshav park piraman road ankleshwar

PH001

|| Shree Umiya Mataay Namah ||

GURUKRUPA INDUSTRIES

Office : Property No. 22/20 Shop No. 9/1, 1st Floor, Virat Shopping Complex, At. & Po. Chandisar, Ta. Palanpur, Pin -385510
Dist. Banaskantha, Guajrat. • M. +91-94272 56911, +91-94275 36568 | E-mail : gurukrupaindustries86@gmail.com

Factory : R.S.No. 84p1p4p2, At. Merwada, Po. Ratanpur, Palanpur - Ambaji Highway, Ta. Palanpur-385001,
Dist. Banaskantha, Guajrat. • M. +91-94272 56911

CERTIFICATE OF TRAINING

DATE: 16-06-2022

TO WHOM IT MAY CONCERN

SUBJECT : INTERSHIP COMPLETAION LETTER

This letter is certified that **Mr. KARNAVAT ABHAY BHAGAVANBHAI** Student of Dharmsinh Desai University, Nadiad. He has satisfactorily completed industrial training in our various department at our manufacturing site for Pharma intermediates. This training was completed between the dates of 16th May 2022 to 15th June 2022. During this training we had found that he is honest, intelligent and sincere young man with analytical skills. We wish to Mr. Abhay all the best for his bright career.

Authorize Signature

Annex 3

Amanta

Registered & Corporate Office:
Amanta Healthcare Ltd.
5th Floor, Heritage, Nr. Gujarat Vidhyapith, Ashram Road,
Ahmedabad 380014, Gujarat, INDIA.
Tel.: +91 79 67777600 Fax: +91 79 67777677
Email : info@amanta.co.in Website : www.amanta.co.in

CIN : U24139GJ1994PLC023945

To,
Mr. Bhargav Patel

To Whom So Ever It May Concern

This is to certify that Mr. Bhargav Patel has completed his internship training at Amanta Healthcare Ltd. ,From 02/05/2022 to 01/06/2022.

He has undergone the training in the "**Steriport- Production**" Department.

He possesses strong Inter personal Skills, Ability to multi task, Effective written and oral communication skills.Punctual and meticulous as also is good at taking constructive criticism.

We wish him all sucess in his future career.

For, Amanta Healthcare Ltd.

Brig. N Balan, VSM (Retired)
AVP-HR & Admin

zydus
Dedicated To Life

Date: June 06, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Dhara Jagdishbhai Parmar** student of the **B.Pharm , Dharmsinh Desai Institute Of Technology , Nadiyad,** has completed her industrial training at our organization in **Quality Assurance Department** from **May 09th,2022** to **June 06th,2022.**

During the course of **industrial training,** we found her conduct **Satisfactory.**

We wish her all the success in her career.

Zydus Lifesciences Limited
(Formerly known as Cadila Healthcare Limited)

Danish Mistry
Deputy Manager-Human Resources

Zydus Lifesciences Limited
(formerly known as Cadila Healthcare Limited)
Ankleshwar Unit-1 : 291, G.I.D.C. Estate,
Ankleshwar, Gujarat 393002. India
Phone : +91-2646-660400, 660518,
220719, 220722

Regd. Office :
'Zydus Corporate Park', Scheme No. 63,
Survey No. 536, Khoraj (Gandhinagar),
Nr. Vaishnodevi Circle, S. G. Highway,
Ahmedabad-382 481. Gujarat. India.
Phone : +91-79-71800000, +91-79-48040000
website : www.zyduslife.com | CIN : L24230GJ1995PLC025878

Amanta

Registered & Corporate Office
Amanta Healthcare Ltd.
5th Floor, Heritage, Nr. Gujarat Vidhyapith, Ashram Road,
Ahmedabad 380014, Gujarat, INDIA
Tel. +91 79 6777 7800 Fax +91 79 6777 7677
Email: info@amanta.co.in Website: www.amanta.co.in
CIN: U24110GJ1994PLC023044

To,
Mr. Bhargav Patel

To Whom So Ever It May Concern

This is to certify that Mr. Bhargav Patel has completed his internship training at Amanta Healthcare Ltd. ,From 02/05/2022 to 01/06/2022.

He has undergone the training in the "**Steriport- Production**" Department.

He possesses strong Inter personal Skills, Ability to multi task, Effective written and oral communication skills.Punctual and meticulous as also is good at taking constructive criticism.

We wish him all sucess in his future career.

For, Amanta Healthcare Ltd.

Brig. N Balan, VSM (Retired)
AVP-HR & Admin

Envee
Drugs Private Limited

REF: EDPL/2022-23/HR/04

DATE: 20/06/2022

TRANING CERTIFICATE

WITH REFERENCE TO FACULTY OF PHARMACY, DHARMASINH DESAI UNIVERSITY, NADIAD OF PHARMACY, LETTER **REF NO: DDU/PHARMACY/INDUSTRIAL TRAINING/2021-22 DATE: 01/05/2022.** WE HEREBY CERTIFIED THAT, **DHRUVI .M. SHAH** HAS BEEN TAKEN TRAINING IN OUR COMPANY FROM **DATE:-10/05/2022 TO DATE:-20/06/2022,** DURING HER TRAINING SESSION, SHE HAS TAKEN KEEN INTEREST IN VARIOUS FUNCTION IN QUALITY CONTROL & QUALITY ASSURANCE DEPARTMENT.

WE WISH BEST OF LUCK FOR HER BRIGHT FUTURE.

For, **ENVEE DRUGS PVT LTD**

Authorized Signature.

Regd. Off. & Works : N.H. No. 8, DUMRAL - 387 355. Tal. : Nadiad, Dist. : Kheda, (Gujarat) INDIA.
Phone : +91 268 2559595 / 2559275 / 2559795 Fax : +91 268 2558095.
E-mail : enveelab@hotmail.com / info@enveelab.com Website : www.enveelab.com
CIN No. : U24230GJ1998PTC035094

CADILA PHARMACEUTICALS

Ref No: CPL/06/2022 30th June, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to acknowledge that **Mr. Harsh Kanubhai Solanki,** student of **Dharmsinh Desail University, Nadiad, Gujarat,** has done his in training from 30/05/2022 to 30/06/2022 in **CRO** department.

During his training period he has been found to be sincere and committed. We wish him all the very best for his bright future.

For CADILA PHARMACEUTICALS LIMITED,

CADILA PHARMACEUTICALS INDIA

Authorised Signatory
Human Resources

Corporate Office
Cadila Corporate Campus,
Sarkhej Dholka Road, Bhat
Ahmedabad - 382 210. Gujarat. India.

Phone +91 2718 225001-15
Fax +91 2718 225039
Website www.cadilapharma.com

The Care Continues...

Practice School 2021-2022 B. Pharm

Course Code	Couurse Name	Name of the students
BP706PS	Practice school	AADIL MOHMADHUSAIN ANSARI
BP706PS	Practice school	AASTHA JIGNESHBHAI DESAI
BP706PS	Practice school	SHARMA ANCHAL YOGESHBHAI
BP706PS	Practice school	KHANT ANIKET KANTILAL
BP706PS	Practice school	ANU VISHNUKUMAR PATEL
BP706PS	Practice school	PARMAR ASHISHKUMAR RAMANBHAI
BP706PS	Practice school	SHARMA BRIJESH RADHESHYAMBHAI
BP706PS	Practice school	CHINMAY SURYAKANT RATHOD
BP706PS	Practice school	SOLANKI DEVANG JITESHKUMAR
BP706PS	Practice school	PATEL DEVANSHI DILIPBHAI
BP706PS	Practice school	DHARMIK AXAYKUMAR SHAH
BP706PS	Practice school	MAKWANA DHRUV AMBUBHAI
BP706PS	Practice school	DHRUVI GAURANGKUMAR CHAUHAN
BP706PS	Practice school	SHAH DISHA DEVENDRAKUMAR
BP706PS	Practice school	DISHABEN VIRENDRABHAI PATEL
BP706PS	Practice school	GAUTMI DEEPAKBHAI UBHARANI
BP706PS	Practice school	HAPPY RAJESHBHAI PATEL
BP706PS	Practice school	HARSHIL PANKAJKUMAR SHASTRI
BP706PS	Practice school	HENSI JAYESHBHAI MODI
BP706PS	Practice school	HET JATINKUMAR TALATI
BP706PS	Practice school	PATEL HITARTHKUMAR SHIRISHBHAI
BP706PS	Practice school	HIYA YATINKUMAR PATEL
BP706PS	Practice school	ISHA KIRANBHAI PATEL
BP706PS	Practice school	JAL AMITKUMAR NANWANI
BP706PS	Practice school	PATEL JANVI UTPALKUMAR
BP706PS	Practice school	JAYDEEP KANIYALAL JAGTANI
BP706PS	Practice school	KEDAR KALPESH DAVE
BP706PS	Practice school	KHUSHBU PRAVINBHAI PATEL
BP706PS	Practice school	KHUSHI MANISH GOR
BP706PS	Practice school	KRUPAL MANISHKUMAR PATEL

BP706PS	Practice school	LOJAL VIJAYBHAI PATEL
BP706PS	Practice school	JOSHI MAITRY RAJENDRAPRASAD
BP706PS	Practice school	MANALI ARVINDBHAI PRAJAPATI
BP706PS	Practice school	MANSI VINODKUMAR OJHA
BP706PS	Practice school	MARGI MAHESHBHAI BHUT
BP706PS	Practice school	MISHA TILAKVALLABH GOSWAMI
BP706PS	Practice school	MONIKKUMAR MAHESHBHAI BAVADIYA
BP706PS	Practice school	PATEL MRUNALI MANUBHAI
BP706PS	Practice school	PATEL NANDINI HEMANTKUMAR
BP706PS	Practice school	NANDINI PRAKASHBHAI UPADHYAY
BP706PS	Practice school	NIRMAL DINESHBHAI DALWADI
BP706PS	Practice school	PATEL NISHIT DINESHBHAI
BP706PS	Practice school	NARIYANI PRACHI KAMALKUMAR
BP706PS	Practice school	RICHA SURESHCHANDRA PRAJAPATI
BP706PS	Practice school	RUDRAM GOVINDBHAI SONI
BP706PS	Practice school	PATEL RUTVIK NALINBHAI
BP706PS	Practice school	DASALANIYA SACHIN RASIKBHAI
BP706PS	Practice school	LALWANI SANJANA ASHOKKUMAR
BP706PS	Practice school	SHAILEE PANKAJ SHAH
BP706PS	Practice school	SHANIKUMAR PITAMBARBHAI MAHESHWARI
BP706PS	Practice school	SHIVANGI RAJESHKUMAR GOR
BP706PS	Practice school	SHREYA HIMANSHUBHAI JADAV
BP706PS	Practice school	SWATI ANALKUMAR SHETH
BP706PS	Practice school	TANVI DEEPAK NAGRANI
BP706PS	Practice school	TULSI MAULESHBHAI PATEL
BP706PS	Practice school	VANSHIKA RAKESH PATEL
BP706PS	Practice school	GHATALIYA VIDHI HIMATBHAI
BP706PS	Practice school	YESHA BHAVESHBHAI FULETRA
BP706PS	Practice school	VALA DIPALIBEN CHANDRAKANT
BP706PS	Practice school	PATEL MANAN HARSHADKUMAR

* Check with the SOP if the same student can be counted more than once

PRADHAN MANTRI BHARTIYA JANAUSHADI KENDRA

SHOP-2, SUVARNA PLAZA COMPLEX, SUMRA DELY CHAR RASTA SONIVAD, BHUJ-KUTCH, PIN-370001, MOB-9724506058, 9099937449

TO WHOM-SO-EVER IT MAY CONCERN

This is to certify that **Mr. Aadil Mohmadhusain Ansari,** pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization **Pradhan Mantri Bhartiya Janaushadi Kendra** from **09/09/2021 to 21/09/2021** and **01/10/2021 to 25/10/2021.**

During his training period he has taken training in various departments like pharmacy store management, inventory control, and prescription handling and in addition to this, he has shown a great deal of sincerity, honesty and caliber for hardwork in every learning procedure throught the session.

We wish him all the best in his future endeavours.

Pradhanmantri Bharatiya Jan Aushadhi Kendra

(Saukat A Arora)

ZENTIVA

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Aastha Jignesh Desai has satisfactorily undergone Industrial Training from 17th August 2021 to 16th September 2021 in various sections of our Organization for the partial fulfillment of B. Pharm.

This certificate is being issued to her to submit the same with the Dharmsinh Desai University, Nadiad, to record the completion of her Industrial Training, which is a part of her curriculum.

For Zentiva Private Limited

Head- Human Resources
17th September 2021

ZENTIVA PRIVATE LIMITED Ankleshwar

Zentiva Private Limited
Regd. Office & Factory : Plot No. 3501 to 3515, 6301 to 6313 & 15 meter road,
GIDC Estate, Ankleshwar 393 002, Dist. Bharuch, Gujarat-India. Tel. +91 (2646) 655065
Corporate Identity Number: U24110GJ2019PTC122580. Email: communication.ZPL@zentiva.com. Website: www.zentiva.com

Scanned with CamScanner

Date: 1-11-21

To Whom So Ever It May Concern

This is to certify that SHARMA ANCHAL YOGESHBHAI pursuing **Bachelor of Pharmacy** from**Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hoursin our organization SONAKIRAN PHRMACY from 1-09-21 to 27-10-21 .We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

SONAKIRAN MEDICAL
NKN ROAD NADIAD
0268 2528906 / 2528907
(W'Up) 9428060077

DL No. GJ NAD 127858
GJ NAD 127859

M.: 8401912425

Santram
Medical & Provison Store

DATE :5 /10/2021

TO WHOMESOEVER IT MAY CONCERN

This is to certify that Miss.GOR SHIVANGI RAJESHBHAI of faculty of pharmacy of Dharmsinh Desai University studying in 7th semester of B.pharm of academic year 2021 -2022 have completed training FROM4 SEPTEMBERto 5 OCTOBER in SANTRAM MEDICAL AND PROVISION STORE located at Kathlal , KHEDA as a part of syllabus of the subject practice school for partial fulfilment of semester 7thB.pharm. During the training programme ,she was found to be hardworking ,honest and dedicated towards learning process. We wish her bright future ahead.

Regards

SANTRAM MEDICAL AND PROVISION STORE

SANTRAM MEDICAL AND PROVISION STORE
Proprietor

Shop No.: 10, Umiya Complex, Nr. Gokul Dery, Kathlal Chokdi, Kathlal. Dl. Kheda.

Shah Jivraj Gulabchand & Co.

9, Town Hall Shopping Centre, State Highway, HIMATNAGAR - 383 001 (S.K.)
Ph (O) 245385 (R) 234667 M Manoj-9825650109 Dilip - 9426522726 Kamlesh-

Ref. No

Date-

Date- 13/11/2021

TO WHOM-SO-EVER IT MAY CONCERN

This is to certify that **Mr. Anu Vishnukumar Patel, pursuing** Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization **Shah Jivraj Gulabchand & Co.** from **09/09/2021 to 21/09/2021** and **01/10/2021 to 25/10/2021**.

During his training period he has taken training in various departments like pharmacy store management, inventory control and prescription handling and in addition to this, he has shown a great deal of sincerity, honesty and caliber for hardwork in every learning procedure throught the session.

We wish him all the best in his future endeavours.

Sincerely,
Shah Jivraj Gulabchand & Co.
Himatnagar

SHAH JIVRAJ GULABCHAND & CO.

Proprietor

Date: 18-11-2021

Shiv Shakti Medical & Provisions Store,Near C.D.Patel Hospital,Kathlal

This is to certify that Parmar Ashishkumar Ramanbhai , pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization Shiv Shakti Medical & Provisions from 7th, July to 16th October

We wish her all the best in her future endeavours.

Seal & Signature of Organization/Domain In-Charge

Jay Shiv Shakti Medical & Provision Stores

ORGANIZATION CERTIFICATE

VARDHMAN MEDICAL & PROVISION STORE
SANTRAM COMPLEX, NR. OPEN AIR THEATRE, NADIAD-387 001

Date : 18-09-2021.

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Brijesh Radheshyambhai Sharma, pursuing Beachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully comleted her Practice School training of more than 150 hours in our organization **Vardhman Medical & Provision Store** from 3rd August 2021 to 17th September 2021.

We wish her all the best in her future endeavours.

VARDHMAN MEDICAL & PROVISION STORES

P.O.A

Date: 16/11/2021

Chanchal Medical & Provision Store

This is to certify that **Chinmay Suryakant Rathod** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our organization **Chanchal Medical & Provision Store** from 14 August to 31 October .

We wish his all the best in his future endeavours.

ચંચળ મેડીકલ એન્ડ પ્રો. સ્ટોર્સ

R. M. Joshi

Seal & Signature of પાર્ટનર

Organization/Domain In-Charge

SHLOK

MULTISPECIALITY HOSPITAL PHARMACY

Date: 11/11/2021

To Whom It May Concern

This is to certify that **Devang Jiteshbhai Solanki** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our **Shlok Multispeciality Hospital Pharmacy** From **12/9/2021 to 14/10/2021.**

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

SHLOK MULTISPECIALITY HOSPITAL PHARMACY
CITY CENTER, OPP. UMA MANDIR,
NADIAD - 387002

CERTIFICATE

Date: 05/10/2021

To Whom So Ever It May Concern

This is to certify that **Patel Devanshi Dilipbhai**, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hoursin our organization **lifeline medical store** from **1 August 2021** to **19 September 2021**.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

લાઇફલાઇન મેડીકલ એન્ડ પ્રોવિઝન સ્ટોર્સ
અંબિકા કોમ્પલેક્સ,સ્ટેટબેંક આગળ,
ગાબટ રોડ, સાઠંબા, તા.બાયડ

Date: 29/11/2021

To Whom So Ever It May Concern

This is to certify that [Name of Student] **MAKWANA DHRUV A.[18PHUSM015]**, pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed his Practice School training of more than 150 hours in our organization **Name of Organization/Domain MAHENDRA MEDICAL STORE** from **start date** 9 AUG 2021 to **End Date** 4 SEP 2021.

We wish ~~her~~ him all the best in her future endeavours.

મહેન્દ્ર મેડીકલ સ્ટોર્સ
અમદાવાદી બજાર, નડીઆદ.

Seal & Signature of

Organization/Domain In-Charge

Date: 29/11/21

To Whom So Ever It May Concern

This is to certify that **Dhruvi Gaurangkumar Chauhan** pursuing **Bachelor of Pharmacy** from**Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hoursin our organization **Shree Yogi Medical** & Provision **Store** from **04/09/2021** to**31/102021**.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

SHRI YOGI MEDICAL AND PROVISION STORE
No. 10, Swami Complex,
Opp. Bus Station, NADIAD.

MODHESHWARI MEDICAL STORES

G-8 Maruti Complex, Near Jyoti Talkies, Hansot Road, Ankleshwar, Dist. Bharuch, Gujarat.

Contact no: 9979138300

TO WHOMSOEVER IT MAY CONCERN

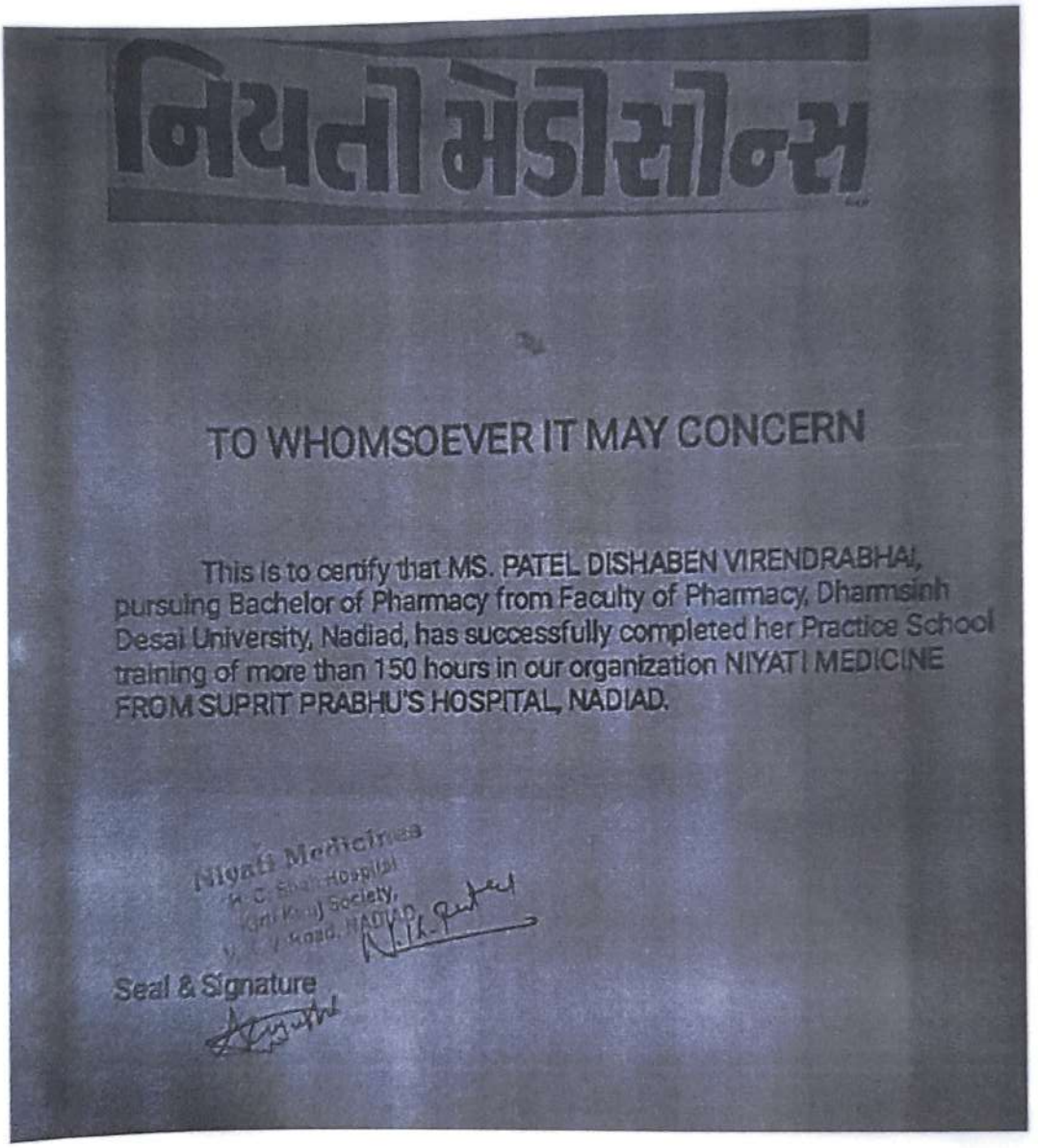
This is to certify that **MISS. DISHA DEVENDRAKUMAR SHAH** , pursuing Bachelor of Pharmacy from Faculty of Pharmacy , Dharmsinh Desai University , Nadiad , has successfully completed her Practice School training of more than 150 hours **(162 hours)** in our organization **MODHESHWARI MEDICAL STORES** from **10/08/21** to **09/10/21.**

During her training period she has taken training in various departments like pharmacy store management , inventory control and prescription handling and in addition to this she has shown a great deal of sincerity, honesty and calibre for hardwork in every learning procedure throughout the session.

We wish her all the best in her future endeavours.

MODHESHWARI MEDICAL STORES
Maruti Complex, Nr. Jyoti Cinema,
Hansot Road, Ankleshwar.

ORGANISATION CERTIFICATE:-



નિયતી મેડીસીન્સ

TO WHOMSOEVER IT MAY CONCERN

This is to certify that MS. PATEL DISHABEN VIRENDRABHAI, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization NIYATI MEDICINE FROM SUPRIT PRABHU'S HOSPITAL, NADIAD.

Niyati Medicines
H. C. Shah Hospital
Gnan Kunj Society,
Road, NADIAD.

Seal & Signature

CERTIFICATE

Date: 3 NOVEMBER 2021

To Whom So Ever It May Concern

This is to certify that GAUTAMI .D. UBHRANI, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization J.K. Medical Store 24*7 from 6 August 2021 to 2 November 2021.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

J.K. MEDICAL & PROVISION STORE
Yogi Complex, Opp. Old Bus Stand,
NADIAD.

JANTA MEDICAL & PROVISION STORE

GST NO. 24ANTPR0941D1ZY
PAN NO. ANTPR0941D
LICENCE NO.
20 GJ NAD 140051
21 G NAD 140052
DT. 19-1-2017

Date : 12-11-2021

To Whom So Ever It May Concern

This is to certify that **Happy Rajeshkumar Patel** pursuing Bachelor of **Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad,** has successfully completed her Practice School Training of more than 150 hours in our organization **Janta Medical & Provision Store** **From 1-09-2021 to 27-10-2021.**

We wish her all the best in her future endeavours.

Seal & Signature of

Organization / Domain In-Charge

Janta Medical & Provision Store

JANTA MEDICAL & PROVISION STORE

Proprietor

Proprietor

SAKAR KUI NA NAKE, DABHAN
BHAGOD, NADIAD - 387001

Date: 10/11/2021

TO WHOMSOEVER IT MAY CONCERN

This is to Certify that **MR. HARSHIL PANKAJKUMAR SHASTRI,** pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School Training of more than 150 hours in our organization **ARYAN MEDICAL STORE AND XEROX CENTER** from

1/9/2021 to 28/10/2021

We wish him all the best in his future endeavours.

Seal and Signature :-

આર્યન મેડીકલ સ્ટોર
વલ્લભનગર ત્રણ રસ્તા,
પીજ રોડ, નડીઆદ - ૨.

DLNO: 20GJ-BHA-BBH076;20BGJBHABBH176 21GJBHABBH079

GSTIN:24AJLPS6971J1Z1

PARAS CHEMIST

4, MAHAVIR SHOPPING CENTER. OPP BRIJNAGAR STATION ROAD, ANKLESHWAR

Date: 10 November 2021

To Whom So Ever It May Concern

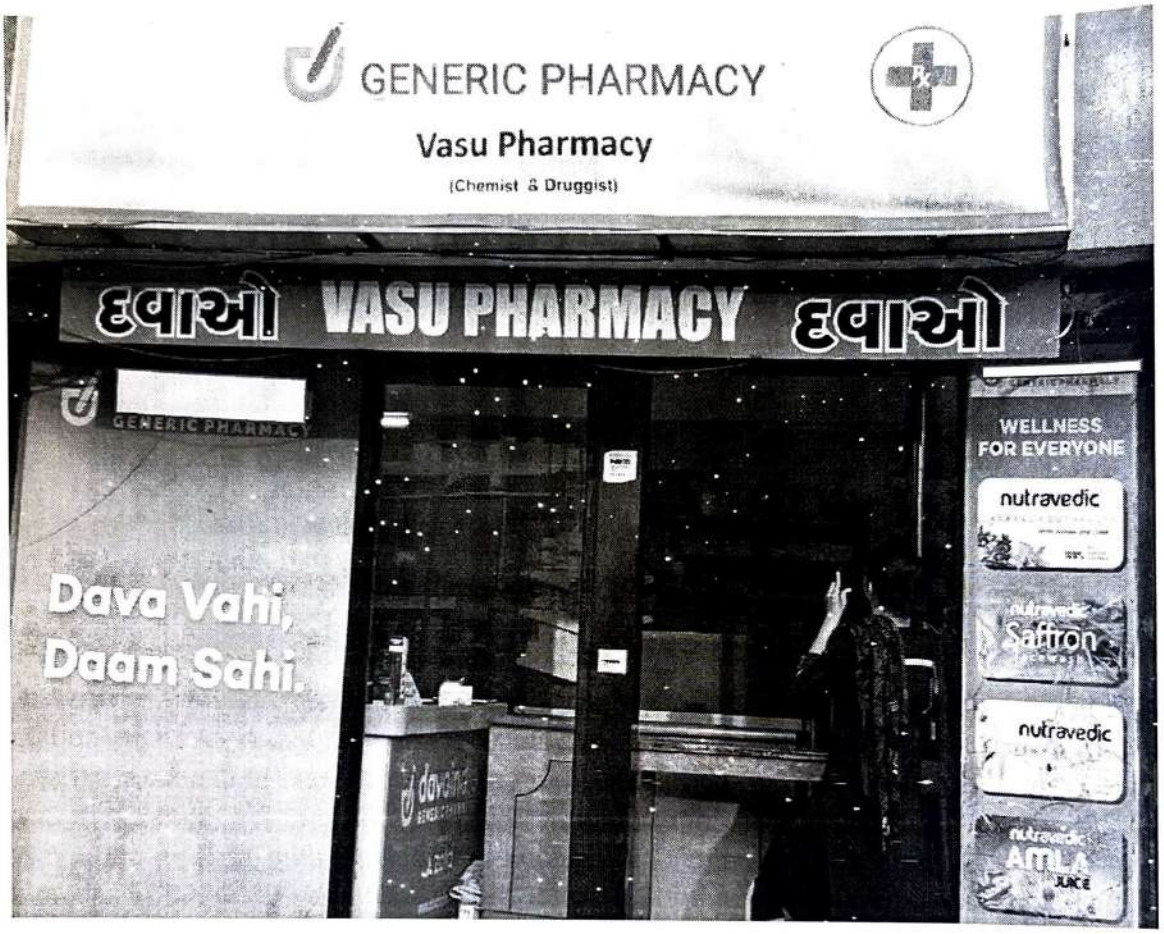
This is to certify that **Hensi Jayeshbhai Modi** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our organization PARAS CHEMIST from: **17 August 2021 to 30 September**.

We wish her all the best in her future endeavours.

Seal & Signature

Ph 248548
PARAS CHEMIST
Mahavir Shopping Centre.
Station Road. Ankleshwar

About the Shop



Vasu Pharmacy is exclusively a generic pharmacy where only generic drugs are available. The drugs available here has a long list consisting over 850+ products covering wide range of diseases i.e., from acute to chronic and from medicaments like paracetamol for fever to medicaments for fetal diseases like cancer and diabetes. The store was inaugurated on 3rd June, 2018 inviting the MP and MLA of Nadiad and Kheda respectively. With the immense hard work and great business skills of the owner the store runs very well with over 1000+ customers all over Nadiad as well as Kheda district.



To Whom So Ever It May Concern

This is to certify that MR. HITARTHKUMAR SHIRISHBHAI PATEL , pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization AKSHAT MEDICAL STORE from to

During his training period he has taken training in various departments like pharmacy store management , inventory control and prescription handling and in addition to this he has shown a great deal of sincerity , honesty and calibre for hardwork in every learning procedure throughout the session. We wish him all the best in his future endeavours.

Akshat Medical & Pro Stores
E-16/17, Vrundavan Park,
Opp. Sayajipark Bus Stand,
Ajwa Road, Vadodara-390 019.
(M) 9822048602

Date:31/10/2021

To Whom So Ever It May Concern

This is to certify that **Hiya Yatinkumar Patel**, pursuing **Bachelor of Pharmacy** from**Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hoursin our organization**Gokul Medical Store**from **3/9/2021**to **30/10/2021**.

We wish her all the best in her future endeavours.

Gokul Medical & General Store
GF-2, Narsinhdham Complex,
Sangam Char Rasta,
Vadodara-390022.

Seal & Signature of

Organization/Domain In-Charge

ORGANIZATION CERTIFICATE

SHETH H. J. MAHAGUJARAT HOSPITAL
COLLEGE ROAD, NADIAD - 387 001
(GUJARAT), INDIA
Phone : (0268) 2526221, 2577356, 2523361, 2523362
Fax : (0268) 2523430

Date:16/11/2021

To WhomSoever It May Concern

This is to certify that Ms.Isha Kiranbhai Patel of B.Pharm Sem-VII, faculty of Pharmacy, Dharamsinh Desai University, Nadiad has completed training from 10/09/2021 to 9/10/2021 at Sheth H. J. Mahagujarat Medical Store.

Her work has satisfactory during training period.

M.M.Bhatt
Manager (HRM)

Date: 12/11/2021

TO WHOMSOEVER IT MAY CONCERN

This is to Certify that **MR. JAL AMITKUMAR NANWANI,** pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School Training of more than 150 hours in our organization **ARYAN MEDICAL STORE AND XEROX CENTER** from

01/09/2021 to 12/11/2021

We wish him all the best in his future endeavours.

Seal and Signature :-

આર્યન મેડીકલ સ્ટોર
વલ્લભનગર મેઇન રોડ,
પીજ રોડ, નડીઆદ - ૨.

ORGANIZATION CERTIFICATE

SHETH H. J. MAHAGUJARAT HOSPITAL
COLLEGE ROAD, NADIAD - 387 001.
(GUJARAT) INDIA
Phone : (0268) 2526221, 2527398, 2523361, 2523362
Fax : (0268) 2523430

Date:16/11/2021

To WhomSoever It May Concern

This is to certify that Ms.Janvi Utpalkumar Patel of B.Pharm Sem-VII, faculty of Pharmacy, Dharamsinh Desai University, Nadiad has completed training from 10/09/2021 to 9/10/2021 at Sheth H.J.Mahagujarat Medical Store.

Her work has satisfactory during training period.

M.M.Bhatt
Manager (HRM)

તુલજા ભવાની ગ્રુપ મેડીઝોન

Shop No. 10 , 11 , Dasaram Complex , Vishnu Colony , Zanzarda Road , Junagadh - 362001 , Gujarat.

Contact No. – 0285 2635550

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **MR. JAYDEEP KANAIYALAL JAGTANI**, pursuing Bachelor of Pharmacy from Faculty of Pharmacy , Dharmsinh Desai University , Nadiad , has successfully completed his Practice School training of more than 150 hours in our organization **SHREE TULJA BHAVANI GROUP MEDICINES** from 1/8/21 to 30/9/21

During his training period he has taken training in various departments like pharmacy store management , inventory control and prescription handling and in addition to this he has shown a great deal of sincerity, honesty and calibre for hardwork in every learning procedure throughout the session.

We wish him all the best in his future endeavours.

શ્રી તુલજા ભવાની ગ્રુપ મેડીઝીન્સ
જનકપુરી શોપીંગ સેન્ટર,
શોપ નં. ૧૨, ઝાંઝરડા રોડ, જુનાગઢ
મો. ૯૯૧૩૪ ૩૫૦૦૦

ORGANIZATIONAL CERTIFICATE

RANESHWAR MEDICAL

GF-12, SHIVALAYA COMPLEX, NR RANESHWAR TEMPLE, VASNA ROAD
VADODARA,GUJARAT,INDIA
M:+918849651262,9712099976

DRUG LICENCE NO:20 GJ VAD129220/21 GJ VAD299221

GST IN:24ABBFR4925K1Z3

To Whom It May Concern

This is certify that **Mr. Kedar Kalpesh Dave** was practicing in as **Pharmacist** in Raneshwar Medical on 16th July 2021 and that he has worked here up to 13th November 2021.

According to our knowledge **Mr.kedar Kalpesh Dave** has an excellent track record and his work has been found satisfactory because of his sincerity, dedication and hard work. We wish him every success in his future.

RANESHWAR MEDICAL
Shop No. G.F-12
Shivalay Complex
Nr. Raneshwar Temple
Vasna Road Vadodara

Authorized signature with Stamp





DATE :5/10/2021

TO WHOMESOEVER IT MAY CONCERN

This is to certify that **Miss.PATEL KHUSHBU PRAVINBHAI** of faculty of pharmacy of Dharmsinh Desai University studying in 7th semester of B.pharm of academic year 2021 -2022 have completed training FROM6 SEPTEMBERto 5 OCTOBER in SANTRAM MEDICAL AND PROVISION STORE located at Kathlal , KHEDA as a part of syllabus of the subject practice school for partial fulfilment of semester 7thB.pharm. During the training programme ,she was found to be hardworking ,honest and dedicated towards learning process. We wish her bright future ahead.

Regards

SANTRAM MEDICAL AND PROVISION STORE

SANTRAM MEDICAL AND PROVISION STORE
Patel H.V
Proprietor

LUXICA PHARMA INC.

Plot No. 2308, Phase - III, G.I.D.C. PANOLI - 394 116 Dist. Bharuch (Gujarat)
Phone : (02646) 272653 ♦ E-mail : luxica@gmail.com ♦ Visit us : www.luxicapharma.com

Date:20.08.2021

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Ms. Khushi Manish Gor,** a student of 4th Year B. Pharm from **Faculty of Pharmacy, Dharamsinh Desai University**. Has undergone for practical training of more than 150 hours from 18.06.2021 to 21.08.2021 in our organization.

During the above period she has been given exposure and training in various departments like Raw Material - Packing Material management, in process control, manufacturing of oral liquid, ointment, cream, lotion, gel, paste and finished product testing as per good manufacturing practices. Moreover, she has been trained for maintaining records of production and quality control department.

We found her sincere, punctual and hard worker. We wish her bright future career.

Regards,

For, LUXICA PHARMA INC.

LUXICA PHARMA INC. LUXICA

PARTH BHENSDADIA
(MANAGING DIRECTOR)

Date: 12-11-2021

To Whom So Ever It May Concern

This is to certify that Patel KRUPAL MANISHKUMAR pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our organization Heer Pharmacy from 1-09-21 to 27-10-21.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

હીર ફાર્મસી
કર્તા
(ડૉ. ચેતન જે. શાહ H.U.F.)

SANJAY HOSPITAL

Behind Rly. Station, NADIAD - 387 002.
E-mail : sanjayhospital1111@gmail.com
www.sanjayhospital.in

Ph. : (0268) 2532882
(0268) 2554126
Fax : (0268) 2555332

Dr. J. C. Patel
M.S.D.L. & O.F.I.C.S.

Dr. Samir J. Patel
M.S. (Gen. Surgeon)

Dr. Kaushal K. Nayak
M.S. (Gen. Surgeon)

Dr. Kushal Shah
M.S. (Ortho)

Dr. Kushal Parikh
M.B.B.S., D.N.B.

Dr. Sandip Patel
M.D. (Psychiatry)

Dr. Snehal Shah
M.S. (Ophthal)

Dr. Shirish Shah
B.D.S.

Dr. Dipali Shah
B.D.S.

Dr. Amit Patel
M.D. D.N.B.

Dr. Dipen R. Dave
M. S. (E. N. T.) D. L. O.

Date: 25/10/2021

To Whom So Ever It May Concern

This is to certify that Lojal Vijaybhai Patel, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization Sanjay Hospital from 27th August 2021 to 24th October 2021.

We wish her all the best in her future endeavours.

Sanjay Hospital

SANJAY HOSPITAL • NADIAD •

Seal & Signature

Date: 30/10/2021

To Whom So Ever It May Concern

This is to certify that **Maitri Rajendraprasad Joshi,** pursuing **Bachelor of Pharmacy** from **Faculty Of Pharmacy, Dharmsinh Desai University, Nadiad,** has successfully completed her practice school training of more than 150 hours in our organization **Sumangal Pharmacy** from **3/9/2021** to **30/10/2021.**

We wish her all the best in her future endeavours.

SUMANGAL PHARMACY
9, Varadhan Complex
Opp. Prayag Char Rasta
TP.13, Chhani Jakat Naka Vadodara-390024

SUMANGAL PHARMACY
P. J. THAKKAR
Proprietor

Seal & Signature of Organization/Domain In-Charge

+ ઈલાજ મેડીકલ એન્ડ પ્રોવિઝન સ્ટોર્સ +
પંચરત્ન બીલ્ડીંગ, વલ્લભનગર, મહાદેવ પાસે, પીજ રોડ, નડીઆદ-૩૮૭૦૦૨
ફોન નં. ૨૫૩૨૧૪૯
મો. ૮૮૯૯૪૧૨૧૨૨, મો. ૮૫૧૧૫૧૯૯૫૮

તા. 12 / 11 /2021

To Whom so Ever It May Concern

This is to certify that Ms. Mansi Vinodkumar Ojha of Bechlore of Pharmacy Sem-VII, Faculty of Pharmacy, Dharmsinh Desai University, Nadiad has completed training from to 1st September 2021 to 20th October 2021 at Ilaj Medical Store, Nadiad. Her work was satisfactory during training period.

For, Ilaj Medical & Provision Stores

Proprietor

Seal & Signature of
Organization /Domain In-Charge

Signature and Name of Dean

Signature and Name of Guide

+ ઈલાજ મેડીકલ એન્ડ પ્રોવિઝન સ્ટોર્સ +
પંચરત્ન બીલ્ડીંગ, વલ્લભનગર, મહાદેવ પાસે, પીજ રોડ, નડીઆદ-૩૮૭૦૦૨
ફોન નં. ૨૫૩૨૧૪૯
મો. ૮૮૯૯૪૧૨૧૨૨, મો. ૮૫૧૧૫૧૯૯૫૮

તા. 12 / 11 /2021

To Whom so Ever It May Concern

This is to certify that Ms. Mansi Vinodkumar Ojha of Bechlore of Pharmacy Sem-VII, Faculty of Pharmacy, Dharmsinh Desai University, Nadiad has completed training from to 1st September 2021 to 20th October 2021 at Ilaj Medical Store, Nadiad. Her work was satisfactory during training period.

For, Ilaj Medical & Provision Stores

Proprietor

Seal & Signature of
Organization /Domain In-Charge

Signature and Name of Dean

Signature and Name of Guide



FIG : ZENTIVA PRIVATE LIMITED, ANKLESHWAR

THE ANKLESHWAR SITE HAS DIFFERENT SECTORS :

PHARMACEUTICAL ENGINEERING

PHARMACEUTICAL MANUFACTURING

PACKAGING

QUALITY ASSURANCE

QUALITY CONTROL

Virali Medicines

4, Sharda Apt. Ahead Gitanjali 4 Rasta, Pij Road, Nadiad- 387002.

ashishbhatt1366@gmail.com

+91 98255 39771

15th October, 2021

To Whomsoever It May Concern

This is to certify that **Ms. Goswami Misha Tilakvallabh** pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Community Pharmacy internship here for more than 150 hours from 2nd September, 2021 to 10th October, 2021. During her internship, she has been found to be actively participating in all the activities of a community pharmacy such as inventory management and storage of drugs in pharmacy, dispensing of drugs, counseling the patients regarding drugs, medication and lifestyle modification.

We wish for her bright future ahead.

VIRALI MEDICINES

A·H·Bhatt

Proprietor

Ashish H Bhatt

+91 98255 39771

Date: _____

To Whom So Ever It May Concern

This is to certify that **MONIK MAHESHBHAI BAVADIYA** pursuing final year (SEM VII) of **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed his Practice School training of more than 150 hours at **Vrajbhumi Medical Store** from 01/09/2021 to 30/9/2021.

We wish him all the best in his future endeavours.

વ્રજભૂમિ મેડીકલ સ્ટોર્સ
દુકાન નં.૧, પ્લોટ નં.૧/બી,
સાગર કો.ઓ.હા.સો.સા.લી.,
કમલ પાર્ક સો.ની પાસે,
લંબે હનુમાન રોડ, સુરત.

Seal & Signature of

Organization/Domain In-Charge

ANAND CHEMIST & DRUGGIST

Mahavir Complex ,

Ajwa Road ,

Vadodara , 390019

Phone : 9898660742

7405258591

Date – 26/10/2021

TO WHOM SO EVER IT MAY CONCERN !

This is to certify that Miss. Mrunali Manubhai Patel , pursuing Bachelor of Pharmacy from Faculty of Pharmacy , Dharmsinh Desai University , Nadiad has successfully completed her Practice School training of more than 150 hours (170 hours) in our organisation **Anand Chemist & Druggist** from 13th August 2021 to 30th September 2021 .

We wish her all the best in her future endeavours .

ANAND CHEMIST & DRUGGIST

Anand Chemist

Ashish

Proprietor

SEAL & SIGNATURE

SHLOK

MULTISPECIALITY HOSPITAL PHARMACY

Date: 11/11/2021

To Whom It May Concern

This is to certify that **Nandini Prakashbhai Upadhyay** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our **Shlok Multispeciality Hospital Pharmacy** From **12/9/2021 to 14/10/2021.**

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

SHLOK MULTISPECIALITY HOSPITAL PHARMACY
CITY CENTER, OPP. MAI MANDIR,
NADIAD - 387002

SHLOK MULTISPECIALITY HOSPITAL PHARMACY • NADIAD

SANJAY HOSPITAL

Behind Rly. Station, NADIAD - 387 002.
E-mail : sanjayhospital1111@gmail.com
www.sanjayhospital.in

Ph. : (0268) 2532882
(0268) 2554126
Fax : (0268) 2555332

Dr. J. C. Patel
M.S.D.L. & O.F.I.C.S.

Dr. Samir J. Patel
M.S. (Gen. Surgeon)

Dr. Kaushal K. Nayak
M.S. (Gen. Surgeon)

Dr. Kushal Shah
M.S. (Ortho)

Dr. Kushal Parikh
M.B.B.S., D.N.B.

Dr. Sandip Patel
M.D. (Psychiatry)

Dr. Snehal Shah
M.S. (Ophthal)

Dr. Shirish Shah
B.D.S.

Dr. Dipali Shah
B.D.S.

Dr. Amit Patel
M.D. D.N.B.

Dr. Dipen R. Dave
M. S. (E. N. T.) D. L. O.

Date: 25/10/2021

To Whom So Ever It May Concern

This is to certify that Nishit Dineshbhai Patel, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization Sanjay Hospital from 27th August 2021 to 24th October 2021.

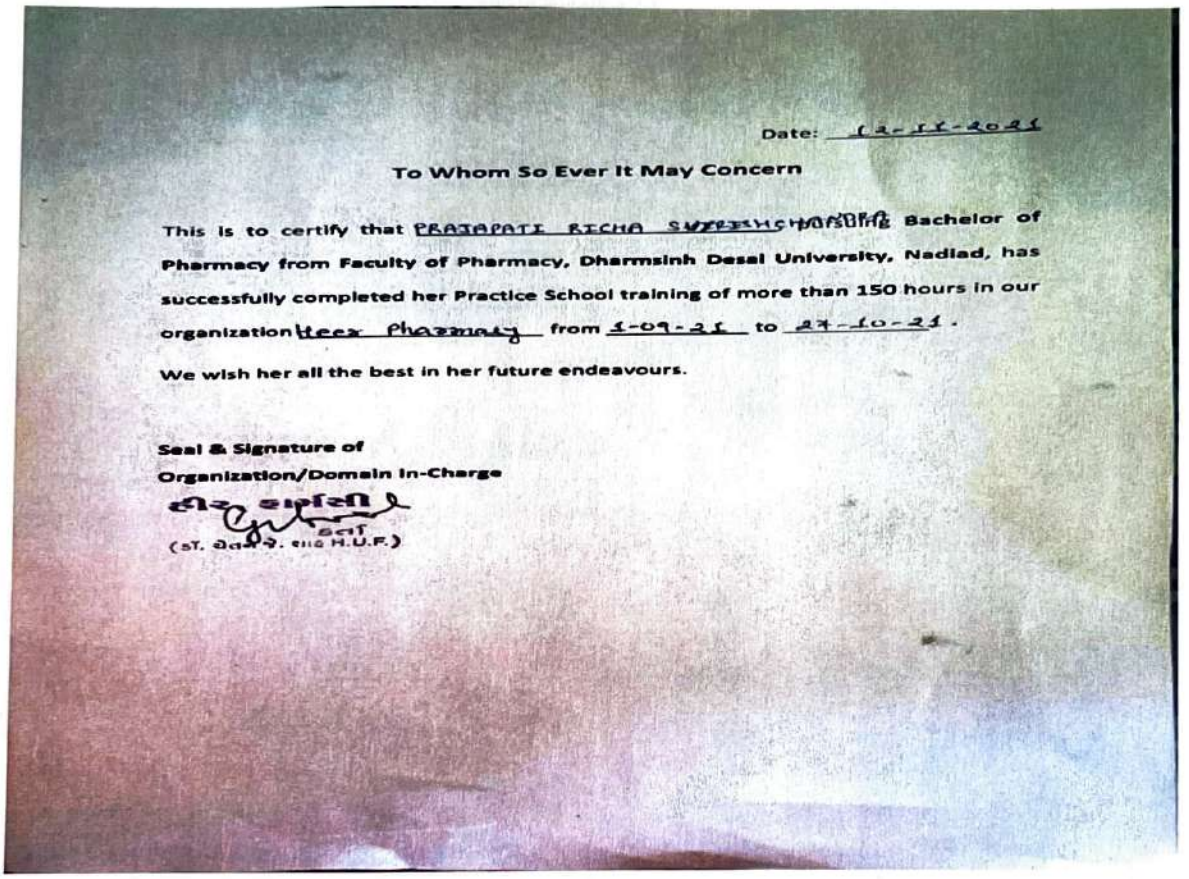
We wish her all the best in her future endeavours.

Sanjay Hospital

SANJAY HOSPITAL • NADIAD •

Seal & Signature

CERTIFICATE



Date: 13-11-2021

To Whom So Ever It May Concern

This is to certify that PRAJAPATI RICHA SURESHBHAI pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hours in our organization Ueex Pharmacy from 1-09-21 to 27-10-21.

We wish her all the best in her future endeavours.

Seal & Signature of
Organization/Domain In-Charge

(ST. ... H.U.F.)

Jenee Christian

29/11/2021

Signature and Name of Guide

Signature and Name of Dean

29 ,Nizampura main road , Deluxe Society ,
Nizampura , Vadodara , Gujarat – 390024
Contact No. - +91 7434992233 / 44

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **MR. RUDRAM SONI**, pursuing Bachelor of Pharmacy from Faculty of Pharmacy , Dharmsinh Desai University , Nadiad , has successfully completed his Practice School training of more than 150 hours in our organization **OM CHEMIST & SUPER STORE , NIZAMPURA**from 15 Aug to 23 Sep 2021.

During his training period he has taken training in various departments like pharmacy store management , inventory control and prescription handling.

We wish him all the best in his future endeavours.

Om Chemist & Super Store

Partner

VIMAL MEDICAL STORES

Tower road, Near Amarsinhji Mall, Himatnagar, Dist. Sabarkantha, Gujarat.

Contact no: (02772) 242835

To Whom So Ever It May Concern

This is to certify that **MR. RUTVIK NALINBHAI PATEL**, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization **VIMAL MEDICAL STORES** from **10/08/21** to **09/10/21**.

During his training period he has taken training in various departments like pharmacy store management , inventory control and prescription handling and in addition to this he has shown a great deal of sincerity, honesty and calibre for hardwork in every learning procedure throughout the session.

We wish him all the best in his future endeavours.

વિમલ મેડિકલ સ્ટોર્સ

ANSHUL MEDICIENS

SAHJANAND SURGICAL HOSPITAL ,1ST FLOOR,OPP C.J.HOSPITAL,

SURENDRANAGAR - 363001

Date: 26th NOV. 2021

To Whom So Ever It May Concern

This is to certify that **Dasalaniya Sachin Rashikbhai** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed his Practice School training of more than 150 hours in our organization **Anshul Mediciens** from **04/08/2021** to **29/09/2021**.

We wish him all the best in his future endeavours.

Seal & Signature of

Organization/Domain In-Charge

ANSHUL MEDICIENS

Date: _____

To Whom So Ever It May Concern

This is to certify that Ms. LALWANI SANJANA ASHOK, pursuing Bachelor of Pharmacy fromFaculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 150 hoursin our organizationD CARE MEDICAL AND SURGICALfrom 7/09/2021 to 10/10/2021

We wish her all the best in her future endeavours.

D CARE MEDICAL AND SURGICAL

Seal & Signature of PARTNER

Organization/Domain In-Charge

CERTIFICATE – 2

(M) 9974390823

AVDHOOT MEDICAL & PROVISION STORE.

34,KUNJRESI PLAZA, ZADESHWAR ROAD, BHARUCH.

D.L.NO. 20/BH /293

21/BH/300

GST NO 24BOGPS4763B1ZZ

DATE : 16/09/2021

To Whom So Ever It May Concern

This is to certify that **Ms. Shailee Pankaj Shah**, pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad,** has successfully completed her Practice School training of more than 150 hours in my Medical Store named Avdhoot Medical & Provision Store from 1st August 2021 to 15th September 2021.

I wish her all the best in her future endeavours.

BINIT SHAH

Diploma in Pharmacy

Avdhoot Medical Store

Avdhoot Medical And Provision Stores

Proprietor

Date: 27th Nov 2021

To Whom So Ever It May Concern

This is to certify that Maheshwari Shani Pitambarbhai pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization Jyoti trading company Medical store from 4/9/2021 to 31/10/2021

We wish him all the best in his future endeavours.

Seal & Signature of

Organization/Domain In-Charge

H.No. GUJAD 127858
GUJAD 127859

M.: 8401912425

Santram
Medical & Provison Store

DATE :5 /10/2021

TO WHOMESOEVER IT MAY CONCERN

This is to certify that Miss.GOR SHIVANGI RAJESHBHAI of faculty of pharmacy of Dharmsinh Desai University studying in 7th semester of B.pharm of academic year 2021 -2022 have completed training FROM4 SEPTEMBERto 5 OCTOBER in SANTRAM MEDICAL AND PROVISION STORE located at Kathlal , KHEDA as a part of syllabus of the subject practice school for partial fulfilment of semester 7thB.pharm. During the training programme ,she was found to be hardworking ,honest and dedicated towards learning process. We wish her bright future ahead.

Regards

SANTRAM MEDICAL AND PROVISION STORE

SANTRAM MEDICAL AND PROVISION STORE
Proprietor

Shop No.: 10, Umiya Complex, Nr. Gokul Dery, Kathlal Chokdi, Kathlal. Di. Kheda.

No : GJ NAD 127858
GJ NAD 127859

M.: 8401912425

Santram
Medical & Provison Store

DATE :10 /10/2021

TO WHOMESOEVER IT MAY CONCERN

This is to certify that **Miss.JADAV SHREYABEN HIMANSHUBHAI** of faculty of pharmacy of Dharmsinh Desai University studying in 7th semester of B.pharm of academic year 2021 -2022 have completed training FROM4 SEPTEMBERto 10OCTOBER in SANTRAM MEDICAL AND PROVISION STORE located at Kathlal , KHEDA as a part of syllabus of the subject practice school for partial fulfilment of semester 7thB.pharm. During the training programme ,she was found to be hardworking ,honest and dedicated towards learning process. We wish her bright future ahead.

Regards

SANTRAM MEDICAL AND PROVISION STORE

SANTRAM MEDICAL AND PROVISION STORE
Proprietor

Shop No.: 10, Umiya Complex, Nr. Gokul Dery, Kathlal Chokdi, Kathlal. Di. Kheda.

Sheth Medical Stores, Harni Vadodara

GF 13, MARUTI HEIGHTS, NR. BHIDBHANJAN HANUMAN TEMPLE,

HARNI VADODARA Licence No. 20-GJ-VAD-165878, 21-GJ-VAD-165879

01st November 2021

To whom so ever it may concern

This is to certify that Ms. Swati Aanalkumar Sheth, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadlad, has successfully completed her practice School Training of more than 150 hours in our organisation **Sheth Medical Stores, Harni Vadodara** from **09/09/2021 to 21/09/2021** and **01/10/2021 to 25/10/2021**.

During her training period she has taken training in various departments like pharmacy store management, inventory control, prescription handling, etc. In addition to this she has shown a great deal of sincerity, honesty and calibre for hardwork in every learning procedure throughout the session.

We wish her all the best for her future endeavours.

Proprieto SHETH MEDICAL STOR

Sheth Medical Stores

1/11/21

PROPRIET

CERTIFICATE

This is to certify that **Tanvi Dipak Nagrani** (ID No: 18PHUOS029) of B. Pharm Sem-VII has carried out training at VIRALI MEDICINES for more than 150 hrs from 11th October, 2021 to 15th November, 2021 as requirement for Practice School (BP706PS) Course. Her report was found satisfactory during training.

Date :

Place : Nadiad

Dr. Kishor Sorathia
Assistant Professor,
Faculty of Pharmacy,
Dharmsinh Dedsai University,
Nadiad

Dr. B.N. Suhagia
Dean,
Faculty of Pharmacy,
Dharmsinh Dedsai University,
Nadiad

Seal of Institute

Date: 12-11-2021

To Whom So Ever It May Concern

This is to certify that PATEL TULSI MAHESHBHAI pursuing Bachelor of **Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our organization Heer Pharmacy from 1-09-21 to 27-10-21.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

હીર ફાર્મસી
સર
(ડૉ. હેતલ જે. શાહ H.U.F.)

Date: 27-11-2021

To Whom So Ever It May Concern

This is to certify that PATEL TULSI MAHESHBHAI pursuing Bachelor of **Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her **Practice School** training of more than 150 hours in our organization Heer Pharmacy from 1-09-21 to 27-10-21.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

હીર ફાર્મસી
Sd/-
(ડૉ. વૈદ્ય ર. શાહ H.U.F.)

Date: 31/10/21

To Whom So Ever It May Concern

This is to certify that **Patel Vanshika Rakesh** pursuing Bachelor of Pharmacy from**Faculty of Pharmacy, Dharmsinh Desai University, Nadiad,** has successfully completed her Practice School training of more than 150 hoursin our organization **Shree Yogi Medical & Provision Store** from 04/09/2021 to31/102021.

We wish her all the best in her future endeavours.

Seal & Signature of

Organization/Domain In-Charge

SHRI YOGI MEDICAL AND PROVISION STORE
No. 10, Swami Complex,
Opp. Bus Station, NADIAD.

SHETH H. J. MAHAGUJARAT HOSPITAL
COLLEGE ROAD, NADIAD - 387 001
(GUJARAT) INDIA
Phone : (0268) 2526221, 2527398, 2523361, 2523362
Fax : (0268) 2523430

Date:16/11/2021

To WhomSoever It May Concern

This is to certify that Ms.Vidhi Himatbhai Ghataliya of B.Pharm Sem-VII, faculty of Pharmacy, Dharamsinh Desai University, Nadiad has completed training from 10/09/2021 to 9/10/2021 at Sheth H.J.Mahagujarat Medical Store.

Her work has satisfactory during training period.

M.M.Bhatt
Manager (HRM)

AKSHAR HOSPITAL
& DIABETES CENTRE

18/09/21

To Whom Soever It May Concern

This is to certify that **Ms. Yesha Fuletra**, pursuing Bachelor of Pharmacy from Faculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed her Practice School training of more than 200 Hrs in our organization from 5st August 2021 to 18th September 2021. The candidate has undergone training about various aspects of management of drug store as well as handling, storage and dispensing of various types of drug dosage forms. She was also involved in patient counselling and prescription analysis as well as interaction with Medical Representatives.

Ms. Yesha has shown great administrative quality during her training and found hardworking, sincere and dedicated. I am pretty much sure that she has all the necessary capabilities to manage and handle all those responsibilities that she might get during her service in the pharmaceutical department

We wish her all the best in her future endeavours.

DR. KAPIL KHANPARA
MB., MD., PGDD, AFIH
(Consulting Diabetologist & Physician)
REG NO.: G-44330

DR. NENSI KHANPARA
B.H.M.S.
(Consulting Homoeopath & Diabetic Educator

4th Floor, Vivanta One Complex, Nr. Bhimnagar Chowk, Nana Mava Road, Rajkot - 360005.
CONTACT NO. - 77780 23403

Dr. KAPIL KHANPARA
M.B., M.D., PGDD, AFIH
(Consulting Diabetologist & Physician)

Dr. NENSI KHANPARA
B.H.M.S.
(Consulting Homoeopath & Diabetic Educator)

II Jay Maharaj II

JAY MAHARAJ MEDICAL
& PROVISION STORE

16, Amarnath Complex, Near Jay Bhole Dairy, Kathlal Chowkdi, KATHLAL

Date: 01/10/2021

To Whom So Ever It May Concern

This is to certify that **Miss Vala Dipaliben Chandrakant** pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed her Practice School training of more than 150 hours in our organization **Jay Maharaj Medical & Provision Store** from **01/08/2021** to **24/09/2021**

We wish her all the best in her future endeavours.

Seal & Signature of
Organization/Domain In-Charge

MED-PHARMA

A Unit of Medera Pharmaceutical Pvt. Ltd.

Add : Shop No. 4 Shantaba Park, Near Palika Nagar, Opp. Ambamata Tample, Sardar Patel Raj Marg, Anand - 388 001.

Date: 01/10/2021

To Whom So Ever It May Concern

This is to certify that Patel Manan Harshadkumar, pursuing Bachelor of Pharmacy fromFaculty of Pharmacy, Dharmsinh Desai University, Nadiad, has successfully completed his Practice School training of more than 150 hours in our organization Medpharma(A Unit Of Medera Pharmaceutical Pvt. Ltd.) from 01/05/2021 to 01/09/2021 .

We wish him all the best in her future endeavours.

Patel.
Manan

Seal & Signature of

Organization/Domain In-Charge

MEDERA PHARMACEUTICAL PVT. LTD. ANAND

Date: 30/11/2021

To Whom So Ever It May Concern

This is to certify that **Mr. Dharmik AxayKumar** Shah, pursuing Bachelor of Pharmacy from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad,** has successfully completed his Practice School training of more than 150 hours in our organization **Om medical store, Anand** from 01/09/2021 to 30/10/2021.

We wish him all the best in his future endeavours.

OM MEDICAL STORE
PROPRIETOR

Seal & Signature of

Organization/Domain In-Charge

Date: 01/11/2021

To Whom So Ever It May Concern

This is to certify that **Mr. Dharmik AxayKumar Shah**, pursuing **Bachelor of Pharmacy** from **Faculty of Pharmacy, Dharmsinh Desai University, Nadiad**, has successfully completed his Practice School training of more than 150 hours in our organization **Om medical store, Anand** from **01/09/2021** to **30/10/2021**.

We wish him all the best in his future endeavours.

OM MEDICAL STORE

PROPRIETOR

Seal & Signature of

Organization/Domain In-Charge

Dr. Supreet Prabhu
M.S. (E.N.T.)
Gold Medalist

E-N-T HOSPITAL

Nr. Bharat Tobbacco, V. K.V. Road, Nadiad-387 001.
Mo.: 78744 40069

This is to certify that Ms. Patel Nandini Hemantkumar of B.Pharm semester-VII, Faculty of Pharmacy, Dharmsinh Desai University, Nadiad has completed training from 27th August 2021 to 30th October 2021 at E.N.T. hospital, Nadiad. Her work was excellent and up to the mark during the training period.

Supreet.

DR. SUPREET PRABHU M.S. (E.N.T.)
Regd. No. G - 23607
E. N. T. Hospital
Nr. Bharat Tobacco, V. K. V. Road,
NADIAD - 387 001. M.: 7874440069

Dr. Supreet Prabhu.

Dated: 30th October 2021

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

Gr. No.	Company	Address1	City	Students	Internal guide	Project Title
A1	Unitech Technocrats Pvt. Ltd.	Makarpura G.I.D.C.	Vadodara 390 005	1. MUNJANI RAJKUMAR MAGANBHAI (IC-28) 2. PANDYA ROHAN JITENDRA (IC-36) 3. SHUKLA RUSHIT HITESHBHAI (IC-59) 4. HARDIK ROSIYA (IC-13) 5. PATEL PRAJAVAL DASHRATHBHAI (IC-47) 6. KATRODIYA HEMIL HIRENBHAI (IC-21) 7. NIHAL ASHOKKUMAR PATEL (IC-46) 8. PATEL MAYUR RAJENDRABHAI (IC-45) 9. SHAH ANIKET CHETANBHAI (IC-53)	PROF T.J.PATEL	
A2	HP Automation and Control Pvt. Ltd.	77-78, Akshar Industrial Park, Nr. Vinzol Patiya, G.I.D.C., Vatva	Ahmedabad 382 445	1. VADHER NIHIR DEEPAKBHAI (IC-64) 2. PANDAV YASH DINESHBHAI (IC-34) 3. PRAJAPATI BHAWARLAL PRAKASHBHAI (IC-48) 4. GAJERA KEYURKUMAR SURESHBHAI (IC-68) 5. SIROYA DARSHAN JITENDRA (IC-60)	PROF S.P.GAUR	
A3	Masibus Automation and Instrumentation Pvt. Ltd.	B-30, G.I.D.C Electronics Estate Sector – 25	Gandhinagar 382 044	1. TALATI KATHAN SANJAYKUMAR (IC-63) 2. SUTHAR DHRUVI DILIPKUMAR (IC-62) 3. PANCHAL NISHITA KANAKBHAI (IC-32) 4. PATEL JAYDEEPKUMAR MAHENDRABHAI (IC-42)	PROF C.S.DALAL	
A4	Nutron Systems Pvt. Ltd.	471/1, Bhagyalaxami Estate, Rakanpur, Kalol	Ahmedabad 380 060	1. DUDHAT MANSI MUKESHBHAI (IC-09) 2. SHAH JENSIE JAYESH (IC-54) 3. KOSHIYA DHRUVIBEN NARESHBHAI (IC-22) 4. PATEL MARMIK MUKESHBHAI (IC-44)	PROF C.S.DALAL	
A5	Servilink Systems Pvt. Ltd.	Prakash 2, Alkapuri Society	Vadodara 390 006	1. KARIA MAHER VIMALBHAI (IC-20) 2. KOTHWALA ABHISHEK MURLIDHAR (IC-23) 3. PRIT AMITBHAI SHAH (IC-55) 4. ANAJWALA AUM AMISH (IC-02)	PROF V.A.SHAH	
A6	Institute of Plasma Research (IPR)	GIDC- Bhat	Gandhinagar 382 428	1. JAYKUMAR S MISTRY (IC-01) 2. PARMAR KAUSHAL RAJESHKUMAR (IC-38)	PROF C.S.DALAL	
A7	Atul Ltd.	Valsad	Valsad 396 020	1. DHRUV HAMENDRA SINGH KANYAL (IC-18) 2. PATEL KENIL NAVINKUMAR (IC-43) 3. SHAH VINESHA PANKAJ (IC-52)	PROF J.G.BHATT	
A8	Reliance	Jamnagar	Jamnagar 361 140	1. PATEL DEEP YATINBHAI (IC-40)	PROF J.G.BHATT	
A9	Reliance	Dahej	Dahej 392 130	1. PARMAR PREMSINH MAHENDRASINH (IC-39)	PROFJ.G.BHATT	

***Reporting Dates: 18/12/2021, 25/12/2021, 08/01/2022, 22/01/2022, 05/02/2022, 19/02/2022, 05/03/2022, 19/03/2022**
***If holiday reporting can be adjusted with consulting internal guide on any other day.**

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

Gr. No.	Company	Address1	City	Students	Internal guide	Project Title
B1	ACPL	504/6, G.I.D.C.	Vadodara 390 010	1. MISTRY VAIBHAV ANILKUMAR (IC-25) 2. PANCHAL AKSHAR NARENDRA (IC-31) 3. ZINZUVADIA MRUNAL KALPESHBHAI (IC-66) 4. VAGHELA ASITSINH KISHORSINH (IC-65) 5. JADAV NISHANT BALAKRUSHNA (IC-15) 6. RAVAL MEGHNABEN KANUBHAI (IC-51)	PROF H.R.PATEL	
B2	Quantum Age Tech Pvt. Ltd.	D/120, Tower D, Vrundavan Township, Harni Road	Vadodara 390 006	1. SHAH SHRUTIBEN PRASHANTKUMAR (IC-57) 2. GAJJAR NISARG PARESHKUMAR (IC-10) 3. SUTHAR AKSHAYKUMAR YOGENKUMAR (IC-61) 4. KARNRAJSINH KRUSHNADIPSINH RANA (IC-49)	PROF.S.P GAUR	
B3	SSPM Systems and Engineers	Plot No. 171/178, GIC Phase- II, Vatva.	Ahmedabad 382 445	1. DAMANI HARSH RAJESHBHAI (IC-05) 2. MAGHUDIYA KEVAL BHARATBHAI (IC-24) 3. KAPURIYA MEETKUMAR JENTIBHAI (IC-19) 4. DHOKIYA YAGNIK BABUBHAI (IC-07)	PROF V.A.SHAH	
B4	ESSEL Controls	520-521, Gurukrupa Industrial Society, Udhna Navsari Road, Bhestan	Surat 395 023	1. MUNGALPARA RITIK JAGDISHBHAI (IC-27) 2. GOYANI ADITYABHAI KALUBHAI (IC-12) 3. DHABUWALA DHRUVI SHAILESHBHAI (IC-06) 4. RUTVIK RAJESHBHAI PADSUMBIYA (IC-30)	PROF R.V.MISTRY	
B5	Vbtech Automation	54, Akshar Industrial Park, Nr. Hathijan Circle, B/H Vatva	Ahmedabad 382 445	1. NAKUM SATISHKUMAR BHANJIBHAI (IC-29) 2. NAKUM HARDIKKUMAR RAVJIBHAI (IC-67)	PROF R.V.MISTRY	
B6	Ultratech Cement Ltd.	P. O. Kovaya, Tal. Rajula, Dist. Amreli	Amreli 365 541	1. CHANDRESH MAHENDRABHAI VALA (IC-03)	PROF J.G.BHATT	
B7	KRIBHCO	Surat	Surat 394 515	1. GALANI ARJUN NARANBHAI (IC-11) 2. HARIYANI HARSH MANSUKHLAL (IC-14) 3. PANDYA MILAN KUMAR (IC-35)	PROF H.R.PATEL	
B8	GODEREJ INDUSTRIES LIMITED	Burjorjinagar, Plot no. 3, Village Kanerao, Valia	Bharuch 393 315	1. MODI PARTH MINESHKUMAR (IC-26)	PROF J.G.BHATT	
B9	Adani Petronet Port Pvt. Ltd.	Dahej	Bharuch 392 130	1. DHOLU MAYANKUMAR HIRALAL (IC-08)	PROF J.G.BHATT	
B10	Jubilant Infrastructure Ltd.	Plot No. 5, Vilayat GIDC, Tal. – Vagra	Bharuch 392 012	1. VRAJESH RAJNIKANT RANA (IC-50)	PROF J.G.BHATT	
B11	Micro Process Controls	Plot No. 3231, Phase – 3, G.I.D.C. Chhatral Industrial Estate, Ta. Kalol, Chhatral	Gandhinagar 382 729	1. JAYESHKUMAR BHARATBHAI CHUDASAMA (IC-04) 2. SHIVANG DHIRENKUMAR SHAH (IC-56) 3. SHRIHARI NAIR (IC-58)	PROF R.V.MISTRY	

DHARMSINH DESAI UNIVERSITY, NADIAD,
INSTRUMENTATION & CONTROL ENGINEERING DEPARTMENT, B.TECH. IV, SEMESTER-VIII. BATCH- 2021-2022

B12	**TCS**	**Online**	**Online**	**PATEL HARNISHKUMAR KEYURBHAI (IC-41)**	**PROF. S.P.GAUR**	
				PANDAV SAGARBHAI GIRDHARBHAI (IC-33)	**PROF. S.P.GAUR**	
				PAREKH UTKARSH SANJAY (IC-37)	**PROF. H.R.PATEL**	
				KANSAGARA MEETKUMAR MAHESHBHAI (IC-17)	**PROF. V.A. SHAH**	
				KANANI DEEPKUMAR ASHITKUMAR (IC-16)	**PROF. T.J.PATEL**	

***Reporting Dates: 18/12/2021, 01/01/2022, 15/01/2022, 29/01/2022, 12/02/2022, 26/02/2022, 12/03/2022, 26/03/2022. *If holiday reporting can be adjusted with consulting internal guide on any other day.**

***Final presentation before exam in department will be on 29 & 30 March 2022 before exam in front of department faculty compulsory for all with attendance.**

DR V.A.SHAH
HEAD ,IC DEPTT

PROF C.S.DALAL
PROJECT PLACEMENT CO ORDINATOR

Summary

Sr. No.	Name of company	Total no. of students placed
1	Wanakbori Thermal Power Station	06
2	Wanakbori Thermal Power Station	11
3	Indian Oil Corporation Limited, Vadodara	03
4	Indian Oil Corporation Limited, Vadodara	02
5	Arcellor Mittal, Hazira, Surat	01
6	Aditya Birla – Birla Copper, Bharuch	01
7	Gujarat Alkalies and Chemical Ind. Ltd., Bharuch	03
8	Sumul Dairy, Surat	03
9	Gujarat Narmada Valley Fertilizers and Chemicals Ltd., Bharuch	03
10	Amul Dairy, Anand	03
11	Gujarat Narmada Valley Fertilizers and Chemicals Ltd., Bharuch	03
12	Jay Chemical Ind. Pvt. Ltd., Ahmedabad	03
13	HP Automation & Control Pvt. Ltd., Ahmedabad	04
14	Oil and Natural Gas Corp. Ltd. (ONGC), Mehsana asset	03
15	Unique Engineers and Panel Builder Pvt. Ltd., Ankleshwar	03
16	Pavansut Minerals Pvt. Ltd., Morbi	02
17	Atul Limited, Atul, Dist. Valsad	03
18	National Thermal Power Corp. (NTPC) Ltd., Bharuch	03
19	Nayara Energy Ltd., Wadinar, Dist. Jamnagar	01
20	Solvay (India) Pvt. Ltd., Bharuch	03
21	Grasim Ind. Ltd., Vagra, Dist. Bharuch	04
	Total 21 companies trained	**68 students**

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2018-19/01 **Date: 08/04/2022**

To,
The Chief Engineer, Gujarat State Electricity Corp. Ltd. (GSECL)
Wanakbori Thermal Power Station, Dist. Kheda, Pin-388293

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/08, dated 31/03/2022
(2) Your confirmation via email dtd. 02/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Parth A. Kabaria	IC 19/19ICUOG003
2	Mr. Junaid F. Kapadia	IC 22/19ICUOS064
3	Mr. Ashraf F. Shaikh	IC 57/19ICUBG013
4	Mr. Chirag V. Makwana	IC 30/19ICUBG039
5	Mr. Harsh J. Makwana	IC 31/20ICUSD009
6	Mr. Jay B. Lad	IC 27/20ICUOD002

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,
Thanking You,
Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/02 **Date: 29/04/2022**

To,
The Chief Engineer, Gujarat State Electricity Corp. Ltd. (GSECL)
Wanakbori Thermal Power Station, Dist. Kheda, Pin-388293

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/01, dated 28/03/2022
(2) Your confirmation letters no. WTPS/TRG/In-Plant/339 & 340 rcvd via email dtd. 19/04/22

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Krutik A. Patel	IC 44/19ICUOS037
2	Mr. Parthiv A. Kheni	IC 26/19ICUEG007
3	Mr. Sunnykumar M. Patel	IC 47/19ICUOG002
4	Mr. Mehul S. Patel	IC 45/19ICUBG053
5	Mr. Chaitanya P. Patel	IC 40/19ICUOG044
6	Mr. Dirdh P. Patel	IC 41/19ICUOG027
7	Mr. Avi B. Bodara	IC 08/19ICUES067
8	Ms. Hanee M. Kansara	IC 21/19ICUEG036
9	Ms. Bhumika D. Chechani	IC 09/19ICUEG001
10	Ms. Payalben A. Vaghela	IC 64/19ICUEG004
11	Ms. Pooja A. Rupareliya	IC 50/19ICUEG057

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.

(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.

(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.

(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/03 **Date: 29/04/2022**

To,
Training Manager
Indian Oil Corporation Ltd. (IOCL)
Gujarat Refinery, Koyli, Vadodara-391330

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/03-05, dated 28/03/2022
(2) Your confirmation letters no. JR/TD/2022/0041, 0042 and 0044 dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Sunny K. Gadhiya	IC 13/19ICUES063
2	Mr. Pragnendra K. Gharia	IC 14/19ICUOG022
3	Mr. Hitarth A. Lakhtaria	IC 29/19ICUOS045

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/04 **Date: 29/04/2022**

To,
Training Manager
Indian Oil Corporation Ltd. (IOCL)
Gujarat Refinery, Koyli, Vadodara-391330

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/07, dated 29/03/2022
(2) Your confirmation letters no. JR/TD/2022/0015 dtd. 01/04/22 and 0014 dtd. 18/04/22

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Ms. Pritika Radhakrishnan	IC 02/19ICUOG029
2	Ms. Yashasvi J. Surve	IC 59/19ICUOG014

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/05 **Date: 30/04/2022**

To,
Sr. Manager (HR)
AM/NS India
Hazira, Surat-394270.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/17, dated 04/04/2022
(2) Your confirmation email dtd. 11/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Rakshit R. Jethwa	IC 16/19ICUOG058

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) The student hereby Agrees and Abides by University's Terms and Conditions for The Industrial Training. Further Declares and Confirms that the university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving the student as well as anyone else.
(3) The student hereby undertakes Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of his/her Negligent Act or Omission during Industrial Training.
(4) Student hereby Indemnifies and keeps Indemnifying the University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by student's Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/06 **Date: 04/05/2022**

To,
Asst. Vice President (HR)
Hindalco Ind. Ltd. (Birla Copper unit)
Dahej, Dist. Bharuch-392130.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/18, dated 07/04/2022
(2) Your confirmation email dtd. 28/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Nisarg A. Vegad	IC 68/19ICUBG021

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/07 **Date: 04/05/2022**

To,
Dy. General Manager (HRM)
Gujarat Alkalies and Chemical Ind. Ltd.
Dahej Complex, P.O. Dahej, Ta. Vagra, Dist. Bharuch-392130.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/15, dated 04/04/2022
(2) Your confirmation email dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Heet J. Dasani	IC 11/19ICUOS061
2	Mr. Karan V. Kharadi	IC 25/19ICUBG009
3	Mr. Jenishkumar M. Vekariya	IC 69/19ICUEG011

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/08 **Date: 04/05/2022**

To,
Asst. General Manager (HR)
Surat District Co. Op. Milk Producers Union Ltd. (SUMUL)
Sumul dairy road, Sardarnagar Society, Tunki, Patelnagar, Surat-395008.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/19, dated 12/04/2022
(2) Your confirmation email dated 18/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Ronil H. Mistry	IC 34/19ICUBG032
2	Mr. Neel P. Mavapuri	IC 33/19ICUEG025
3	Mr. Het C. Joshi	IC 17/19ICUEG049

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/09 **Date: 04/05/2022**

To,
Training Manager
Gujarat Narma Valley Fertilizer and Chemical Ltd.
Vadadla Bholav part, GNFC township, P.O. Bharuch-392015

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/09, dated 01/04/2022
(2) Your confirmation letter no. TRG/AGM/VT/I&C/2022-23/19 dated 20/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Sarthak P. Parmar	IC 38/19ICUBG006
2	Mr. Pritesh D. Solanki	IC 58/19ICUSG023
3	Mr. Harshkumar P. Patel	IC 72/18ICUOD003

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/10 **Date: 04/05/2022**

To,
Training Manager
Anand Milk Union Ltd. (AMUL)
Amul dairy road, Opp. Hotel Surabhi, Anand-388001

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/02, dated 28/03/2022
(2) Your confirmation email dated 30/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Mohd. Lukman I. Vahora	IC 66/19ICUBG019
2	Mr. Abdul Faiz A. Saiyad	IC 55/19ICUOG060
3	Mr. Adnan M. Vhora	IC 70/19ICUOG059

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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(4) Students hereby Indemnify and keep Indemnified University against any Liabilities, Demand, Claim, Loss or Law suit in case of Personal Injuries to them/anyone else and/or Property Damage arising out of or caused by students' Negligent Act or Omission during The Course of Industrial Training.

Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/11 **Date: 04/05/2022**

To,
Training Manager
Gujarat Narmada Valley Fertilizer and Chemical Ltd.
Vadadla Bholav part, GNFC township, P.O. Bharuch-392015

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/10, dated 01/04/2022
(2) Your confirmation letter no. TRG/AGM/VT/I&C/2022-23/19 dated 20/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Vyom M. Prajapati	IC 53/19ICUBG010
2	Mr. Pintukumar J. Parmar	IC 37/19ICUSG034
3	Mr. Jatin D. Rathod	IC 54/19ICUBT012

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/12 **Date: 04/05/2022**

To,
Training Manager
Jay Chemical Ind. Pvt. Ltd.
Plot no. 44, GIDC, Odhav, Ahmedabad-382415.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/11, dated 01/04/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Tirth D. Patel	IC 48/19ICUOS068
2	Mr. Heri A. Patel	IC 43/19ICUEG033
3	Mr. Bhavit C. Purohit	IC 07/19ICUOG056

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

(1) This training is unpaid vocational training.
(2) Students hereby Agree and Abide by University's Terms and Conditions for The Industrial Training. Further Declare and Confirm that university will not be held Responsible in an Event of misfortune or Accident and/or Personal Injuries Whether Fatal otherwise involving students as well as anyone else.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/13 **Date: 04/05/2022**

To,
Sr. Manager (HR), HP Automation & Control Pvt. Ltd.
77-78, Akshar Ind. Park, Nr. Vinzol Patiya, GIDC, Vatva, Ahmedabad-382445.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/22, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

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As a part of curriculum, the students of B.Tech.-I.C. Engg. are required to undergo a Vocational Training of 4 to 7 weeks duration during summer vacation, after completing semester VI and before commencement of semester VII, in addition to full semester project work in semester VIII. The marks of evaluation of this vocational training are being added in Course: Industry Exposure & Practice (IEP) of semester VII.

The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Vinayak H. Kachhatiya	IC 20/19ICUBD002
2	Mr. Harsh B. Vadaviya	IC 62/19ICUOG043
3	Mr. Dev K. Vishnav	IC 67/19ICUBS062
4	Mr. Ajay J. Chopda	IC 71/18ICUOD009

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
This NOC is subject to adherence of students to the terms and conditions mentioned below:

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(3) Students hereby undertake Full Responsibility of All the Consequences should Any Other Person or Body Suffer such as Accident and /or Personal Injuries and/or Damage to property as A Result of their Negligent Act or Omission during Industrial Training.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/14 **Date: 04/05/2022**

To,
Inchange (HR/ER), Mehsana asset, ONGC Ltd.
KDM Bhawan, Palavasana, Mehsana-384003.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/24, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Ms. Anjali Singh	IC 05/19ICUOG038
2	Mr. Uday S. Vaghela	IC 65/19ICUBF015
3	Mr. Narendrasinh M. Vaghela	IC 63/19ICUBG042

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/15 **Date: 04/05/2022**

To,
Proprietor, Unique Engineers and Panel Builder Pvt. Ltd.,
E-30, Signature galleria, near Mahavir turnig, Old NH 8, Ankleshwar-393001.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/23, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Rahul J. Mungara	IC 35/19ICUEG040
2	Mr. Smit M. Sangani	IC 56/19ICUEG030
3	Mr. Parin S. Vachhani	IC 61/19ICUOS048

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/16 **Date: 04/05/2022**

To,
General Manager (HR), Pavansut Minerals Pvt. Ltd.
Opp. Dadashrinagar, Survey no. 129 P2, Nr Ramdev Hotel Gala, Morbi -363642.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/25, dated 04/05/2022
(2) Your confirmation email dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Smit J. Fefar	IC 12/19ICUOG026
2	Mr. Raj N. Upadhyay	IC 60/19ICUOG047

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/17 **Date: 05/05/2022**

To,
Asst. Manager (HR)
Atul Ltd.
Atul, Dist. Valsad-396020.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/16, dated 04/04/2022
(2) Your confirmation letters nos. HR|L&D|IPT|23-25 dated 04/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Riken B. Prajapati	IC 52/19ICUBG008
2	Mr. Vishal A. Bhadra	IC 06/20ICUOD007
3	Mr. Vatsal A. Lad	IC 28/19ICUBG017

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/18 **Date: 05/05/2022**

To,
Training Manager
National Thermal Power Corporation Limited
NTPC Urjanagar, Jhanor, Bharuch-392215

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/06, dated 29/03/2022
(2) Your confirmation letter no. JGGPP/HR/EDC/VT/2022-23 dated 30/04/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Ronak M. Amin	IC 04/18ICUSG023
2	Mr. Jeet P. Raval	IC 01/19ICUOG035
3	Mr. Jemy N. Pithava	IC 49/18ICUBD002

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/19 **Date: 05/05/2022**

To,
Training Manager
Nayara Energy Ltd.
Wadinar, Dist. Jamnagar-361010.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/12, dated 01/04/2022
(2) Your confirmation email dtd. 05/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following student is permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Harsh R. Kasundra	IC 23/19ICUOG052

We hereby state that we do not have any objection, if the above-mentioned student is undergoing training at your reputed organization.

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Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/20 **Date: 05/05/2022**

To,
Head, HR Dept., Solvay Speciality (India) Pvt. Ltd.
Plot 3526-27, GIDC Panoli, Dist. Bharuch-394116.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/20, dated 18/04/2022
(2) Your confirmation dated 03/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Romil P. Patel	IC 46/19ICUOT050
2	Mr. Harsh L. Patel	IC 42/19ICUOG024
3	Mr. Vishal P. Parmar	IC 39/20ICUBD003

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Ref.: DDU/FOT/IC/NOC/VOC-TRG/2022-23/21 **Date: 06/05/2022**

To,
Head (HR), Grasim Ind. Ltd.,
Plot 1, GIDC Vilayat Ind. Estate, Ta. Vagra, Dist. Bharuch-392012.

Subject: No Objection Certificate (NOC) for Vocational Industrial Training for pre-final year student(s) of B.Tech. in Instrumentation and Control Engineering (IC) for the period of 4-7 weeks in 2022.

References: (1) Our request letter no. DDU/FOT/IC/VOC-TRG/2022-23/21, dated 29/04/2022
(2) Your confirmation email dated 06/05/2022

Dear Sir,

I hereby take this opportunity to introduce our university: Dharmsinh Desai University (formerly known as D. D. Institute of Technology) established in Nadiad in year 1968. Faculty of Technology, DDU offers under-graduate, post-graduate and doctoral research programmes in Technology departments of Instrumentation and Control, Electronics and Communication, Computer, Information Technology, Chemical, Civil and Mechanical Engineering along with BCA and MCA. The institution became autonomous in 1991 and state university w.e.f. 2005.

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The institute observes summer vacation during **10-05-2022 to 30-06-2022.** Hence, the following students are permitted for training at your esteemed organization in above span for period of 4-7 weeks at your convenience:

Sr. No.	Name	Roll Number/ID Number
1	Mr. Harsh P. Chudasama	IC 10/20ICUBD001
2	Mr. Krutik P. Joshi	IC 18/20ICUOD008
3	Mr. Dhruv P. Munjani	IC 36/20ICUOD004
4	Mr. Shiv K. Javiya	IC 15/20ICUOD006

We hereby state that we do not have any objection, if the above-mentioned students are undergoing training at your reputed organization.
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Looking forward for your similar co-operation in future too,

Thanking You,

Yours sincerely,

[PROF. (Dr.) V. A. SHAH]
Head, IC Engg. Dept., FoT, DDU, Nadiad

Student ID	Student name	Company name	Semester8 Project Title	Semester8 Project platform
IT001	Jay Bhaveshkumar Shah	Crest Data Systems, Ahmedabad	Terraformer ACI	Terraform , Golang
IT002	Prashant Shaileshkumar Aghara	Zopsmart Technology, Bangalore	E-commerce Web API	Java, Spring Boot
IT003	Krutarth Hiteshbhai Aghera	Virtueinfo soft web pvt ltd, Ahmedabad	Resume Builder	DJango
IT004	Ronak Vishalbhai Agnani	Simform Solutions LLP, Ahmedabad	Daily Expense Tracker(Web Application)	Full Stack (Frontend: HTML,CSS,JavaScript, jQuery. SeverSide: PHP. Backend: Laravel. DB: MySQL)
IT005	Nandish Mayank Amin	Larsen and Toubro Power, Knowledge city, Vadodara	Parametric Cost Estimation for FRP	ASP.NET, ML and Flask python
IT006	Archit Manjeet Gandhi	Ignite, 6th Floor, Block-D, Silver Oak Campus, Opp. Bhagwat Vidhyapith, Gota, S.G.Highway, Ahmedabad 382481	Style buddy-A grooming service based mobile application	Mobile Application
IT007	Arrshi Kandroo	Exigotech TSP (I) Pvt Ltd, Vadodara	HR Management System	.Net Technology
IT008	Hussain joyabbhai ashara	Crest data systems, Ahmedabad	HRMS Enhancements	React & Python
IT009	Parth Kamleshbhai Balar	Crest Data Systems, Ahmedabad	Create infrastructure using Terraform and Install/Configure web application using Configuration Management tool - Puppet	Terraform, Puppet and Splunk
IT010	Jaykumar Parbatbhai Bapodra	Spontaneous Enterprise (OPC) Pvt. Ltd, Ahmedabad	Style buddy-A grooming service based mobile application	Flutter
IT011	Tirth Navinchandra Bhalodiya	HHAeXchange, Ahmedabad	Forms Builder (Clinical Module)	Angular + .NET Core WEB API
IT012	Kirankumar Nitin Bhanushali	Pirimid Fintech, Ahmedabad	Financial Information User	Java, Spring Boot.
IT013	Aditya Rimplekumar Bhanwadiya	Indian Space Research Organization, Ahmedabad	Time series forecasting for hydrological parameters.	Deep Learning, Python, Jupyter Notebook, Anaconda
IT014	Darsh K Bhatt	L&T Knowledge city, NH No. 8, Ajwa Waghodia Crossing, Vadodara 390019	Payment Tracking System	ASP.NET
IT015	Shreyans Himanshukumar Bhavsar	Crest Data Systems,Ahmedabad	UBA (User Behaviour Analytics) Development	Splunk ,JavaScript , JQuery , Backborn.js , Kafka , Apache Spark
IT016	Prayag Bhayani Anilbhai	ELaunch Solution Pvt. Ltd., Surat	Easycare Application	Frontend- Flutter, Backend-Firebase
IT017	Drashti Pravinbhai Bhingradiya	Space Application Center, Indian Space Research Organisation, Ahmedabad	Characterisation of Venusian cloud-top using Remote Sensing Datasets	Python
IT018	Avinash Jaykishan Butani	Visilean India Prviate Limited	Gitlab CI/CD pipeline	AWS, Gitlab

IT019	Mukund BhagvanjiBhai Chavda	Crest Data System, Ahemdabad	HRMS Enhancements	React & Python
IT020	DHRUVILKUMAR ASHOKBHAI CHODVADIYA	Space Application Center, Indian Space Research Organisation, Ahmedabad	Characterisation of Martian Northern Polar Vortex using Remote Sensing Datasets.	Python, Fortran
IT021	Divyesh Dharmendrabhai Chotaliya	Crest Data Systems, Ahmedabad	Service Graph Connector	ServiceNow
IT022	Parth Narendrabhai Dadhaniya	Crest Data Systems, Ahmedabad	XDR platform - Cloud To Cloud Integrations	Go-Lang, LogStash, Kafka, Opensearch, Java(Quarkus)
IT023	Ayushkumar Asheshkumar Dalal	HHAeXchange, Ahmedabad	Admin CP Enhancement	ASP.net, MS SQL
IT024	Utsav Himanshubhai Darji	Cognizant Technology Solutions, Bangalore	DDU ERP System.	Django, Python
IT025	Jaydutt Sunilbhai Desai	Jeavio India Pvt. Ltd. , Vadodara	ECareVault	MEAN Stack
IT026	Meet Paragbhai Dhami	Crest Data Systems, Ahmedabad	Service Graph Connector	Servicenow
IT027	Divyashree Vijay Iyer	Space Applications Centre, Ahmedabad	Analyses of Sea Surface Temperature using Optimum Interpolation	python
IT028	Mohit Jagdishbhai Diyora	HHAExchange, Ahmedabad	New portal creation testing by automation	Katalon Automation Tool
IT029	Prince Rajnibhai dobariya	Simform solutions , Ahmedabad	IHelth-ICoachU Application	React native with ios
IT030	Dhiraj SunilKumar Dunani	InFoCusp Innovations Pvt. Ltd , Ahmedabad	Improvements to Headstart Recruitment Platform	Web Application , MERN Stack , Deployed on AWS
IT031	Dhruvin Rajeshbhai Gadhethariya	Globalvox ,Ahmedabad	Visitor management system	Java, spring boot,my sql
IT032	Rajat Umeshbhai Gajera	Pirimid Fintech, Ahmedabad	Digital Gold Wallet	Spring boot, React
IT033	AKSHATKUMAR PARESHKUMAR GAJJAR	Xatch Software Inc.,Ahmedabad	Online B2B E-commerce site for chemical manufacturers.	html,css,js,php,laravel
IT034	Darshan Dineshbhai Gal	Crest Data Systems, Ahmedabad	Splunk Observability RUM App	Android Studio, Xcode & Splunk
IT035	Gal Vaishali Arvindbhai	HHAeXchange, Ahemdabad	Finder (find GitHub user information)	React.js
IT036	Krupa bhaveshbhai Ganatra	The Gateway Group of Companies pvt Ltd , Ahemdabad	QUALITY ASSURANCE	Automation and manual Testing
IT037	Ayush Ashishkumar Gandhi	Crest Data systems, Ahmedabad	Threat Intelligence SNOW Integration	ServiceNow
IT038	Maulik Jayeshbhai Gandhi	Amazon, Bangalore	Workflow Persistence on retries	Java/Spring
IT039	Mihir Rameshbhai Gediya	Space Application Center, Ahmedabad	Characterisation of Lunar cold traps using Remote Sensing Datasets	python
IT040	MITUL KANUBHAI GELANI	ELaunch Solution Pvt. Ltd., Surat	Easycare Application	Frontend- Flutter,Backend-Firebase

IT041	Bony Mansukhbhai Ghadiya	AugustCode Solution Pvt. Ltd. , Surat	Blogging Web Application	Python (Django)
IT042	Bhagyarajsinh Mahendrasinh Gohil	Crest Data Systems, Ahmedabad	Elastic Observability Integration with Hadoop endpoints	ELK Stack
IT043	Shiladityasinh Bharatsinh Gohil	Crest Data Systems, Ahmedabad	Helpdesk Service	Jira on premise , java , react js , springboot
IT044	Nevil Jivarajbhai Gorasiya	Space Application s Center, Indian Space Research Organisation	Parallelisation of Data Assimilation Algorithm for Ocean Wave Forecasting System	Fortran
IT045	Kevin Nitinbhai Gosai	Artoon solutions P Ltd	Blogging Site	React
IT046	Kaushalgiri Nareshgiri Goswami	Artoon solutions P Ltd	Blogging Site	React
IT047	Avinash Rajeshkumar Hargun	Simform Solutions, Ahemdabad	Online Bidding Platform	Spring boot - Web Application
IT048	Hasti Bujad	Crest Data Systems, Ahemdabad	Security Incident Response with Enrichments	ServiceNow
IT049	Heli Vachhani	Indian Space Research Organisation - Space Applications Centre (SAC ISRO), Ahmedabad	Time Series study and Dataset creation for analysis of downstream river stage over Brahmaputra River, India.	Google Earth Engine
IT050	DINESHBHAI BHALABHAI JADAV	Cognizant Technology Solutions, Bangalore	DDU ERP system	react js
IT051	Dhruvi Anilbhai Jivani	HHAeXchange, Ahmedabad	Vehicle rental system	Django
IT052	Abhi Bipinbhai Kakadiya	Crest Data Systems, Ahmedabad	Flow Package Development	NodeJs
IT053	Dhruvik Mukeshbhai Kakadiya	Aubergine solutions pvt ltd	Quiz maker app	Flutter
IT054	MITSU NITIN KANSAGARA	iView Labs Pvt. Ltd, Ahmedabad.	Advertisement Management System	VS Code
IT055	Stuti Vijaykumar Karia	Techniverse Software Consulting Pvt Ltd	Graphic Designing App(Resume)	Flutter Framework - Dart Language
IT056	Karukala Tejaswi Reddy	iView Labs Pvt. Ltd, Ahmedabad.	Advertisement Management System	VS Code
IT057	DARSHAKKUMAR VALJIBHAI KATHIRIYA	HHAeXchange, Ahmedabad	ETL Monitoring Dashboard	ASP.NET, SQL server, SQL Server Integration Services
IT058	Kavish Bhavin Khatri	Spontaneous Enterprise OPC Pvt Ltd, Ahmedabad	Style buddy-A grooming service based mobile application	Python
IT059	Smit Jigeshbhai Kheradiya	Visilean India P Ltd, Ahmedabad	Integrating could-based construction management platform with could storage systems	Spring Boot, MongoDB

IT060	Aman Nasirbhai Khokhar	DDU	Student Support System (Support Ticket System)	ReactJs (NodeJs), Firebase Database
IT061	Sanskar Mukeshbhai Khunt	Musikaar, Ahmedabad	UI Application for Automation Test Framework	Flask, MySQL
IT062	VAIBHAV RAMESHBHAI KOLADIYA	AUGUSTCODE SOLUTION PVT. LTD, SURAT	ONLINE JOB PORTAL	Django
IT063	Tushar Jethabhai Kuvadiya	HHAeXchange,Ahemdabad	Criminal Detection	Python in SDP, In company .NET
IT064	Nihalbhai arvindbhai limbani	Crest Data Systems, Ahmedabad	Elastic security integration with Cisco ISE	ELK- stack
IT065	Ved Hareshbhai Madhu	Crest Data Systems, Ahmedabad	Timesheet Automation Tool (TATool)	React JS, Java Spring boot, MySQL, Jira Server - Rest API
IT066	Maheshkumar Babubhai Vegada	Crest Data Systems, Ahmedabad	Elastic Observability (O11y) Integration with Spring boot endpoints.	Elastic (ELK Stack)
IT067	Harshkumar Shaileshbhai Mahyavanshi	HHAeXchange, Ahmedabad.	Secured Online Examination System	MERN stack for website and Electron used in Desktop app.
IT068	Helee Maheshbhai Makwana	Alian Software, Anand	Advance Attendance System in HR module	Vue js, Node js , Firebase
IT069	Pranay Dilipkumar Makwana	Crest Data Systems, Ahmedabad	Elastic app for PCI	ELK Stack
IT070	Shyam Bharatkumar Makwana	Space Application Center, Indian Space Research Organisation, Ahmedabad	Network Admission Control using Single Packet Authorization (SPA)	C++, C#, and Socket Programming
IT071	Nihal AbdulGafur Mansuri	Contcentric IT Pvt.Ltd, Ahmedabad	Reward management system (for fuel supplier company)	Liferay
IT072	Ashaka Tejas Mehta	Crest Data Systems, Ahmedabad	Elastic Integration for Carbon Black Cloud	ELK Stack
IT073	Mahek Nitinbhai Mehta	INVENTYV SOFTWARE SERVICES PVT. LTD., AHMEDABAD	Assessment Tool	Node.js,Angular,Couchbase,Elasticsearch,Minio
IT074	Aakash Harshadkumar Mistry	HHAeXchange, Ahmedabad	Admin CP Enhancement	Asp.net
IT075	Jay Ghanshyambhai Mithadiya	Conga Software Private Limited, Ahmedabad	Contractor Pre-onboarding	Microsoft SharePoint and SharePoint Framework
IT076	Dishant Hirenbhai Modh	HHAeXchange, Ahmedabad	TimeTable Scanner	Python Django Framework
IT077	Preet Jayendrakumar Modi	Institute For Plasma Research, Gandhinagar	Development of Analytics Dashboard for High Performance Computing (HPC) Cluster	Jupyter Notebook , Django , React JS, Python
IT078	Adarshkumar Pareshbhai Moradiya	Simform Solutions	Time based token lock smart contract	Blockchain, solidity, ReactJS

IT079	Nachiket Hiren Oza	Meritorious Infotech Pvt Ltd, Surat	Event Management System	Nodejs, Express Js, MongoDb, Ejs, HTML,Css, Scss
IT080	PRINCY RAJNIBHAI NADPARA	HHAeXchange, Ahmedabad	ETL Monitoring Dashboard	MICROSOFT VISUAL STUDIO, SQL SERVER MANAGEMENT STUDIO
IT081	Vraj Jatin Naik	Indian Space Research Organization, Ahmedabad	DGA Detection using machine learning	Django,Jupyter notebook,Python,Javascript
IT082	Dhrumil prakash nakrani	Hhaexchange , Ahmedabad	MyEShopping web site	ASP.NET
IT083	Raj bhaveshbhai nariya	DDU	Student Support System (Support Ticket System)	ReactJs (NodeJs), Firebase Database
IT084	Dhruv Haresh Nawani	Amazon, Bangalore	Inbound MFE of WMS Console	React Typescript
IT085	Harshal Rakesh Pamecha	Amazon, Banglore	ValueAdds Attach Config Updater	Java Spring boot
IT086	BhumitKUMAR SANJAYBHAI PANCHAL	805-Venus Atlantis Corporate park,100 Feet Re,near Shell Petrol pump, Prahlad nagar, Ahmedabad	Forum website	Nodejs
IT087	Jay Hemantkumar Panchal	Conga Software Private Limited, Ahmedabad	Service Cloud: Omni Routing and Entitlements	Salesforce
IT088	Vraj Rajanikant Panchal	Institute For Plasma Research, Gandhinagar	Development of Analytics Dashboard for High Performance Computing (HPC) Cluster	Jupyter notebook, Python,Javascript, Django,React JS,
IT089	Aanandi Ramnikbhai Pankhania	iView Labs Pvt. Ltd, Ahmedabad.	Advertisement Management System	Visual Studio
IT090	Abhaykumar Anilbhai Parsaniya	Bacancy Technology, Ahmedabad	See Radio	React JS
IT091	Avani Dilipbhai Patel	Indian Space Research Organisation,Space Applications Centre (satelite Campus) ,Ahmedabad 380 058, INDIA	Development and demonstrations of algorithms for motion control systems of mechatronics	Machine learning
IT092	DEEPKUMAR MAHENDRABHAI PATEL	Crest Data Systems, Ahmedabad	Workflow Orchestration	Python
IT093	Dhruv Jayeshbhai Patel	Crest Data Systems, Ahmedabad	Flow package development	Node
IT094	PATEL DIRGH PRANAVKUMAR	Institute for Plasma Research, Gandhinagar	Design and development of Moblie application for Institutes HealthCare services	Flutter, NodeJs
IT095	Harshit Patel	Crest Data Systems, Ahmedabad	XDR - Analytics Infrastructure.	java
IT096	Jitaliben Rajendrabhai Patel	Alphabin technology consulting, surat	Automated Testing in Web and Mobile Application	Selenium -Java
IT097	Mahakbhai Subhashbhai Patel	ZopSmart Technology, Bangalore	Car Dealership	Go Language

IT098	Meet Sanjaykumar Patel	HHAeXchange,31Five Building, 10th Floor, Corporate Rd, Prahlad Nagar, Ahmedabad, Gujarat 380 015, India	DoubtSolvingForum-main	Asp.net
IT099	Parth Kamleshbhai Patel	Crest Data Systems, Ahmedabad	Terraformer ACI	Terraform, Golang
IT100	Poojan Harishbhai Patel	Crest Data Systems, Ahmedabad	QTC - Product Catalog	Java, React, MongoDB
IT101	Sarvesh Bharatkumar Patel	Simform Solutions, Ahmedabad.	NotesMarketPlace	.NET
IT102	Shivam Mukeshbhai Patel	Abjayon Inc., Hyderabad	Web based blog application	Javascript (MERN stack)
IT103	Ajay Kishorbhai Pipaliya	Simform solutions pvt ltd, Ahemdabad	Auditorium management system	JavaScript Backend(Node JS)
IT104	AKASH VASANTBHAI PRAJAPATI	HHAeXchange, Ahmedabad	Helping Hands At Home	React js, Node js, JS, TW
IT105	Ravi Kaushikbhai Prajapati	Skywinds Software LLP, Ahmedabad	Application Tracking System (ATS)	Azure DevOps
IT106	Hetvi Dalpat Purohit	iView Labs Pvt. Ltd, Ahmedabad.	Advertisement Management System	Visual studio
IT107	Rajshekhar Hasmukh Vaghela	Kanishka Software P Ltd, Andheri (E) Mumbai - 400072	Meeting Order Web Application	Backend - (PHP, Laravel), Frontend - (Angular, HTML, CSS, JS)
IT108	Priya Pareshbhai Rathod	Cognizant Technology Solutions, Bangalore	DDU ERP System	HTML,CSS, JS, BOOTSTRAP, REACT
IT109	Viraj Kishorbhai Ravaliya	ContCentric IT Services Pvt. Ltd. , Ahmedabad	Lease portal	Liferay DXP
IT110	Pranay Bharatbhai Raycha	RavenTechnolabs, Ahmedabad	Facial Sentiments Based Music Player	Python
IT111	Gautam Ishwarlal Rizwani	Space Application Centre(SAC), Indian Space Research Organisation(ISRO)	Automatic detection and tracking of Atmospheric Rivers (ARs)	Python
IT112	Rudrakhsha Rajesh Pathak	Crest Data Systems, Ahmedabad	XDR - Analytics Infrastructure.	Java
IT113	Raj Rasikbhai Sakariya	Crest Data Systems, Ahmedabad	Develop an Elastic Integrations package for product Zscalar Private Access using the ELK stack	ELK
IT114	Jay Dhairav Sanghani	Crest Data Systems, Ahmedabad	Terraform Provider ACI	Terraform, Go Lang
IT115	Paras Dalsukhbhai Savaliya	Maruti Techlabs Pvt Ltd , Ahmedabad	Automobile selling system	Dot net
IT116	Aditya Ketanbhai Shah	Simform Solutions,Ahmedabad	Store Easy	MERN stack
IT117	Charmi Chiragbhai Shah	Crest Data Systems, Ahemdabad	Security Incident Response with Enrichments	ServiceNow
IT118	Darshil Atulbhai Shah	HHAEXCHANGE , Ahmedabad	System Health Analytics	SSIS,SSMS, App insight (Azure)(may have some change)

IT119	Het Alpesh Shah	Crest Data Systems, Ahmedabad	Provide essential windows dashboards in ITSI app which shows entity health summary.	Splunk
IT120	Hitarth Manojkumar Shah	Crest Data Systems, Ahmedabad	Cloud to Cloud Connector	Sumologic , Golang
IT121	Khushi Ketanbhai Shah	HHAeXchange , Ahmedabad	Admin CP Enhancement	ASP .NET
IT122	PAVAN BHAVINKUMAR SHAH	Xatch Software Inc. - Ahmedabad	Online b2b e-commerce site for chemical manufacturers	php
IT123	Trusha Darshan Shah	Crest Data Systems, Ahmedabad	Create infrastructure using Terraform and Install/Configure web application using Configuration Management tool - Puppet	AWS, Terraform , Puppet and Splunk
IT124	MOHMAD SHAHID MO SALIM SHAIKH	Crest Data Systems, Ahmedabad	Elastic app for PCI	ELK - Elastic App For PCI
IT125	Priyam Vinay Sheta	Space Applications Center, Indian Space Research Organization, Ahmedabad.	An attempt towards ANN based classification over glaciated terrain using Landsat Image	Google Colab
IT126	Meet Rajesh Shingala	VISILEAN PVT LTD, Ahmedabad	iOS App for Cloud based construction management platform	IOS(Swift)
IT127	Akash Harsukhbhai Sondarva	Bacancy Technology, Ahmedabad	Project Management Tool	ROR
IT128	Sarang Arvindbhai Tandel	Solution Analysts , Ahmedabad	Placement Management System	VScode
IT129	Akshay Pravinbhai Tarpara	Pedals Up, 602, 603, Scarlet Gateway, opp Antaliya Flats, Corporate Rd, Prahlad Nagar, Ahmedabad, Gujarat 380015	Copper	Blockchain
IT130	Ram Dipalbhai Thakore	Shipturtle Apps Pvt Ltd, Ahmedabad	Authenticator	PHP, JavaScript
IT131	Abhishek Rajubhai Thummar	Jeavio india Pvt. Ltd. , Vadodara	ECareVault	MEAN Stack
IT132	Twiency Ranjitbhai Korat	Crest Data Systems, Ahmedabad	Create infrastructure using Terraform and Install/Configure web application using Configuration Management tool - Puppet	Splunk, AWS, Puppet
IT133	Yash Rasikbhai Vachhani	DDU	Online CV builder	Django, Python
IT134	Harsh Arvindkumar Vaghani	Space Application Center, ISRO, Ahmedabad	Application of open APIs like GEE in Spatio-temporal analysis of water resources of India.	Google Earth Engine
IT135	Vaghasiya Dharmil Mukeshbhai	Institute for Plasma Research, Gandhinagar	Design and development of Moblie application for Institutes HealthCare services	Flutter + Node.js

IT136	SARVIK ASHOKBHAI VAGHASIYA	MERITORIOUS INFOTECH, SURAT	Rto qr code generation for vehicle	Android & .Net
IT137	MEET ARVINDBHAI VARSADA	MBJ TECHNOLABS, Ahemdabad	DESIGNING SCHEDULAR USING CSS	TAILWIND CSS
IT138	Verik Jagdish Vekaria	Indian Space Research Organisation, Ahmedabad	Forward simulation of atmospheric transmittance and at-sensor radiance using LBLRTM Model	MinGW/Fortran
IT139	Anirudh Mansukhbhai Vekariya	VisiLean India pvt Ltd, Ahemdabad	Drone Mapping Software Integration	Spring-boot,MongoDB
IT140	VEKARIYA JENISHKUMAR DEEPAKKUMAR	PIrimid fintech,Ahemdabad	Account Aggregator	Spring-boot,react,aws
IT141	Arpitbhai Himmatbhai Viradiya	Kothari Infotech P Ltd,Surat	Plugin between e-commerce website and work flow automation system.	C#, WinUi
IT142	Arkin H. Virani	Global vox venture Pvt. Ltd	Visiter management system	Java spring boot, mysql
IT143	Neel Rajeshbhai Vora	The Tann Mann Foundation, Banglore	Advertisement Automation	Machine Learning
IT144	Vaishnavi Gopal Wadhwa	GUJARAT CO-OPERATIVE MILK MARKETING FEDERATION, ANAND.	Kaizen Record	Asp.Net
IT145	Vishesh Prafull Waghela	AugustCode Solutions Pvt Ltd, Surat	Digital Wallet	PHP, Ajax, jQuery, MySQL, HTML, CSS, Bootstrap
IT146	Manisha Lekhram Yadav	Crest Data Systems, Ahmedabad	XDR platform - Cloud To Cloud Integrations	Go-Lang, LogStash, Kafka, Opensearch, Java(Quarkus)

INTERNSHIP OFFER

15 May 2022

Internship Offer

Dear Krisha Adeshara,

On behalf of **Profitfolio** (the "Company"), We are pleased to offer you **internship** with **Profitfolio** , starting on **16 May 2022**. In that position, you will report to **Project Manager** directly.

This is a **full-time internship** and you are required to deliver a **minimum of 40 hours work week**. Mode of this Internship is **Online.** You will be working on live project of the company. Your role in the company will be as **Full Stack Developer Intern.** You will be receiving stipend as **7,000.00 INR** per Month.

Additional Agreements: As a condition of your internship, you agree to execute any additional agreements required by the Company at the start of your internship. This includes any agreements that relate to your confidentiality or intellectual property assignment obligations to the Company. You further always agree that during your internship (and afterwards as applicable), you will be bound by, and will fully comply with, these additional agreements.

Contingencies: This offer is contingent upon the successful completion of any background or reference checks requested by the Company. For purposes of Indian employment law(s), you will be required to provide to the Company documentary evidence of your identity and eligibility for internship in India. Such documentation must be provided to us within three business days following the start of your internship, or our internship relationship with you may be terminated.

Additional Terms and Conditions of Offer:

- You **cannot disclose** the **technical information** of the work or **nature of the work** to anyone **including family, staff members, friends and/or other person(s)** expect your own team-member (maintaining confidentiality).
- The institute shall receive **sample piece of work (Code, Reports etc) and not a working copy of the work** delivered by you for the company during your internship with the company.

Entire Agreement: This internship agreement, along with the Confidentiality Agreement sets forth the terms and conditions of your internship with the Company, and supersedes any prior representations or agreements concerning your internship with the Company, whether written or oral. You acknowledge and agree that you are not relying on any statements or representations concerning the Company or your internship with the Company except those made in this agreement. This internship agreement may not be modified or amended except by a written agreement signed by you and an authorized officer of the Company.

This offer of internship will expire **6 months (by working days) from the start** of this internship or **subject to your availability**.

Please feel free to contact us via email, if you have any questions.
We are all looking forward to having you on our team!

Best regards,
Profitfolio Team



_____

Applicant (Sign)

Date : **15 May 2022**

www.businesswebsolutions.in

To ,

Chaudhary Hetavi Bhanwarlal

Web Dev. Intern

+91-9104975168

hetavichaudhary@gmail.com

NA

DATE:

07 May 2022

SUBJECT: OFFER LETTER FOR WEB DEVELOPMENT INTERNSHIP (WFH)

Dear Chaudhary Hetavi,

We would like to notify you about this opportunity of work from home Web Development Internship. We are pleased to offer you the position of Intern in Business Web Solutions. further abbreviated as BWS Inc.

The Internship will be under BWS Inc.(INDIA) which is Web Development and Designing Firm which provides a wide range of Business Solutions (Viz. Web development & designing, SEO, Marketing & Promotion etc.) registered office at 15A Ludlow castle Civil lines New Delhi India 110007, in which students will be given opportunity to work as an intern in Web Development & Design department. Company has its headquarter in USA and managed & run from there.

Please find the following confirmation of the specifics of your internship:
1.Position Title: Web Development (Intern)
2.The internship mode is 100% Online (work from home). No need to report anywhere.
3.Interns will do the related tasks on current running projects of the company such as design-related tasks in this 02 Months period time and will complete the tasks within the deadline given by the team.
4.Interns will get opportunities of working on multiple Web projects and tasks with the latest technology & tools.
5.Interns will get maximum LIVE support, easy, enjoyable, interaction sessions during specific project tasks and training.

We appreciate your interest in the Work From Home Internship. Good Luck.

Regrards,

CERTIFIED BUSINESS WEB SOLUTIONS SINCE 2018

DESHRAJ GOENKA

Director -BWS Inc. (India)

Summer Internship - Infocusp Innovations

1 message

Nirav Patel <nirav@infocusp.com> Thu, 26 May, 2022 at 11:08 am
To: Jobs at Infocusp <jobs@infocusp.com>, ckbhensdadia@ddu.ac.in
Cc: Jagdish Tilokani <jagdishtilokani835@gmail.com>, Janki Vaghasiya <jankivaghasiya01@gmail.com>, Jeel Patel <jeelpatel02496@gmail.com>, IT034 Soumyadeep Ghosh <ghoshsoumyadeep330@gmail.com>, Vrundan Shah <vrundanshah7@gmail.com>, Careers <careers@infocusp.in>

Respected C. K. Bhensdadia Sir,

First of all, an apology from my side that my team forgot to keep you in CC about the summer internship opportunity communication.
I would like to inform you that **Jeel** & **Vrundan** joined us for summer internship on 23rd - Monday and we started training them based on their interest and future goals.

It's a paid internship and the intention is to give opportunities to selected students to understand Infocusp work & culture.

I would like to Thank you for allowing students for summer internship.

There is no acknowledgement from the rest of the selected students about their interest so I assume they are not interested but at least acknowledgement (be it yes / no) from their side might have helped the team to manage things.

Thank you

Regards,
Nirav
[Quoted text hidden]

LOGISTIXIAN
TECHNOLOGIES PRIVATE LIMITED

Internship Certificate

This is to certify that Mr. **Soumyadeep Ghosh,** a student of B.Tech in Computer Science and Engineering at Dharmsinh Desai University, Nadiad, Gujarat has been successfully completed his internship for the period of 27th June, 2021 to 30th November 2022 at **Logistixian Technologies Private Limited** under the guidance of Mr. Prasann Shah**.**

Soumyadeep has worked on various software features during his internship period viz. "Shipping Line Tracking Automation, Indian Customs Tracking Automation, Shipmnts Navigation UI etc".

He has exhibited excellence throughout his tenure, along with displaying frequent instances of team spirit and sharp instincts.

We wish him good luck for all his future endeavours!

For Logistixian Technologies Private Limited.

Prasann Shah
Chief Technology Officer
Issued On -December 28, 2022

Address: 301 Saprem Moksha Society, Nr Medisurge Hospital, Mithakhali, Ahmedabad 380006, India
Phone: +91 97277 89866 ● Website: www.shipmnts.com ● Email: karan@shipmnts.com
CIN: U74990GJ2015PTC084695

Dhrima Solutions Feb 24

to me

Hi Mihir,

Welcome to the Dhrima family!

We are delighted to extend you the offer of internship for the **Data Science machine learning role.**

Your role is critical to us and we believe that your skills and innovative ideas will make a significant contribution to the overall success of **Dhrima**. We wish you a long, successful career with us.

We welcome you to be part of our family.

Offer Details

Please see the enclosed letter about your compensation and terms and conditions of your anticipated internship with Dhrima Solutions LLP

Thanks and Regards,
Human Resource Development
Dhrima Solutions LLP

Goldman Sachs Services Private Limited
Helios Business Park | 150 Outer Ring Road | Kadubeesanahalli | Bengaluru - 560103 | India
Tel: +91 80 4127 1600 | Fax: +91 80 4127 1601
CIN: U72400KA2003PTC032606



May 24, 2022

Mansi Kalaria

Dharmsinh Desai University
College Rd, Chalali
Nadiad
Gujarat
India
387001

Dear Mansi,

We are delighted to offer you an internship with Goldman Sachs Services Private Limited ("GSSPL") for a period of 8 weeks as an "Intern" in the Consumer and Wealth Management Division in Bengaluru (the "**Internship**"). We understand that such internship is a component/requirement of your academic curriculum.

The enclosed Statement of Terms and Conditions of Internship (the "**Terms**") sets out the particulars of your internship with GSSPL, which will apply to you during your Internship term.

During your Internship, you shall comply with all applicable GSSPL's rules, regulations and policies including such matters as GSSPL's security measures.

Offer

Your offer of Internship as set forth herein, and any extension of your Internship with GSSPL is conditional upon:

- your Internship start date with GSSPL will be communicated to you in writing by the firm. The start date shall not be later than July 22, 2022
- satisfactory results of background checks, reference, criminal, credit, education checks and other necessary checks; including providing accurate and complete information for the same
- you not being subject to any obligation, whether under a contract of employment or otherwise, which would in any way restrict your ability to undertake the internship with GSSPL; and
- your eligibility to undertake the internship and work in India. Under Indian Immigration laws, foreign nationals must have appropriate employment visas before their Internship commences

Immigration

When you accept this offer, please confirm whether you will need to obtain an employment visa for your internship. If you are an Indian national, for administrative purposes it would be useful if you could provide a copy of the first page of your passport and any other relevant stamped pages with the signed copy of this letter.

We will assist you in applying for an employment visa, although we cannot guarantee the outcome of the application.

Accepting this offer

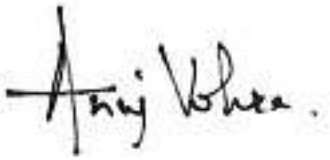
We hope that you will accept our internship offer, in which case please do the following:

- signify your acceptance of this offer, your Terms and the Verification of Personal Details Authorisation (enclosed as **Annexure A**) by signing this offer letter;
- complete on-line forms. Details as to how to access the appropriate website will be sent to you upon receipt of your signed offer letter, Terms and Verification of Personal Details Authorisation. If you do not complete the on-line forms before you start your Internship, your first Internship stipend payment will be delayed. **GSSPL's background checks will include verification of the information given on the on-line forms and so it is essential that the information is complete and accurate**. The provision of misleading, false or inaccurate information, or the omission of a material fact, may be legitimate cause for the immediate withdrawal of this offer or, once you have started your Internship, for immediate termination of your Internship without notice or Internship stipend payment. In signing this letter, you accept the statements and agree to the authorities given by you as set out in the Verification of Personal Details Authorisation; and
- if you need an employment visa, please contact Aavya Mathur at +1 332 245-5276

Once you have completed and signed all these documents, please return them to Human Capital Management in the envelope provided. This offer is valid until fourteen calendar days from the date of issue of this letter, after which unless already accepted it will lapse.

If you have any questions about this letter or the Terms, please contact your internship co-ordinator.

Yours sincerely,



Anuj Vohra
Vice President
Human Capital Management

For and on behalf of Goldman Sachs Services Private Limited

Agreed and Accepted by:

_____

Mansi Kalaria

_____

(Date)

Are you legally authorized to work in India? Yes [ ]; No [ ];

Do you need to obtain a visa to commence your internship with Goldman Sachs? Yes [ ]; No [ ];

Before you commence internship we would prefer to correspond with you via e-mail. Please insert your preferred e-mail address for communication here.

Email address:_____

Terms and Conditions

This statement (the "**Terms**") sets out the terms and conditions of your internship with Goldman Sachs Services Private Limited ("**GSSPL**") ("**Internship**"). This statement, together with your offer letter and the non-disclosure agreement, constitutes your internship contract with GSSPL (the "**Contract**"). In addition, you will be expected to comply with GSSPL's policies and procedures as notified to you from time to time. These Terms replace and supersede all other agreements, written or oral, with respect to your Internship. GSSPL reserves the right to amend these Terms if necessary to comply with applicable law.

1. Intern: Mansi Kalaria

2. Internship

You will be an "Intern" of GSSPL. You shall not accept internship (or any other equivalent position) or employment, or any additional office or position, part time or otherwise, with or without remuneration, in any other entity during your Internship Term.

3. Date of Internship

Your Internship start date with GSSPL will be communicated to you in writing by the firm. The start date shall not be later than July 22, 2022 and will terminate 8 weeks later subject to paragraph 8 below ("**Internship Term**").

4. Stipend

4.1 During your Internship, you will be entitled to a stipend of INR 1,200,000 per annum, prorated for the actual number of days worked and less tax or other withholdings and applicable deductions as required by law or in accordance with our policy. This constitutes the entire payment due to you from GSSPL on account of your Internship pursuant to these Terms.

You understand, undertake and agree that your Internship is so as to help satisfy a component of your academic curriculum and will not in any way be deemed or construed as employment or an offer of employment from GSSPL, either during or post the Internship Term, and therefore will not entitle you to any employment wages, benefits, rights, incentives accruing to employees, including provident fund and other statutory benefits, which you understand and agree to opt-out of given your internship and also your stipend amount. This internship does not entitle you to claim any additional remuneration and/or benefits, whether statutory or otherwise, which is or may be enjoyed by employees of GSSPL.

4.2 You agree as a condition of your Internship that GSSPL shall be entitled, at any time during your Internship, or in any event on termination, to deduct from the amounts due to you any monies due from you to GSSPL, including any deduction relating to leave taken in excess of entitlement or unauthorized leave of absence as at the date of the termination of Internship, applicable taxes, any deduction in respect of costs incurred by GSSPL or the cost of repairing damage to GSSPL's property caused by you (and of recovering the same), etc.

5. Workplace

5.1 During your Internship you will be located at GSSPL's office in Bengaluru.

5.2 You are expected to work for at least forty (40) hours per week from Monday to Friday, both days inclusive, to satisfy your internship but you may be required to work additional hours, depending on business and internship needs.

6. Leave of Absence and Holidays

6.1 You will be entitled to twenty (20) days' leave in a calendar year, pro-rated to your Internship Term. Such leave is provided in good faith at the discretion of the firm and cannot be accrued, carried forward or encashed at the end of your Internship Term. You are expected to intimate your designated manager in advance of your intention to avail of such leave, except in cases where it is not possible for you to provide advance intimation. In such a case, please inform your manager as soon as you are aware of the need to avail the leave and the expected duration of your leave.

6.2 If you are absent due to sickness and provided that you comply with the notification procedures, you may be paid your stipend during the period of your sick leave. Additionally, GSSPL may require you to undergo a medical examination by its nominated doctor or consultant before you return to office. GSSPL may also elect, with your consent, to consult your own doctor.

6.3 In addition, you will be entitled to public holidays on those days which are declared as holidays for GSSPL.

7. Termination of Internship and Notice

7.1 Subject to sub-paragraph 7.2 below, the minimum period of notice that GSSPL will give you to terminate your Internship is one (1) week or at its discretion, payment of stipend in lieu thereof. The minimum period of written notice of termination of the Internship that you are required to give GSSPL is one (1) week.

7.2 Notwithstanding sub-paragraph 7.1, GSSPL reserves the right to terminate your Internship without any notice and with immediate effect if it has reasonable grounds to believe that you are in breach of GSSPL's applicable rules, regulations and policies or guilty of misconduct (which shall, without limitation, include any breach of any of the provisions of these Terms) or if you have provided misleading, false or inaccurate information or omitted a material fact in the information that you have provided to us, in which case no notice or pay in lieu of notice will be due.

7.3 GSSPL reserves the right to require you to not come to office during part or all of any period of notice of termination of your Internship (whether given by you or GSSPL). For the avoidance of doubt, you will continue to be bound by your obligations to GSSPL until the end of the notice period.

8. Discipline and Grievance

8.1 GSSPL has detailed its disciplinary policy in a handbook, which is also applicable to you as an intern and can be accessed on GSSPL's intranet. Whilst the disciplinary process does not form part of these Terms, the disciplinary rules do. Disciplinary sanctions may include oral or written warnings and GSSPL reserves the right to impose a financial penalty, or in case of gross or serious misconduct, to terminate the Internship.

8.2 If you are dissatisfied with a disciplinary decision taken against you, you should contact Human Capital Management, which will arrange for your concern to be raised with the appropriate person.

8.3 If you have a grievance, you may raise the matter with your manager either in writing or in person or you may use GSSPL's formal grievance procedure, details of which are available on the intranet.

9. Confidential and Proprietary Information

9.1 In connection with your Internship, you may have access to non-public information and materials, including but not limited to information and materials describing or relating to the business and financial affairs, personnel matters, operating procedures, organisational responsibilities, marketing matters, and policies or procedures of GSSPL, its affiliates, their respective directors, employees, clients or other third parties; or the personal affairs of GSSPL's or its affiliates' directors or employees ("**Confidential and Proprietary Information and Materials**"). With respect to such Confidential and Proprietary Information and Materials, you agree that:

- Confidential and Proprietary Information and Materials shall be used only as authorised and only for the purposes intended by GSSPL; and
- You will hold all Confidential and Proprietary Information and Materials in strict confidence and, except for the above authorised uses, will not, nor will you permit any agent to give, disclose, copy, reproduce, sell, assign, license, market or transfer Confidential and Proprietary Information and Materials to any person, firm or corporation, including any director or employee of GSSPL who does not have a need to know or see the Confidential and Proprietary Information and Materials. This provision applies to authorised writings of any kind containing such information or materials, including books and articles; and
- Unless you have prior written authorisation from GSSPL, you will not publicise, disclose or allow disclosure of any information about GSSPL or its affiliates', their respective present or former directors, employees, agents or clients, its or their business and financial affairs, personnel matters, operating procedures, organisation responsibilities, marketing matters and policies or procedures, or any aspects of your Internship, candidacy for internship or your tenure as an intern of GSSPL or of the termination of such Internship, with any reporter, author, producer or similar person or entity, or take any other action seeking to publicise or disclose any such information in any way likely to result in such information being made available to the general public in any form, including books, articles or writings of any other kind, as well as film, videotape, audiotape or any other medium; and
- During your Internship Term and thereafter, you will not disclose or use without authorisation, any information concerning persons or entities other than GSSPL that is confidential or proprietary to them, nor will you use information in any manner that would constitute a violation of any undertaking or agreement with a prior employer or organization that you interned with (if any) or third party; and
- Upon the termination of your Internship (or earlier if requested by GSSPL), you will return to GSSPL all originals and copies of documents and other materials relating to GSSPL or containing or derived from Confidential and Proprietary Information and Materials that are in your possession or control,

accompanied, if requested, by a certificate signed by you and satisfactory to GSSPL to the effect that all such Confidential and Proprietary Information and Materials have been returned.

9.2 You hereby irrevocably assign to GSSPL, its successors and assigns, and GSSPL shall have exclusive ownership rights, including, without limitation, all patent, copyright and trade secret rights, with respect to any work, including, but not limited to, any invention, discoveries, concepts, ideas or information, conceived by you in the course of your Internship with GSSPL, and all documents, data and other information of any kind including, incorporating, based upon or derived from the foregoing, including reports and notes prepared by you. Such work will be the property of GSSPL, shall be considered a work made for hire and may not be used for any purposes other than the benefit of GSSPL. Any and all such property and material containing such property shall be delivered to GSSPL on request and in any event at the termination of your Internship, and no copies thereof shall be retained by you except with GSSPL's prior written consent. You will cooperate fully with GSSPL to establish, protect or confirm GSSPL's exclusive rights in such work or to enable it to transfer legal title together with any patents that may be issued. A certificate evidencing compliance with this provision shall, if requested, be provided to GSSPL.

9.3 The obligations set out in this paragraph shall survive the termination of your Internship. You hereby acknowledge that any violation, breach or other failure on your part to comply with these obligations could materially and irreparably injure GSSPL and its business in a manner inadequately compensable in damages, and that GSSPL may seek and obtain injunctive relief against the breach or threatened breach of these obligations in addition to any other legal remedies that may be available.

9.4 The provisions of this Section 9 shall be supplemented by the non-disclosure agreement, set out in Annexure B hereto, which you are expected to sign and return along with the offer letter, the Terms and the Verification of Personal Details Form.

10. Compliance

In addition to your compliance with the policies and procedures as outlined in the handbook, you will be expected to comply with the applicable policies published on the intranet that broadly affect and govern our business and personal conduct. You acknowledge that GSSPL including its affiliates maintains restrictions regarding the personal securities and commodities transactions, private investments and outside business activities of employees, interns and certain of vendors. You agree to comply with all such restrictions, made applicable to you.

11. No Promotion

You agree that you shall not, without the prior written consent of GSSPL in each instance: (a) use in advertising, publicity or otherwise the name of GSSPL or any trade name, trademark, trade device, service mark, symbol or any abbreviation, contraction or simulation thereof owned by GSSPL; or (b) represent, directly or indirectly, that any product or any service provided by the undersigned has been approved or endorsed by GSSPL.

12. Non-Employment

You affirm that you are not an employee of GSSPL for any purpose and that you are not entitled to exercise any rights, or seek any benefit, accruing to the regular employees of GSSPL by virtue of this Internship. You agree to provide any assistance necessary to GSSPL in investigating any illegal or fraudulent activities, security breaches or similar situations.

13. Background Check and Testing

You agree that in connection with this Agreement, you may be subject to a background check, including employers, education, credit, criminal public record, drug screen, fingerprinting or other checking or testing, and the undersigned consents to the foregoing. You hereby release GSSPL, its employees and agents from any and all liability or claims arising from such checking and testing and the use and reporting of the results thereof.

14. Dispute Resolution

14.1 If any dispute or difference of any kind whatsoever shall arise between the parties in connection with or arising out of this Contract, the parties shall promptly and in good faith negotiate with a view to its amicable resolution and settlement.

14.2 In the event no amicable resolution or settlement is reached between the parties within a period of fifteen (15) days from the date on which the dispute arose, such dispute shall be referred to and finally settled by arbitration in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 (the "**Arbitration Act**") as amended from time to time. The arbitration shall be before a mutually acceptable single arbitrator or, upon the failure of the parties to agree upon a single arbitrator, within a period of ten (10) days thereupon, each party shall appoint one arbitrator and the two appointed arbitrators shall appoint a third arbitrator, who shall act as the presiding arbitrator. Provided, that if the third arbitrator has not been

nominated within thirty (30) days of their appointment, such third arbitrator shall be appointed by the Court (as defined in the Act), as provided under the Act. The award of the arbitrators shall be final, and judgment upon the award rendered may be entered in any court, having jurisdiction. The arbitration proceedings shall be held in Bengaluru and the language of the arbitration shall be English.

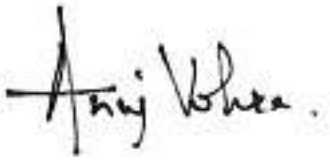
14.3 The existence of any dispute or the initiation or continuance of the arbitration proceedings shall not postpone or delay the performance by the parties of their respective obligations pursuant to this Contract. It is agreed that the arbitrators shall also determine and make an award as to the costs of the arbitration proceedings.

14.4 Notwithstanding anything contained herein, the parties shall have a right to institute legal proceedings to prevent any continuing breach of the provisions of this Contract to seek an injunctive or any other specific relief in the courts of competent jurisdiction.

15. Jurisdiction and Governing Law

These Terms together with the Offer Letter shall be subject to the jurisdiction of the Courts of Bengaluru, Karnataka, India and shall be subject to the laws applicable in India.

Yours sincerely,



Anuj Vohra
Vice President
Human Capital Management

For and on behalf of Goldman Sachs Services Private Limited

Agreed and Accepted by:

_____

Mansi Kalaria

_____

(Date)

ANNEXURE A
VERIFICATION OF PERSONAL DETAILS AUTHORISATION

In signing below I confirm that the information I will be providing in the on-line forms will be complete, accurate and true. I understand that this offer of internship is conditional upon the verification, to GSSPL's entire satisfaction, of any or all of the information I will be supplying and that if any of the information I provide is found to be misleading, false or otherwise inaccurate, GSSPL may in its sole discretion withdraw this offer or, if I have already commenced my internship with GSSPL, take disciplinary action (up to and including termination of the Internship) against me.

I understand that GSSPL and/or any persons or organisation acting on GSSPL's behalf (which may include third parties outside the Goldman Sachs group) (hereinafter, "you") may, to the extent permitted by law, procure, process and store information from any individual, company, institution or other body which you consider necessary or desirable for the assessment of my suitability for internship. I understand and agree that this will include the verification of the information I will be providing in the on-line forms and may well include the obtaining of documents and/or information covered by various data protection laws, of investigative and consumer credit reports which may contain information regarding my background, character, legal history, credit worthiness and personal reputation. I also understand and agree that you may perform reference checks of any prior employment I may have had (if any).

I also agree that, during the course of my internship with GSSPL, a consumer or investigative report may be procured in connection with subsequent decisions regarding my internship. I understand that you agree that you will not use or publish any such documents and/or information save as is reasonably required by GSSPL in respect of my application for internship. I authorise you to carry out all such investigations as are described above. I hereby explicitly consent to the processing by you of personal data (including sensitive personal data) and understand and accept that this data may be transferred to and processed outside the country. I understand that, upon my written request, I will be advised of the name and address of each consumer reporting agency from which a consumer report or investigative report may have been obtained.

I confirm that in carrying out such enquiries and investigations you are entitled to and will rely upon the consents and authorities I have given. I further agree that you and any person or entity supplying information shall incur no liability whatsoever in respect of any document or information supplied as a result of or obtained through such inquiries and investigations. This shall be the case whether the content of any such document obtained is accurate or inaccurate and/or any information is true or untrue.

_____
Mansi Kalaria

_____
(Date)

ANNEXURE B
NON-DISCLOSURE AGREEMENT

1. Non-Disclosure

In connection with services now or in the future performed by the undersigned for Goldman Sachs Services Private Limited ("GSSPL") or for any subsidiary, affiliate or indirect and direct holding/parent companies of GSSPL (collectively called "Goldman Sachs"), the undersigned may have access to non-public information and materials, including but not limited to information and materials describing or relating to the business and financial affairs, personnel matters, formulas; strategies; methods; processes; computer materials including source or object codes, data files, computer listings, computer programs, and other computer materials (regardless of the medium in which they are stored), operating procedures, organizational responsibilities, marketing matters, and other policies or procedures of Goldman Sachs or its partners, shareholders, clients, vendors, or other third parties, or the personal affairs of partners or employees ("Confidential Information"). With respect to such Confidential Information, the undersigned acknowledges and agrees to the terms of this non-disclosure agreement ("Agreement") as follows:

(a) Confidential Information shall be used only as authorized and only for the purposes intended by Goldman Sachs.

(b) The undersigned shall hold Confidential Information in strict confidence and, except for the above authorized uses, shall not, nor shall it permit any agent to, give, disclose, copy, reproduce, sell, assign, license, market, transfer or otherwise provide Confidential Information to any person, firm or corporation including any partner or employee of Goldman Sachs who does not have a need to know the Confidential Information. This provision applies to unauthorized writings of any kind containing such information or materials, including books and articles. The undersigned shall not publicize, disclose, or allow disclosure of any information about Goldman Sachs, its present or former partners or employees, agents, vendors or clients, or any aspect of the undersigned's work for Goldman Sachs, with any reporter, author, producer or similar person or entity, or take any other action seeking to publicize or disclose any such information in any way likely to result in such information being made available to the general public in any form, including books, articles or writings of any kind, as well as film, videotape, or any other medium.

(c) Upon the termination of the services to be performed by the undersigned (or earlier if requested by Goldman Sachs), the undersigned shall return to Goldman Sachs all originals and copies of documents and other materials relating to Goldman Sachs or obtained or developed in the course of performing services for Goldman Sachs, or containing or derived from Confidential Information which are in the undersigned's possession or control, together, if requested by Goldman Sachs, with a certificate signed by the undersigned, in form and substance satisfactory to Goldman Sachs, to the effect that all such Confidential Information has been returned.

(d) The undersigned hereby irrevocably assigns to Goldman Sachs, its successors and assigns, in perpetuity (irrespective of whether or not exercised by the Firm at any time after such assignment), and on a worldwide basis, and Goldman Sachs shall have, exclusive ownership rights, including, without limitation, all patent, copyright and trade secret rights, with respect to any work produced by the undersigned including, but not limited to, any invention, discoveries, concepts, ideas or information conceived by the undersigned in the course of rendering services to Goldman Sachs and all documents, data and other information of any kind including information incorporating, based upon or derived from the foregoing, including reports and notes prepared by the undersigned. Such work produced shall be the property of Goldman Sachs, shall be considered a work made for hire and may not be used by the undersigned for any purposes other than the benefit of Goldman Sachs. Any and all such property and material containing such property shall be delivered forthwith to Goldman Sachs on request by Goldman Sachs and in any event at the termination of the undersigned's work for Goldman Sachs and no copies thereof shall be retained by the undersigned unless the prior written consent of Goldman Sachs is obtained with respect thereto. The undersigned shall cooperate fully with Goldman Sachs to establish, protect or confirm its exclusive rights in such work or to enable it to transfer legal title together with any patents that may be issued. A certificate evidencing compliance with this provision shall, if requested by Goldman Sachs, accompany such materials.

2. Non-Promotion

The undersigned agrees that the undersigned shall not, without the prior written consent of Goldman Sachs in each instance: (a) use in advertising, publicity or otherwise the name of Goldman Sachs or any trade name, trademark, trade device, service mark, symbol or any abbreviation, contraction or simulation thereof owned by Goldman Sachs; or (b) represent, directly or indirectly, that any product or any service provided by the undersigned has been approved or endorsed by Goldman Sachs.

3. No Infringement

You affirm that you have all necessary rights, authorization or licenses to undertake this Internship and continue the Internship during the Internship Term and you are not in breach of any agreement by which you are bound or constitute an infringement of any patent or copyright or constitute an unauthorized use of proprietary information or trade secrets of a third party.

4. Non-Employment

You affirm that you are not an employee of GSSPL for any purpose and that you are not entitled to exercise any rights, or seek any benefit, accruing to the regular employees of GSSPL by virtue of this Internship. You agree to provide any assistance necessary to GSSPL in investigating any illegal or fraudulent activities, security breaches or similar situations.

5. Background Check and Testing

You agree that in connection with this Agreement, you may be subject to a background check, including employers, education, credit, criminal public record, drug screen, fingerprinting or other checking or testing, and the undersigned consents to the foregoing. You hereby release GSSPL, its employees and agents from any and all liability or claims arising from such checking and testing and the use and reporting of the results thereof.

6. Regulatory Compliance Procedures

The undersigned acknowledges that Goldman Sachs maintains restrictions regarding the personal securities and commodities transactions, private investments and outside business activities of employees and certain of vendors. The undersigned agrees to comply with all such restrictions, made applicable to him or her.

7. Governing Law and Dispute Resolution

(a) This Agreement shall be governed by and construed in accordance with the laws of India.

(b) If any dispute or difference of any kind whatsoever shall arise between the parties in connection with or arising out of this Agreement, the parties shall promptly and in good faith negotiate with a view to its amicable resolution and settlement.

(c) In the event no amicable resolution or settlement is reached between the parties within a period of fifteen (15) days from the date on which the dispute arose, such dispute shall be referred to and finally settled by arbitration in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 (the "Arbitration Act") as amended from time to time. The arbitration shall be before a mutually acceptable single arbitrator or, upon the failure of the parties to agree upon a single arbitrator, within a period of ten (10) days thereupon, each party shall appoint one arbitrator and the two appointed arbitrators shall appoint a third arbitrator, who shall act as the presiding arbitrator. Provided, that if the third arbitrator has not been nominated within thirty (30) days of their appointment, such third arbitrator shall be appointed by the Court (as defined in the Act), as provided under the Act. The award of the arbitrators shall be final, and judgment upon the award rendered may be entered in any court, having jurisdiction. The arbitration proceedings shall be held in Bengaluru and the language of the arbitration shall be English.

(d) The existence of any dispute or the initiation or continuance of the arbitration proceedings shall not postpone or delay the performance by the parties of their respective obligations pursuant to this Agreement. It is agreed that the arbitrators shall also determine and make an award as to the costs of the arbitration proceedings.

(e) Notwithstanding anything contained herein, the parties shall have a right to institute legal proceedings to prevent any continuing breach of the provisions of this Agreement to seek an injunctive or any other specific relief in the courts of competent jurisdiction.

8. Survival

The obligations created by this Agreement shall survive the termination of the services of the undersigned and is enforceable directly against the undersigned individually. The undersigned acknowledges that any violation, breach or other failure on the undersigned's part to strictly comply with this Agreement could materially adversely affect Goldman Sachs and its business, thus giving rise to suit for monetary damages and/or injunctive relief for such violation, breach or other failure.

_____

Mansi Kalaria

_____

(Date)

Turnkey Tech Solutions - I

mail.google.com/mail/u/0/#search/turnkey/FMfcgzGmvBpgHpJCgpfxMKPjJmShqTTr

Gmail

turnkey

Compose

Inbox 910

Starred

Snoozed

Sent

Drafts

Meet

New meeting

Join a meeting

Hangouts

Khush

No recent chats

Start a new one

2 of many

Turnkey Tech Solutions - Intern Offer !!

Inbox ×

Neha Singh <neha@turnkey.work>

to me, R

Feb 22, 2022, 10:57 PM

Dear Khush,

We are pleased to offer you an internship position (offer attached) and we look forward to seeing you onboard at the earliest.

Kindly reply to this mail by today as a token of your acceptance.

--

Thanks and regards,
Neha Singh
Head, Operations
Turnkey Tech Solutions, Pune
+91 80100 53189
www.turnkey.work



adosphere

A-604, Amrapali Lakeview,
Vastrapur, Ahmedabad, Gujarat 380052

adosphereindia.com

17th June, 2022

TO WHOMSOEVER IT MAY CONCERN

This letter is to verify that Ms. Maahi Mitaliya is working with us as an Intern of Node JS developer.

She started her tenure from 24th June, 2022 as an Intern.

If you require any additional information, please contact me.

Mail: hr@adosphereindia.com

Dhruti Prajapati (HR)

Adosphere Brandings Pvt Ltd.

Dots & Coms®
We will DotCom your company

Internship Letter

This letter is to certify that Mr Vandan Patel has successfully completed his internship program of 1 month with Dots and Coms. His internship tenure was from 16th May, 2022 to 16th June, 2022. He was working as Flutter Developer Trainee and was actively & diligently involved in the projects and tasks assigned to him.

During the span, we found him punctual and hardworking person. His learning powers are good and he picks up swiftly. His feedback and evaluation proved that he learned keenly. Moreover, his interpersonal and communication skills are brilliant.

We wish him a bright future.



Proprietor

Kishore Tarachandani

201, Senate Square Tower B, Opp. Gangotri Complex, Gotri, Vadodara - 21, Gujarat, India.
+91-265-2370322 | +91 99250 08938 contact@dotscoms.in www.dotscoms.in

TechDoodles

Training Certificate

This is to certify that Sanskriti Vyas has undergone training with TechDoodles for React Native during June-2022 to August-2022.

During her tenure, she was dedicated to her work and punctual as well.

We wish her all the very best for future endeavours moving ahead.

Regards,
Team HR
TechDoodles

TechDoodles, 307, 31FIVE, Corporate road, Prahaladnagar, Ahmedabad, Gujarat, India - 380 015
info@techdoodles.com
www.techdoodles.com

EFONTOS
TECHNOLOGIES

+91-9574154377

fontostechnologies@gmail.com

105 -Zircon Plus
Opp.Avalon business hub
Surat, Aamba Talavadi Rd,
near Ankur Highschool,
Katargam, Gujarat 395004

June 12th, 2022

Internship Certificate

To Whomsoever It May Concern

This is to certify that Mr. Sahil Nileshbhai Sheta

A student of B.Tech IT, Dharmasinh Desai University,Nadiad has successfully completed 1 (one) month (From 11th May 2022 to 11th June 2022) short internship programme at EFONTOS Technologies .During the period of his internship programme he had worked on a web application basedon Django Framework, he was found punctual, hardworking and inquisitive. We wish him all the best in his future endeavors.

Yours faithfully, HR Division

BHAVIN DOBARIYA

SQUARE INFOSOFT

354, Polaris Commercial Mall, Punagam, Surat, Gujarat, India 395010
www.squareinfosoft.com

Date: 02-06-2022

To,
Jay Sheth
jayamitsheth2001@gmail.com
+91-7016033706

Subject: Internship Offer letter

Dear Jay,

I am delighted & excited to welcome you to Square Infosoft as a **Software Development Engineer Intern** with designation as **Mobile App Development Intern**. At Square Infosoft, we believe that our team is our biggest strength and we take pride in hiring only the best and the brightest. We are confident that you would play a significant role in the overall success of the venture and wish you the most enjoyable, learning packed and truly meaningful experience with Square Infosoft.

Your appointment will be governed by terms and conditions presented in the **Annexure A**.

We look forward to working with you and wish you success in your career with us. Please do not hesitate to call us for any information you may need. Also, please sign the duplicate of this offer as your acceptance and forward the same to us.

Congratulations!

Shivani R.
HR Manager

Annexure A

You shall be governed by the following terms and conditions of service during your employment with Square Infosoft, and those may be amended from time to time.

1. **Tentative Joining Date and Internship Duration**
   Your scheduled date of internship with us will be from **6th June, 2022 to 15th July, 2022.**

1. **Time**
   Office Time - 9.30 AM to 6.30 PM

2. **Compensation and Employee benefits**
   During the Internship, You will be provided stipend based upon your performance throughout your internship period.

3. **Leave Policy**
   We have a holiday on Saturday, Sunday and the public festival as per the list shared during the starting of each year. The company did not provide any extra leave during the training period apart from the college's curriculum necessity.

4. **Confidentiality**
   All the work that you will produce at or in relation to Square Infosoft will be the intellectual property of Square Infosoft. You are not allowed to store, copy, sell, share, and distribute it to a third party under any circumstances. Similarly, you are expected to refrain from talking about your work in public domains (both online such as blogging, social networking site and offline among your friends, college, etc.) without prior discussion and approval from the company.
   We take data privacy and security very seriously and maintaining the confidentiality of any students, customers, clients, and companies' data and contact details that you may get access to during your employment will be your responsibility. Any dispute in obeying such will cause an immediate termination of the job and If any customers/clients sue a company, all the expenses for such an event will have to be paid by the candidate. Square Infosoft operates on **zero tolerance** principle with regard to any breach of data security guidelines. At the completion of the employment, you are expected to hand over all work/data stored on your Personal Computer to your mentor.

5. Square Infosoft reserves the right to add or update its existing policies from time to time because of various circumstances, so in that case, any new or modified policies will be applicable to all existing employees.

6. Square Infosoft loves people who like to go beyond the normal call of the duty and can think out of the

box. Surprise us with your passion, intelligence, creativity and hard work – and expect appreciation & rewards to follow.

7. Expect constant and continuous objective feedback from your mentor and other team members and we encourage you to ask for and provide feedback at every possible opportunity. It's your right to receive and give feedback – this is the ONLY way we all can continuously push ourselves to do better.

8. Have fun at what you do and do the right thing – both the principles are core of what Square Infosoft stands for and we expect you to imbibe them in your day to day actions and continuously challenge us if we are falling short of expectations on either of them.

If you accept the above terms and conditions, we appreciate you could confirm your acceptance by signing the statement below and returning the duplicate copy of your offer letter by mentioning your date of joining.

I have negotiated, agreed, read and understood all the terms and conditions of this employment letter as well as Annexure here to and affix my signature in complete acceptance of the terms of the letter.

Date: 2nd June, 2022 Place: Vadodara

Signature: Name: Jay Sheth



Smarty Pants Technologies

412 Shubh Universal, Vesu Main Road, Vesu,
Surat.

Date of Issue: May 23, 2022

Subject**: Summer Internship Offer Letter**

Date of Joining: **May 23, 2022**

Dear Kahan,

Smarty Pants Technologies is pleased to offer you the position of **FlutterDeveloper Intern**, with a start date of May 23rd, 2022.

The first two months, i.e. May 23, 2022, to July 09, 2022, will be your training period. If any leaves are taken during this training, the training period end date will extend accordingly. Your monthly stipend will be nil in this period.

We maintain strict confidentiality about salary, and you are not permitted to disclose your salary details to other employees working at Smarty Pants Technologies or any sister companies.

The company will make a full effort to involve you in maximum projects which will help you gain hands-on experience using the skills learned in theory. We hope this internship is a fulfilling experience for you.

Smarty Pants Technologies

412 Shubh Universal, Vesu Main Road, Vesu,
Surat.

Confidentiality Agreement

As part of the joining formalities and with the acceptance of this offer letter, you hereby sign a confidentiality agreement, which aims to protect the intellectual property rights and business information of Smarty Pants Technologies or any of its sister firms.

Alternative Occupation/Employment

During your tenure at Smarty Pants Technologies, you are not permitted to undertake any other employment, freelancing opportunities, or business, assume any public or private office, honorary or remunerative, without the prior written permission of the company.

Employment

You may be required to work in extended working hours as permitted by law. You may be required to work beyond your existing working hours depending upon the business requirements/exigencies from time to time.

Overseas/On-site Assignment Agreement

In case the company receives any on-site opportunity through your profile/work, then you are obliged to go to the client location and work from there on behalf of the company. Salary during this period will be the same as your offshore salary. The company will pay a fixed amount of compensation according to the client's location and work. This will be discussed before your on-site tenure.

Terms and Conditions

Your employment will be governed by the policies, rules, regulations, practices, processes, and procedures of the company as applicable to you and the changes therein from time to time. You should fulfill all the terms and conditions mentioned in this letter of offer. Failure to fulfill one or more of the terms and conditions would entitle Smarty Pants Technologies to withdraw this offer letter anytime at its sole discretion.

Smarty Pants Technologies

412 Shubh Universal, Vesu Main Road, Vesu,
Surat.

This appointment is based on the information given by you to us in your employment/personal data form and otherwise and shall be considered null and void if a material error/suppression or false detail is discovered therein at any time. In that eventually, the management can recover the payment made to you towards your remuneration during employment.

We look forward to having you on our team.
Yours Sincerely,

Hardi Kapadia for Smarty Pants Technologies
Date:

DECLARATION
I have read/understood the above terms and conditions and agree to abide by them.

Kahan Sonani
Full legal name:
Date:

Project Details

MCA IV [2021-22]

Roll No.	STUDENT ID	NAME	Sem	Project title
MA014	20MAPOS016	GOSAI DHARABEN NARANGIR	4	Allgemoines Kunstler Lexikon (AKL)
MA040	20MAPBG044	PITHAVA RUTIK VIJAYKUMAR	4	Auto Salary Slip Portal
MA008	20MAPOG010	CHAVDA PRIYA RAJENDRA	4	Back link Monitor
MA011	20MAPOF013	GARG SRUSHTI PAWAN	4	Beacon App – iZoo
MA050	20MAPBS051	RAVAL RITIKKUMAR RAJESHBHAI	4	Cooking Game
MA058	20MAPOS061	SHINGALA HARSHILKUMAR DAYALAL	4	Cooking Game
MA005	20MAPOS004	BHARDWAJ SURAJ ANILKUMAR	4	Coupon Bag Mobile App
MA007	20MAPBG008	CHAUHAN DHARTI SURESHBHAI	4	Coupon Bag Mobile App
MA036	20MAPOS079	PATEL TIRTHKUMAR PARESHBHAI	4	Coupon Bag Mobile App
MA057	20MAPOS060	SHETH PARTH HARDIK	4	Coupon Bag Mobile App
MA066	20MAPBG071	VAGHELA SAGAR SHANTIBHAI	4	Coupon Bag Mobile App
MA051	20MAPOS053	SHAH HETSHREE PANKAJKUMAR	4	Data Analytics for Construction Management Application
MA041	20MAPBG045	PRAJAPATI HARDIK RAJESHBHAI	4	Data Replication System
MA009	20MAPOS011	DESAI FALGUNI DINESHBHAI	4	DialShree: Omnichannel Call Center Solution
MA048	20MAPOS049	RAJYAGURU AATMAN PARTH	4	DialShree: Omnichannel Call Center Solution
MA044	20MAPOS039	PATEL PRASHILKUMAR SHAILESHBHAI	4	Ecosmob WebSite
MA025	20MAPOS028	MOTIYANI RAHULKUMAR NARESHBHAI	4	Employee Assessment Tool
MA055	20MAPOS057	SHAH NISHIBEN JAIMINBHAI	4	Employee Assessment Tool
MA023	20MAPOS025	MEMON SUFIYAN RAFIKBHAI	4	Employee Management System (EMS)
MA053	20MAPOG055	SHAH MEET JATINKUMAR	4	e-Quizebuzz
MA031	20MAPOS034	PATEL DARSHANKUMAR DINESHBHAI	4	Farming shop
MA045	20MAPOS080	PAWAR PRATHAMESH HARISH	4	Farming shop
MA035	20MAPOS038	PATEL MANSI KALPESHKUMAR	4	Fiberchat
MA015	20MAPOS018	JOGANI UJASH BHARATBHAI	4	Foodie
MA032	20MAPOS035	PATEL FORAM PANKAJKUMAR	4	Google Data Studio
MA018	20MAPOS021	KOTHIYA DIMPAL PARSHOTAMBHAI	4	Human Capital Information System
MA024	20MAPBG027	MODI PALAK HITESH	4	Human Capital Information System
MA033	20MAPOS036	PATEL HARSH PRAKASHBHAI	4	Human Capital Information System
MA049	20MAPBG050	RATHOD DEEPKUMAR HARSUKHBHAI	4	Human Capital Information System
MA064	20MAPOS068	THAKKAR PRIYESH RAKESHBHAI	4	Human Capital Information System
MA068	20MAPOG073	VAIRALE SRUSHTI CHANDRAKANT	4	Human Capital Information System
MA069	20MAPTG075	VASAVA SURESHCHANDRA VIRJIBHAI	4	Human Capital Information System
MA060	20MAPOG063	SINGH PANKAJ RAMSHESHAN	4	In-App Chat
MA052	20MAPOG054	SHAH JINAY BIKESHBHAI	4	Inventory Management System

MA059	20MAPOG062	SINGH NIBEDITA MANOJKUMAR	4	IOT - Garbage Monitoring system
MA039	20MAPOG043	PAWAR KHYATI RAJUBHAI	4	Leave and Attendance Management
MA001	20MAPOS001	ANSARI MOMMADMASIHA SAMIULLAH	4	MEDICAL HELPBOT
MA056	20MAPOG058	SHAIKH MOHAMMEDARIF ABDULKARIM	4	Mulesoft Integration
MA020	20MAPOG023	MANIYAR BRINDA PIYUSHBHAI	4	Online Job Portal
MA042	20MAPOS046	PRAJAPATI JINESH VINODCHANDRA	4	PAYFORCALL
MA043	20MAPBS047	PRAJAPATI UTSAV JITENDRAKUMAR	4	PAYFORCALL
MA067	20MAPBG072	VAGHELA VIVEK SHAILESHBHAI	4	R K Restaurant
MA017	20MAPOS070	UKANI KARAN BHARATBHAI	4	R wave for Business
MA063	20MAPOS067	THAKKAR POOJA SANJAYBHAI	4	R wave Server Utility
MA061	20MAPOS065	THAKKAR MANAN PARESHBHAI	4	Reporting Agent
MA016	20MAPOT020	KACHHIYAPATEL AJAYKUMAR JITENDRABHAI	4	Resource Management System
MA038	20MAPOS042	PATELIYA SHREY SUNIL	4	Resource Management System
MA070	20MAPOG076	VORA SHASHWAT PARESHBHAI	4	Salesforce Application
MA030	20MAPOS033	PARMAR GHANSHYAM TRIBHUVANBHAI	4	Salon Appointment Booking App
MA065	20MAPOS069	TOSHNIWAL PRIYA MUKESHBHAI	4	Sharit
MA022	20MAPBG024	MANSURI FUZEL YASINBHAI	4	Smart Grid Energy System
MA046	20MAPOG019	JOSHI PRATHMESH ASHUTOSH	4	Social Media Hoot Suite App
MA047	20MAPOG048	RAJPUROHIT DHANPAL ARJUN	4	Social Media Hoot Suite App
MA019	20MAPOS017	JANI KRUPA SHAILESHBHAI	4	SSO Implementation in Caldera & DefectDOJO
MA029	20MAPOG032	PANDYA VRUTIKA SAURABHBHAI	4	SSO Implementation in Caldera & DefectDOJO
MA006	20MAPOG078	BHATT YASHKUMAR SURESHBHAI	4	SSO Implementation in MISP & Rukovoditel
MA013	20MAPBG015	GOHEL HEMANG NARENDRABHAI	4	SSO Implementation in MISP & Rukovoditel
MA062	20MAPOF066	THAKKAR PARTH DILIP	4	SSO Implementation in Simplerisk
MA004	20MAPOG003	BABRIYA RAJ JAMANBHAI	4	Student Network
MA010	20MAPOG012	GAJERA DHRUVIL CHATURBHAI	4	Student Network
MA003	20MAPTG030	NINAMA ARPIT ASHIRWADBHAI	4	Techno Genius
MA026	20MAPSG005	CHAUHAN MRUGESHBHAI HASMUKHBHAI	4	Tennat Monitoring Application For Properties
MA034	20MAPOS037	PATEL KRISHNA HITESHBHAI	4	Time Tracker
MA071	20MAPBS077	ZALA DISHABEN RAJESHKUMAR	4	Transport Management system
MA012	20MAPBT014	GHANCHIVHORA SIMRANBEN SAJIDBHAI	4	Travels booking [Module: Special service requests]
MA054	20MAPOS056	SHAH NIDHIBEN JAIMINBHAI	4	UpTime Robot
MA028	20MAPOS031	PAL RIYA SURENDRA	4	Vasy E-commerce

MA027	20MAPOS029	NAGORILUHAR MOHAMMEDSHAHIL FAKRUDDIN	4	Vending Machines
MA002	20MAPBG002	ANUVADIA KEYUR SHASHIKANT	4	VM Lab development
MA021	20MAPOG059	SHARMA MANSI DHANENDRA	4	VM Lab development

Project Details

MCA VI [2021-22]

Roll No.	STUDENT ID	NAME	Sem	Project title
MA012	19MAPOG031	MAKAVANA ROHAN HEMENDRABHAI	6	Cooking Game
MA014	19MAPOG003	NAIR AAVANI SIVAKUMAR	6	DailyShop (ECommerce)
MA008	19MAPBG016	JETHAVA PARTH JITENDRA	6	E-Discovery Platform
MA005	19MAPTG021	CHAUDHARI BHAVESHKUMAR DILIPBHAI	6	ERP Jai Industries
MA016	19MAPBG010	PATEL NIRALEE GHANSHYAM	6	Fight Tracker
MA018	19MAPBG024	PRAJAPATI DHRUSHA BHUPENDRABHAI	6	Fire Detection Using AI
MA019	19MAPBG004	PRAJAPATI RAVI HARJIVANBHAI	6	Hardware Management System
MA004	19MAPOG035	CHANDAK YASH SUKUMAR	6	Human Capital Information System
MA006	19MAPOG005	CYCLEWALA MURTAZA SHABBIR	6	Human Capital Information System
MA024	19MAPOG006	VAMJA VIVEK ASHOKBHAI	6	Human Capital Information System
MA013	19MAPOG009	MEHTA JANVI BIPINBHAI	6	IOT - Garbage Monitoring system
MA022	19MAPBG027	SOLANKI BHARGAV BHIKHALAL	6	One Blood Segmentation Program
MA001	19MAPOG011	BARODAWALA NIKI VIJAY	6	Online E-Leaming Platform
MA023	19MAPOG007	SUTARIYA JIGARBHAI SURESHBHAI	6	Online video conference with twilio and Chat bot
MA003	19MAPOG025	BHATT MEGHAVI RAKESH	6	Parametric Cost Estimation for FRP
MA009	19MAPOG017	KOSHTI SAGAR MANUBHAI	6	Project Management System
MA021	19MAPOG015	SHAH RUCHIKA RAKESHBHAI	6	Project Management Tool
MA002	19MAPOG008	BHATT AMEE SANJAYBHAI	6	Resume Parser
MA020	19MAPOG032	RANPURA KENIL DIPAKBHAI	6	SSO Implementation in Caldera & DefectDOJO
MA010	19MAPOG014	KOTAK JAYDEEP PRAVINBHAI	6	SSO Implementation in TheHive & Shuffle
MA017	19MAPBG018	PRAJAPATI BHAVIK RAJESHKUMAR	6	SSO Implementation in TheHive & Shuffle
MA015	19MAPOG001	PANDYA VAIBHAVI NITINBHAI	6	SSO Implementation in Wazuh
MA011	19MAPBG002	MAHEPAL PRIYANKA JITENDRABHAI	6	SticPics
MA007	19MAPBG012	DESAI JINAL VISHNUBHAI	6	Supershop

DHARMSINH DESAI UNIVERSITY, NADIAD
FACULTY OF TECHNOLOGY
DEPARTMENT OF MECHANICAL ENGINEERING

Roll No.	Name of Student	Name of the company	Faculty	Group
MH001	NIKHIL DINESH RANA	NTPC Limited, PO Urjanagar, Jhanor, Bharuch	PVD	A
MH002	ABHISHEK VERMA	Karvy Engineering, Vadodara	MMC	A
MH003	ALANI JAINIL PRAVINBHAI	OSWAL MACHINERY LIMITED, Anand	PNT	A
MH004	AMAL SHAJI	Solvay Specialities India Pvt. Ltd.	ARM	A
MH005	AMIN UJJAVAL DAHYABHAI	GSECL THERMAL POWER STATION, WANAKBORI	PNT	A
MH006	ATIK SALIM DELOLIYA	Himalaya Machinery Pvt Ltd, Vadodara	NAV	A
MH007	BABARIYA SAHIL ASHOKBHAI	Atul Pvt Ltd, Valsad	DGB	A
MH008	BANSAL PRASTAV MAHESHWARI PRASAD	Himalaya Machinery Pvt Ltd, Vadodara	GDB	A
MH009	BHAGAT SNEH AMITKUMAR	(1) Banco Products India Ltd. (2) TLT Turbo India Ltd.	APB	A
MH010	BHATT MAITRI DHARMENDRAKUMAR	Inhouse Project on Pizza making machine	GDB	A
MH011	BHATT MANAV MAULIK	Balkrishna Textiles, Ahmedabad	KRS	A
MH012	BHATT NANDAN MADHAV	(1) Oil and Natural Gas Corporation Ltd. Vadodara(2) Indo Anushka Steam Technologies, Vadodara	NAV	A
MH013	CHANIYARA CHAND SUNIL	Max Precision Bearings Private Limited	NSP	A
MH014	CHAUDHARY MARGESH PRAKASHBHAI	Linde Engineering India Pvt. Ltd, Vadodara	PVD	A
MH015	CHAUHAN AISHWARYA DHARMESHKUMAR	1) Niranjan Chemicals, Ankleshwar 2) Gujarat Narmada Valley Fertilizers and chemical Ltd, Bharuch	KRS	A
MH016	CHAUHAN VYOM JAYANTIBHAI	Larsen and Toubro Ltd, Surat	RMJ	A
MH017	DAVE AASHAY JAYESHKUMAR	Linde Engineering India Pvt. Ltd, Vadodara	PVD	A
MH018	DAVE MADHAV MITESH	1) Zentiva Ankleshwar 2) L&T Power, Vadodara	KRS	A
MH019	DEOKAR ABHAYRAJ VISHNU	PACIFICA COMPANIES	ARM	A
MH020	DESAI NIHAR SHAILENDRA	Atul Pvt Ltd, Valsad	DGB	A
MH021	DESAI NIMIT VIPUL	Atul Pvt Ltd, Valsad	DGB	A
MH022	DHOKAI VIVEK HARESHBHAI	Matrix Meditec Pvt Ltd	DGB	A
MH023	DHRUVKUMAR NITINKUMAR MODI	Larsen and Toubro Ltd, Surat	RMJ	A
MH024	DIXIT SWARA ASHISH	Linde Engineering India Pvt. Ltd, Vadodara	PVD	B
MH025	DOSHI ISHAN JIGNESHBHAI	Inhouse Project on IOT based Mechatronics system	MMC	B
MH026	GADHIYA YASH KRUSHNAKANTBHAI	Oswal Machinery Limited, Anand	DSP	B
MH027	GAGLANI NIRAV DIPAKBHAI	Inhouse Project on Road Pitholes machine	MMC	B
MH028	GAUTAM HARSH SATISHBHAI	Atul Pvt Ltd, Valsad	DGB	B
MH029	GAUTAM JAGDISHBHAI RUDANI	MAITRY LASER TECH	ARM	B
MH030	GOTAWALA UMANG SANJAYKUMAR	Inhouse Project on 3-D Printing Machine	MMC	B
MH031	HARSH SONI	Elecon Engineering Company Ltd., V.V.Nagar	HTP	B
MH032	HARSHIL SHETH	Hemster Filaments LLP, Ahmedabad	APB	B
MH033	JANI HARSH HARESHBHAI	Atul Pvt Ltd, Valsad	DGB	B
MH034	JETHVA JAYMEEN DHIRAJBHAI	Bharat Glass Tube Ltd, Ankleshwar	NAV	B
MH035	JHA GAURAV PRABHUNATH	Gujarat Apollo Industries Limited, Mehsana	DIU	B
MH036	JOSHI ARPIT ARUNKUMAR	Kloeckner Desma Machinery	MNP	B
MH037	JOSHI KUNAL NITIN	Ultratech Cement Ltd.	MNP	B
MH038	JOSHI SAURABHKUMAR LALITBHAI	Airon corporation - Vadodara (project site at GIFT City - Gandhinagar)	CMF	B
MH039	KAKADIYA SHIVAL DHARMENDRABHAI	Alidhra Texpro Ltd, Sachin G.I.D.C, Surat	HTP	B
MH040	KARAN M SHAH	Reliance Industry Ltd., Jamnagar	GNM	B
MH041	KARVELIYA MEET NARENDRABHAI	JYOTI CNC AUTOMATION LIMITED, RAJKOT	DSP	B
MH042	KOTAK HARSH SANDIPBHAI	JYOTI CNC AUTOMATION LIMITED, RAJKOT	DSP	B
MH043	MAHETA AMITKUMAR PANKAJBHAI	(i) RAJASHREE POLYFIL(A DIVISION OF CENTURY ENKA LTD.) (ii) OSWAL MACHINERY LIMITED	MNP	B
MH044	MAKWANA KEVAL RAJESH	Gujarat Infrapipes Private Limited	NSP	B
MH045	MAKWANA SHUBHAM SANJAY	Landmark Automobiles Private Limited, Ahmedabad	DIU	B
MH046	MARFATIA DHRUVIL YOGESHKUMAR	Ex-Protecta , GIDC Estate ,Vithal Udhyognagar, Anand.	HTP	B
MH047	MAVANI VATSAL DINESHBHAI	Synnova Gear and transmission Linited.	APB	C
MH048	MEHTA MANAN NITIN	NEW MARINE ENGINEERING WORKS, JAMNAGAR	DSP	C
MH049	MEHTA MEET RAKESH	Bhagwati Industries, B.I.D.C. Gorwa, Vadodara.	PVD	C
MH050	MEHTA UJJAVAL KALPESH	Inhouse Project on IOT based Mechatronics system	MMC	C
MH051	MISTRY HENILKUMAR MUKUNDKUMAR	Inhouse Project on Car Cleaning Machine	MMC	C
MH052	MODI DHRUVIL KALPESHBHAI	Prasad GWK Cooltech Pvt. Ltd.	APB	C
MH053	MOMIN MAHAMMADSABIR GULAMKASIM	Oswal Machinery Limited, Anand	DSP	C
MH054	MORE JIMIT GAJANAN	Alidhra Texpro Ltd, Sachin G.I.D.C, Surat	HTP	C
MH055	NAIK PARVA KEYURBHAI	Atul Ltd. Valsad	GNM	C
MH056	NAIR RITESH PRASAD	Kalpataru Power Transmission limited, Gandhinagar	PNT	C
MH057	NIHAR HITESHKUMAR TRIVEDI	CYRA ENGINES PVT. LTD., SURAT.	PNT	C
MH058	NITIN DALAL	India Yamaha Motors Pvt Ltd, Surajpur	DIU	C
MH059	OZA BINOY PARESHKUMAR	RAJASHREE POLYFIL(A DIVISION OF CENTURY ENKA LTD.)	MNP	C

MH060	PADHIYAR PARTHKUMAR ARVINDBHAI	Chemcon Speciality chemicals limited	MNP	C
MH061	PANCHAL ANIKET KETANKUMAR	Larsen and Toubro Ltd, Surat	RMJ	C
MH062	PANCHOLI VIRAL JITENDRAKUMAR	SUPERMAC MACHINERY	ARM	C
MH063	PANDYA RATNESHKUMAR JAYESHBHAI	Englert Technologies & solutions Pvt. Ltd, Ahmedabad.	PVD	C
MH064	PANSURIYA JAYKUMAR VIJAYBHAI	Inhouse Project on IOT based Mechatronics system & IFFCO, KALOL	GDB	C
MH065	PARMAR MEGHRAJ KARANSINH	Mechcrop Solution, Anand	NAV	C
MH066	PATEL ARYAN DILIPBHAI	Ineos Styrolution India Pvt. Ltd., Katol	KKS	C
MH067	PATEL DEEP HARESHBHAI	Oswal Machinery Limited, Anand	DSP	C
MH068	PATEL DHRUV CHETANKUMAR	Larsen and Toubro Ltd, Surat	RMJ	C
MH069	PATEL FALGUN JASHVANTKUMAR	Oswal Machinery Ltd, Anand	SJR	C
MH070	PATEL KINSU KANAIYALAL	BOSCH REXROTH, SANAND &	GDB	D
MH071	PATEL MIHIRKUMAR JITENDRA	Aravind Limited, Khatraj. Gandhinagar.	PNT	D
MH072	PATEL NACHIKET AMRUTLAL	Twin Engineers	NSP	D
MH073	PATEL NEEL MUKESH	Crown Decor Pvt. Ltd., Ahmedabad	KKS	D
MH074	PATEL PURVIK SAMIR	1) Shayona Engineering Private Limited 2) Meghmani Dyes And Intermediates LLP	NSP	D
MH075	PATEL SHUBHAM PRATIKKUMAR	Jaygoga Extrusion LLP, Ahmedabad	SJR	D
MH076	PATEL VAIBHAV HIRENKUMAR	Apex Engineers, Ahmedabad	DIU	D
MH077	PATEL VEDANT ASHVINKUMAR	(i) GNFC (ii) Reliance Industries Limited	MNP	D
MH078	PRAJAPATI DHRUV ARVINDBHAI	Apex Engineers, Ahmedabad	DIU	D
MH079	PRAJAPATI SACHIN JAYANTKUMAR	Pluga Pumps and Motors Pvt. Ltd. GIDC Savli	NAV	D
MH080	PUNWAR JAYPALSINH MAHIPALSINH	Jay Chemicals Industries Pvt. Ltd., Khambhat	KKS	D
MH081	RAJPUT ABHISHEKKUMAR BIJENDRASINGH	Atul Ltd. valsad	GNM	D
MH082	RATHOD UTPAL YOGESHBHAI	(1) ICE MAKE Refrigeration Pvt Ltd - Ahmedabad (2) Oriental Electrical Components Pvt Ltd - Jamnagar	CMF	D
MH083	RUDANI RAJDEEP JAYESHKUMAR	Atul Ltd. Valsad	GNM	D
MH084	SAVALIYA CHIRAGKUMAR RAMESHBHAI	Oswal Machinery Ltd, Anand	SJR	D
MH085	SAVALIYA RAJ	Cheminova India Ltd., Bharuch	KKS	D
MH086	SHAH HARSH HIREN	BAJAJ HEALTHCARE LTD.	ARM	D
MH087	SHAH NAMAN BIMALKUMAR	Banco Products India Ltd.	APB	D
MH088	SHAH PUJAN SNEHALKUMAR	Whirler Centrifuglas Pvt. Ltd., Mehamdavad	KKS	D
MH089	SHETH SHUBHAM SUNILBHAI	C. M. Smith & Sons Ltd., Nadiad	KRS	D
MH090	SOJITRA MILAN JAYSUKHBHAI	Gautam Steel , Surat	NAV	D
MH091	SOLANKI AKSHAT BHADRESHKUMAR	Alidhra Texpro Ltd, Sachin G.I.D.C, Surat	HTP	D
MH092	SOLANKI FEZAN ARIFBHAI	Oswal Machinery Ltd, Anand	SJR	D
MH093	SOLANKI MUKULKUMAR BALVANTBHAI	C. M. Smith & Sons Ltd., Nadiad	KRS	E
MH094	SOUMYA GHOSH	Elecon Engineering Company Ltd., V.V.Nagar	HTP	E
MH095	SUTREJA MIHIR MAHESHBHAI	M M Vora Automobiles - Vadodara	CMF	E
MH096	TALPADA KAMAL ASHVINBHAI	AEP Industries Pvt. Ltd.	ARM	E
MH097	TANDEL JAY VINODKUMAR	Atul Ltd. Valsad	GNM	E
MH098	TANDEL MILAN MANOJBHAI	Atul Ltd. Valsad	GNM	E
MH099	THAKAR MANAV JIGNESH	Larsen and Tourbro Ltd, Vadodara	RMJ	E
MH100	VADGAMA ADITYA RAJNISH	Tata Chemicals Ltd.	APB	E
MH101	VADGAMA ARCHIT MAHESHKUMAR	Harsha Engineers International Limited	NSP	E
MH102	VAGHELA HARSHADKUMAR PRAVINBHAI	M M Vora Automobiles - Vadodara	CMF	E
MH103	VAGHELA KARAN DINESHBHAI	Balkrishna Textiles, Ahmedabad	KRS	E
MH104	VAGHELA SHAKTISINH NARENDRASINH	1) Shayona Engineering Private Limited 2) Amod Stampings Private Limited	NSP	E
MH105	VARU RAJ LAKHABHAI	Atul Auto Industries, Jamnagar	DIU	E
MH106	VISHNUSWAMI VATSAL RADHESHYAMBHAI	AMUL INDUSTRIES PVT. LTD. , RAJKOT	PNT	E
MH107	VISHVADEEP JADEJA		GDB	E
MH108	YADAV MADHUKAR LILADHAR	Zydex Industries, Vadodara	RMJ	E
MH109	YADAV VIKASKUMAR HARENDRA	Neo Hyundai - Jamnagar	CMF	E
MH110	YAGNIK MAHARSH DHIMANTBHAI	(1) Jay Chemicals Industries Pvt. Ltd., Khambhat (2) Linde Engineering India Pvt. Ltd., Vadodara	KKS	E
MH111	YUKTESH VINESHBHAI RAVTOLE	Landmark Pvt Ltd - Surat (Mercedes-Benz)	CMF	E
MH112	ZAVERI JAINAM BHARAT	Oswal Machinery Ltd, Anand	SJR	E
MH113	AKSHIT S PUROHIT	Rhino Machines Pvt Ltd	SJR	E

Prof. (Dr.) G. D. Bassan
Head, Mechanical Engineering

DHARMSINH DESAI UNIVERSITY

FACULTY OF TECHNOLOGY

MECHANICAL ENGINEERING DEPARTMENT

M. TECH. (CAD/CAM) SEMESTER – III

DISSERTATION -2021

All the students of 3rd semester M. Tech. (CAD/CAM) are hereby informed that institute guide for your dissertation work is finalized as per below mentioned detail. You all are further informed to contact your guide immediately with progress of work made so far. After discussion with guide, modify title of your work if required and intimate the same.

Roll no.	STUDENT ID NO.	NAME OF STUDENT	APPROPRIATE TITLE OF DISSERTATION	INSTITUTE GUIDE	NAME OF INDUSTRY
MM001	20MMPOS001	KADAVIL ABHISHEK MANOJ	Productivity and efficiency improvement using lean tools and facility layout design and planning	Dr. G. D. Bassan	Vihan Engg. Pvt. Ltd.
MM002	20MMPOS002	PRAJAPATI SHIVAM UMESHKUMAR	Design, analysis and fabrication of patient specific surgical guide for dental implant	Prof. R. V. Solanki	---
MM003	20MMPSF003	PRIYADARSHI JAY KIRTIKUMAR	Comparative analysis of knuckle joint and connecting rod using ANSYS workbench	Prof. R. M. Joshi	---

Prof. R. V. Solanki,
Assistant Professor & PG Programme Coordinator,
Mechanical Engineering Department
Dharmsinh Desai University, Nadiad

Prof. (Dr.) G. D. Bassan,
Head,
Mechanical Engineering Department
Dharmsinh Desai University, Nadiad

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DDU/FOT/MH/VOC-TRG/NOC/2021-22/SEMVI/MH-006

Date: 31/03/2022

To,
Nishit Bhavsar
AGM – HR & Admin Services,
Larsen & Toubro Limited,
Heavy Engineering Division,
VHEW,
Vadodara- 390019

Subject: Vocational training during summer vacation 2022

NAAC ACCREDITED

Respected Sir,

The following is full time student of VIth Semester, Mechanical Engineering, studying in Faculty of Technology, Dharmsinh Desai University, Nadiad.

Sr. No.	Name	Roll No.
01	Mr. Akshat Shukla	MH-006

As a part of our curriculum, Students have to undergo a vocational training pertaining to our field in the industry. The training period can be **minimum 2 weeks and maximum 8 weeks** during summer vacation period of the university from **10-05-2022 to 03-07-2022.**

I have no objection if he is provided technical training at your esteemed organization. This training period will be during academic break of our university in summer.

Thanking you,

Yours faithfully,

31/3/2022

(Prof. (Dr.) G. D. Bassan)
Head, Mechanical Engineering Dept.
Faculty of technology
Dharmsinh Desai University, Nadiad-387001
Email: hod.mech@ddu.ac.in Mobile No.: +91 98795 22741

ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Mahi Dinesh Kumar Patil

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec. 2021 till 9th April, 2022

General Manager
ROM KABOOR

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Pooja Wadhwani

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec, 2021 till 9th April, 2022

General Manager
Noor Kaboor

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

SEVEN SEAS
HOTEL

SS/IT/000/502

Apr 9th, 2022

To Whomsoever It May Concern

This is to certify that **Mr. Harnishsingh Sidhu** student *of* ***Dharmsinh Desai University – Gujrat*** *has successfully completed his Industrial Training at* ***"Seven Seas Hotel, New Delhi".***

During the tenure of his training ***(Dec 15, 2021 to Apr 9, 2022)*** *he has received exposure in* ***all four major departments.***

We congratulate him for the consistent effort displayed in each area of work.

We wish him all the success in his future endeavors.

For Seven Seas Hospitality Pvt. Ltd

Amitpal Singh

Amitpal Singh
Manager – Training & Development

Seven Seas Hospitality Pvt. Ltd.
12, Mangalam Place, Sector-3, Rohini, New Delhi-110085, INDIA
T: +91 99 902 00002 /3 / 4 | E: info@sevenseashotel.com | W: www.sevenseashotel.com | /SevenSeasHotel

Boulevard9
Luxury Resort & Spa

Date: - 10/04/22

Experience Certificate

This is to certify that **Mr. Fardinalam Shaikh** has worked with our organization as an Industrial Trainee from 15th December 2021 to 10th April 2022 in **All departments**. During this training period, he has shown keen interest and has performed well in the concerned work areas.

The Organization wishes **Mr. Fardinalam Shaikh** all the very best for his future professional endeavor.

For, Boulevard9 Luxury Resort & Spa, Nadiad
(A Unit of Horizon Hospitality)

Ravish Singh
General Manager

ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Mohit Patel

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec. 2021 till 9th April, 2022

General Manager

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

Monday, April 11th, 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Pandya Mihir Lomeshkumar S/O Mr. Lomesh Kumar** student of **Dharmsinh Desai University** successfully completed his Industrial Training with our organization for a period from 13th December, 2021 to 09th April, 2022.

During the period, **Mr. Pandya** was found to be hardworking, diligent, sincere, honest and maintained good discipline.

We wish him all success in his future endeavor.

For and on behalf, Ramada By Wyndham Udaipur Resort & Spa,

Ahmad Raza Mansoori
Manager- Talent & Culture

RAMADA UDAIPUR RESORT & SPA
Rampura Circle, Kodiyat Road, Udaipur - 313001, (Raj.), India
Tel 91-294-3053800 / Fax 91-294-3053900
E mail info@ramadaudaipur.com www.ramadaudaipur.com
CIN: U55102RJ1993PTC007321

RAMADA
UDAIPUR RESORT & SPA
(A unit of Monsoon Palace Resort (P) L



ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Pushpraj singh Rajput

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec. 2021 till 9th April. 2022

General Manager

RONI KAPOOR

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

Monday, April 11th, 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Raval Jay Vijaybhai S/O Mr. Raval Vijaybhai** student of **Dharmsinh Desai University** successfully completed his Industrial Training with our organization for a period from 13th December, 2021 to 08th April, 2022.

During the period, **Mr. Raval** was found to be hardworking, diligent, sincere, honest and maintained good discipline.

We wish him all success in his future endeavor.

For and on behalf, Ramada By Wyndham Udaipur Resort & Spa.

Ahmad Raza Mansoori
Manager- Talent & Culture

RAMADA UDAIPUR RESORT & SPA
Rampura Circle, Kodiyat Road, Udaipur - 313001, (Raj.), India
Tel 91-294-3053800 / Fax 91-294-3053900
E mail info@ramadaudaipur.com www.ramadaudaipur.com
CIN: U55102RJ1993PTC007321

RAMADA
UDAIPUR RESORT & SPA
(A unit of Monsoon Palace Resort (P) Ltd.)

2022/09/28 14:58

This hotel is independently owned and operated under a franchise/license agreement with Ramada Worldwide Inc.

Shot on Y83 Pro
vivo dual camera

Wednesday, April 06th, 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Vaghela Rajveer Kumar Jitendrabhai S/O Mr. Jitendrabhai Ambalal Vaghela** student of **Dharmsinh Desai University** successfully completed his Industrial Training with our organization for a period from 13th December, 2021 to 06th April, 2022.

During the period, **Mr. Vaghela** was found to be hardworking, diligent, sincere, honest and maintained good discipline.

We wish him all success in his future endeavor.

For and on behalf, Ramada By Wyndham Udaipur Resort & Spa.

For P. Trivedi

Ahmad Raza Mansoori
Manager- Talent & Culture

RAMADA UDAIPUR RESORT & SPA
Rampura Circle, Kodiyat Road, Udaipur - 313001, (Raj.), India
Tel 91-294-3500200
E mail info@ramadaudaipur.com www.ramadaudaipur.com
CIN : U55102RJ1993PTC007321

RAMADA
BY WYNDHAM
UDAIPUR RESORT AND SPA

owned and operated under a franchise/license agreement with Ramada Worldwide Inc.

2022.04.19 23:15

ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Parth Gohel

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec. 2021 till 9th April 2022

General Manager
NOOR KABOOR

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

Monday, April 11th, 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr. Tolani Jatin Dhaneshbhai S/O Mr. Dhanesh Kumar Lilaram Tolani** student of **Dharmsinh Desai University** successfully completed his Industrial Training with our organization for a period from 13th December, 2021 to 10th April, 2022.

During the period, **Mr. Tolani** was found to be hardworking, diligent, sincere, honest and maintained good discipline.

We wish him all success in his future endeavor.

For and on behalf, Ramada By Wyndham Udaipur Resort & Spa,

Ahmad Raza Mansoori
Manager- Talent & Culture

RAMADA UDAIPUR RESORT & SPA
Rampura Circle, Kodiyat Road, Udaipur - 313001, (Raj.), India
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CIN: U55102RJ1993PTC007321

RAMADA
UDAIPUR RESORT & SPA
(A unit of Monsoon Palace Resort (P) Ltd.)

This hotel is independently owned and operated

ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Raj Solanki

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec, 2021 till 9th April, 2022

General Manager
ROOP KAPOOR

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES

GOLDEN TULIP
VASAI - HOTEL & SPA

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Sanjay Kalyani** from **Dharmsinh Desai University, Department of Hotel Management** has successfully completed 17 weeks of Industrial Training at **GOLDEN TULIP – VASAI HOTEL AND SPA**, from 15th December 2021 to 9th April 2022.

His attendance during the given period of time has been 106/116 days including weekly offs.

His performance during the mentioned period was **Excellent.**

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

GOLDEN TULIP * VASAI - HOTEL & SPA *

SAMIP PATIL

Assistant Manager - Training

Survey No: 44/5/1, NH - 8, Vasai, Thane - 401208, Maharashtra, India
Tel: +91 250 6631900 | Fax: +91 250 6631999 | e-mail: info@goldentulipvasai.in | www.goldentulip.com

Boulevard9
Luxury Resort & Spa

Date: - 10/04/22

Experience Certificate

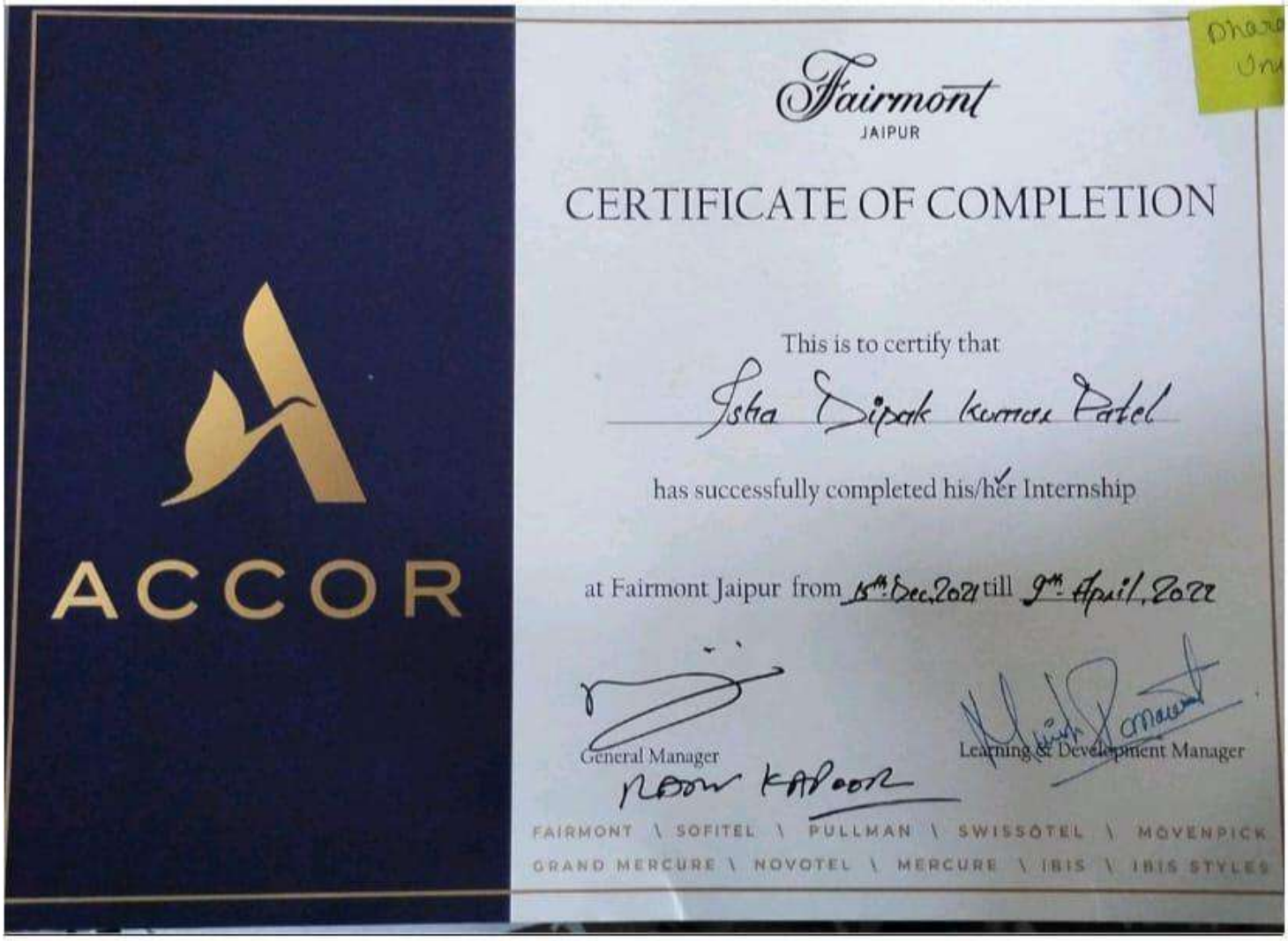
This is to certify that **Ms. Krupali Bhavsar** has worked with our organization as an Industrial Trainee from 15th December 2021 to 10th April 2022 in **All departments**. During this training period, She has shown keen interest and has performed well in the concerned work areas.

The Organization wishes **Ms. Krupali Bhavsar** all the very best for her future professional endeavor.

For, Boulevard9 Luxury Resort & Spa, Nadiad
(A Unit of Horizon Hospitality)

Ravish Singh
General Manager

A Unit of HORIZON HOSPITALITY
Pij Cross Road, N. H. 48, Nadiad- 387 002. Gujarat, India.
Tel: +91 268 2533000, 8980038554 I Fax: +91 268 2554888 I www.boulevard9.in



ACCOR

Fairmont
JAIPUR

CERTIFICATE OF COMPLETION

This is to certify that

Ishta Dipak kumar Patel

has successfully completed his/her Internship

at Fairmont Jaipur from 15th Dec. 2021 till 9th April, 2022

General Manager

NOOR KAPOOR

Learning & Development Manager

FAIRMONT \ SOFITEL \ PULLMAN \ SWISSÔTEL \ MÖVENPICK
GRAND MERCURE \ NOVOTEL \ MERCURE \ IBIS \ IBIS STYLES