



**SHRI KHANDERAI PRATISHTHAN'S
DNYANSAGAR INSTITUTE OF MANAGEMENT & RESEARCH**

(Approved by AICTE, New Delhi, Recognized By Govt. of Maharashtra, Affiliated to S. P. Pune University)
(AISHE Code : C - 41293, PUN Code - IMMP014030)



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5. It is NOT MANDATORY for a learner to opt for Alternative Study Credit Courses. However, Faculty members may advise a student to enroll for Alternative Study Credit Course(s) after a methodical assessment of the relevant competencies of the student.
6. Institutes may stipulate additional criteria for students desirous to take up Alternative Study Credit Courses.
7. **A MINIMUM of 60% of the total credits earned by a learner through ASCC shall either be from MOOCs or from Professional Certification Programmes.**
8. Thus a learner may skip all Generic Elective (GE - IL) courses and skip all Subject Elective (SE - IL) courses and earn the required 22 credits entirely through ASCC.
9. The same TYPE of ASCC can be opted for multiple number of times. Norms for the same are prescribed in the relevant section later in this syllabus document. For e.g. A student may undertake 11 "Professional Certification Programs" and earn 22 credits or complete 11 MOOCs and earn 22 Credits.
10. ASCC shall be executed in online study mode / field work or project mode / certification mode.
11. A faculty guide shall be assigned for such courses. The faculty shall oversee the progress of the learner as well as evaluate the learner for 50 marks / 2 credits.
12. The learner shall select the ASCC that he/she desires to opt for and submit an outline of the proposed study relevant to the course. The faculty guide shall approve the proposal after considering the nature of the work, learning effort required, desired outcomes and comprehensive coverage of the topic.
13. There is no defined syllabus for the ASCC courses. Institutes shall define the syllabus and announce the same on the website.
14. Since ASCC is a guided self study course 40 - 45 hours of work shall be equivalent to one credit. The faculty shall oversee the progress of the learner as well as evaluate the learner for 50 marks / 2 credits.
15. The start date of the ASCC such as Professional Certifications shall be after the admission date for the MBA programme and the end date of the ASCC shall be within 6 months of the start date of the ASCC, but before the completion of Sem IV.
16. The list of ASCC is provided in Annexure I.

5.7 Combination of Options: A learner may opt for any combination of earning the 22 credits assigned to Generic Elective (GE - IL) courses and Subject Elective (SE - IL) courses through

- e) Generic Elective (GE - IL) courses
- f) Subject Elective (SE - IL) courses
- g) Open Elective Courses
- h) Major + Minor specialization combination
- i) Foundation Courses
- j) Enrichment Courses
- k) Alternative Study Credit Courses

SUBJECT TO THE minimum and maximum limits of credits prescribed and, subject to institutional norms and guidelines, issued from time to time.

6.0 Summer Internship Project: At the end of Second Semester each student shall undertake a Summer Internship Project (SIP) for a **minimum of 8 weeks**. For SIP, 1 credit is equivalent to minimum 40-45 hours of effective work. SIP shall have 6 credits. It is mandatory for the student to seek advance written approval from the faculty guide and the Director of the Institute about the topic and organization before commencing the SIP.

The SIP may or may not have a Functional Focus, i.e. the student may take up a SIP in his/her intended area of specialization or in any other functional area of management. **Ideally the SIP should exhibit a cross-functional orientation.**

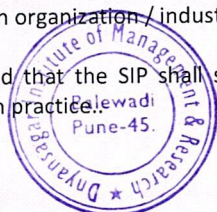
SIP can be carried out in a

1. Corporate Entity
2. NGO
3. SME
4. Government Undertaking
5. Cooperative Sector.

SIP may be

1. a research project – based on primary / secondary data
2. may be an operational assignment involving working by the student on a given task/assignment/project/ etc. in an organization / industry.

It is expected that the SIP shall sensitize the students to the demands of the workplace and apply conceptual knowledge in practice.



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Each student shall maintain a SIP Progress Diary detailing the work carried out and the progress achieved on a daily basis. The student shall submit a written structured SIP report based on work done during this period. The student shall submit the SIP Progress Diary along with the SIP Report.

Students shall also seek a formal evaluation of their SIP from the company guide. The formal evaluation by the company guide shall comment on the nature and quantum of work undertaken by the student, the effectiveness and overall professionalism. The learning outcomes of the SIP and utility of the SIP to the host organization must be specifically highlighted in the formal evaluation by the company guide. The SIP evaluation sheet duly signed and stamped by the industry guide shall be included in the final SIP report.

The SIP report must reflect 8 weeks of work and justify the same. The SIP report should be well documented and supported by –

1. Institute's Certificate
2. Certificate by the Company
3. Formal feedback from the company guide
4. Executive Summary
5. Organization profile
6. Outline of the problem/task undertaken
7. Research methodology & data analysis (in case of research projects only)
8. Relevant activity charts, tables, graphs, diagrams, AV material, etc.
9. Learning of the student through the project
10. Contribution to the host organization
11. References in appropriate referencing styles. (APA, MLA, Harvard, Chicago Style etc.)

The completion of the SIP shall be certified by the respective Faculty Guide & approved by the Director of the Institute. The external organization (Corporate / NGO/ SME/ Government Entity/ Cooperative/ etc.) shall also certify the SIP work.

The students shall submit a spiral bound copy of the SIP report by 15th September. The Institute shall conduct an internal viva-voce for evaluation of the SIP for 50 marks between 15th September to 30th September. The Panel shall comprise of two evaluators appointed by the Director of the Institute / Head of Department (for MBA departments in engineering colleges). Institutes are encouraged to involve senior alumni, industry experts, recruiters to conduct the internal viva-voce. The internal viva-voce panel shall provide a detailed assessment of the SIP report and suggest changes required, if any.

After the internal viva-voce, the student shall finalize the SIP report by incorporating all the suggestions and recommendations of the internal viva-voce panel. The internal guide shall then issue the Institute's Certificate to the student.

The student shall submit TWO hard copies & one soft copy (CD) of the project report before 30th October in Sem III. One hard copy of the SIP report is to be returned to the student by the Institute after the External Viva-Voce. In the interest of environmental considerations, students are encouraged to print their project reports on both faces of the paper. Spiral bound copies may be accepted.

There shall be an external viva-voce for the SIP for 50 marks. The external viva-voce shall be conducted after the theory exam of Semester III.

The Internal & the External viva-voce shall evaluate the SIP based on:

1. Clear and concise objectives
2. Clear methodology, articulated using technical terms indicating all steps and tools
3. Citation of substantial current and good quality literature
4. Application of concepts learned in Sem I and II
5. Understanding of the organization and business environment
6. Benchmarks used / Assumptions made
7. Technical Writing & Documentation Skills
8. Interpretation of results and justification thereof and validity of the results presented
9. Utility of the project to the organization
10. Comprehensiveness and stakeholder relevance of the learning experience

Copies of SIP report and records of evaluation shall be maintained by the Institute for a period of 3 academic years.

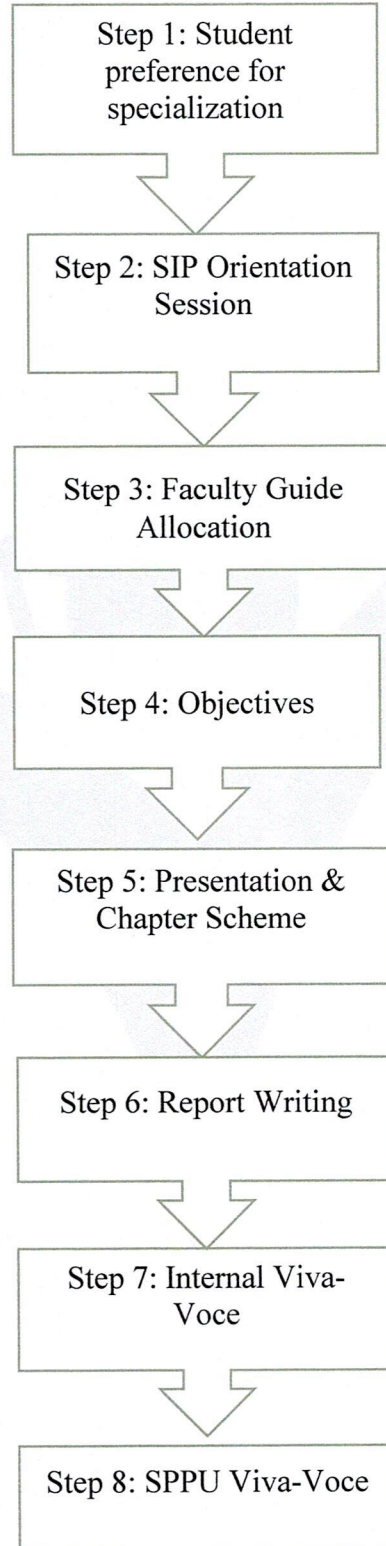
7.0 Formative Assessment (FA) / Concurrent Assessment (CA):




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• **Flow Chart - Process of Summer Internship Project**




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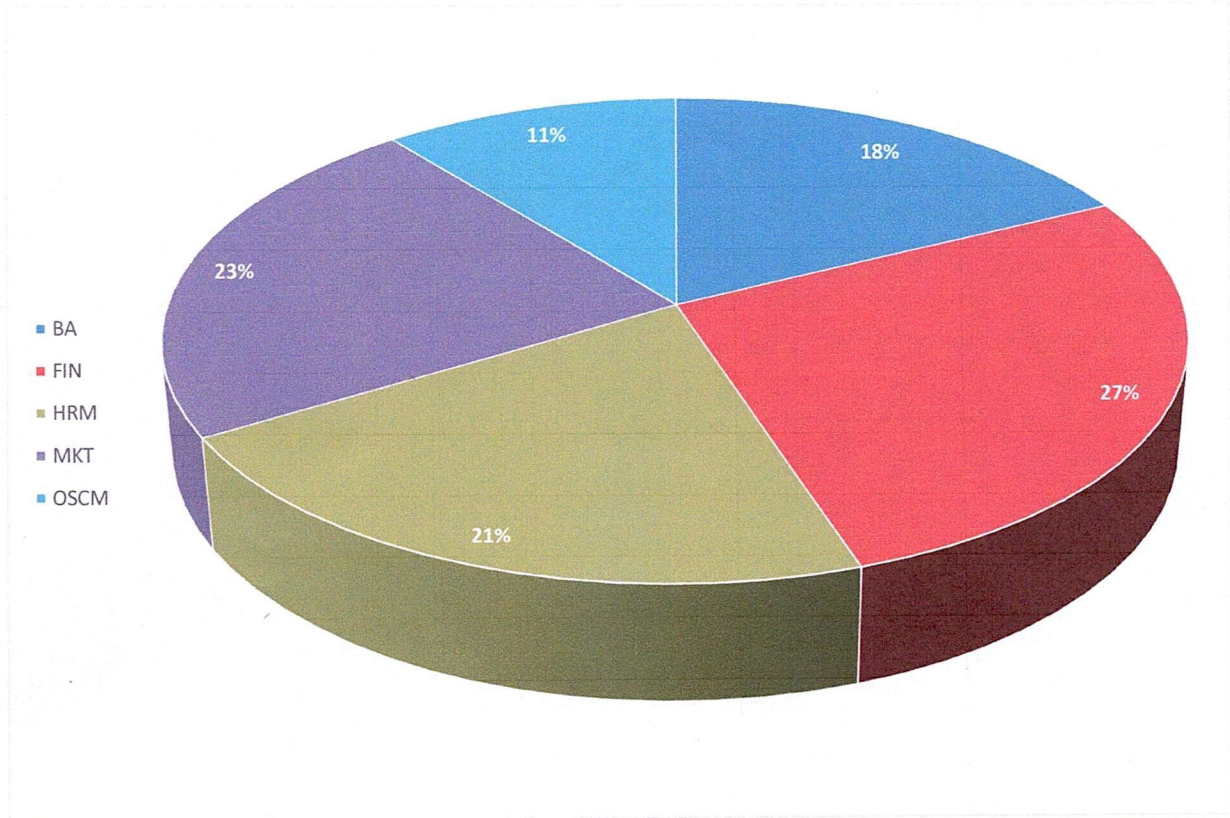


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• **Specialization-wise Segregation**



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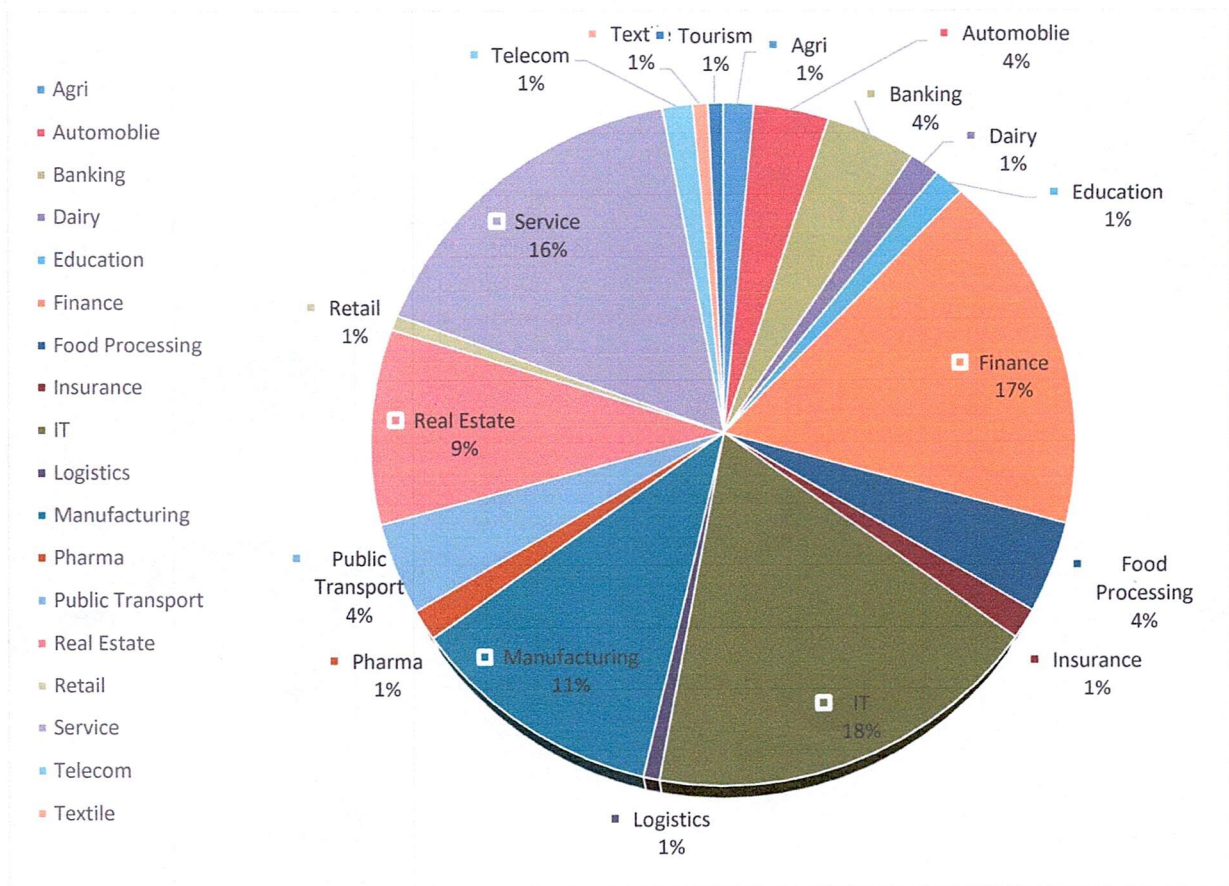


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• Sector-wise Segregation




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SUMMER INTERNSHIP PROJECT REPORT

Academic year_2022-23

MBA Batch_2021-23

List of Student & Guide

SR. NO.	Enrollment Number	STUDENT NAME	GUIDE NAME	SPECIALIZATION	SECTOR
1	202101001	SALVE ABHAYSINH YUGANAND	DR. GOVIND NANDKUMAR	OPERATIONS & SUPPLY CHAIN MANAGEMENT	RETAIL
2	202101003	KADAM DNYANESH MADHUKAR	DR. MANISHA JAGTAP	BUSINESS ANALYTICS	IT
3	202101007	MORE MEGHRAJ ANANTRAO	PROF. UJJVAL MORE	MARKETING MANAGEMENT	IT
4	202101010	NANDINI BHAGWAT JAGDHANE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	MANUFACTURING
5	202101011	VIJAY KUMAR	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
6	202101012	BHANDARI RUNJUN ALOK	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	SERVICE
7	202101013	VANAM KALYANI RAMESH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
8	202101014	SAURABH PRAMOD TAWALE	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	MANUFACTURING
9	202101015	DHUMAL VARSHA VIKRAM	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	MANUFACTURING
10	202101017	SURABHI AVINASH PRASAD	PROF. NILAM NAIDU	FINANCE MANAGEMENT	MANUFACTURING
11	202101018	BHUSHAN SURYAKANT GANGAWANE	DR. MANISHA KHALADKAR	BUSINESS ANALYTICS	SERVICE
12	202101019	SWAPNIL ANIL CHORMALE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	TELECOM
13	202101021	AMOL DATTATRAYA DHAYGUDE	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	SERVICE
14	202101022	VIBHUTE APURVA SANJAY	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	EDUCATION
15	202101023	PALLEWAD SHIDHESHWAR NARAYAN	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
16	202101026	KAMBLE ROHAN VASANTRAO	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
17	202101027	MOHINI HANUMANT SONAWANE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	MANUFACTURING
18	202101029	ANDE VINAYAK RAJARAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	REAL ESTATE
19	202101030	KOTHIMBIRE KIRAN RAMESH	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	IT
20	202101031	GIRI AKASH RAVINDRA	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE



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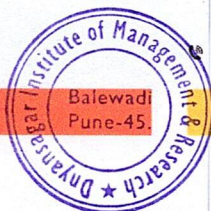
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21	202101033	RUTUPARNA HEMANT KAMBLE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	BFSI
22	202101034	PATIL SWARANJLI RAVINDRA	PROF. NILAM NAIDU	FINANCE MANAGEMENT	MANUFACTURING
23	202101035	IVARE APARNA ANKUSH	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	AGRICULTURE
24	202101036	DAHARE SHIVLAL BANJARI	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	AUTOMOBILE
25	202101037	DHUMALE VIJAY BHOJAJI	PROF. UJJVAL MORE	BUSINESS ANALYTICS	AUTOMOBILE
26	202101039	JAGTAP SUJIT BABANRAO	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
27	202101040	KSHIRSAGAR VISHAL SANJAY	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
28	202101041	PRASHANT ANNASAHEB WAKCHAURE	DR. MANISHA KHALADKAR	MARKETING MANAGEMENT	AUTOMOBILE
29	202101042	MAHAPURE MAYURI BHANUDAS	PROF. SAYALI PATIL	FINANCE MANAGEMENT	SERVICE
30	202101043	WATTAMWAR VIJAYALAXMI RAMESHRAO (ULANGWAR VIJAYA JITENDRA)	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	IT
31	202101044	SHEIKH ABDULNAJIL ABDULRAUF	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	FOOD PROCESSING
32	202101046	QURESHI JAVED ABDUL RAHMAN	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
33	202101047	DONGARE PARMESHWAR KAMAL	DR. POONAM KHADKE	MARKETING MANAGEMENT	AGRICULTURE
34	202101049	PRIYANKA POPAT SHELAR	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	MANUFACTURING
35	202101050	AKSHATA SITARAM INGAWALE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	SERVICE
36	202101051	GAIKWAD AAKANSHA DATTAJIRAO	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	PUBLIC TRANSPORT
37	202101052	JADHAV SNEHA GULAB	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	REAL ESTATE
38	202101054	THORAT ASHWINI DNYANESHWAR	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
39	202101056	MANE PRANIT RAJARAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
40	202101057	VILAS BHAGWAN MORE	DR. POONAM KHADKE	FINANCE MANAGEMENT	MANUFACTURING
41	202101060	BENDRE DHANANJAY MAHESH	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
42	202101062	SHEREKAR SAPNA GAJANAN	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT



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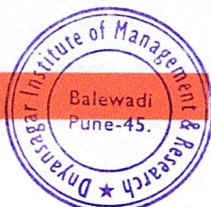
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43	202101064	MAHANOR ASMITA RAJENDRA	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	MANUFACTURING
44	202101069	BAMBERE MANALI BABAN	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	IT
45	202101072	VISHWAKARMA DEEPAK MACHINDRA	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
46	202101073	MANGADE VAISHNAVI VISHNU	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
47	202101074	AWASARE AYUSH UMESH	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
48	202101075	KHUSHBU THORAT	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
49	202101076	ABHISHEK VINAYAK KAJALE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
50	202101077	RATHOD RANI KASHINATH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
51	202101079	THORAT PALLAVI VIJAY	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
52	202101080	SALVE PALLAVI SURESH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
53	202101081	DIKSHA NANASAHEB KADAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
54	202101082	KAMBLE ROHIT PRABHAKAR	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	AUTOMOBILE
55	202101083	KHETMAR MANSURI MAHESH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
56	202101084	AUCHARE URMILA SADANAND (UNNAATHI SANJAY BHOSEKAR)	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	SERVICE
57	202101085	SACHIN KAILAS PATIL	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
58	202101086	KEDARI HEMANT SUDAM	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	AUTOMOBILE
59	202101087	ITKAR SHANTANU UMESH	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
60	202101088	NIWATE KUNAL MANOHAR	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
61	202101089	RUPANWAR ANIL SUKHDEV	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	TELECOM
62	202101092	CHAVAN RUSHIKANT UTTAM	PROF. NILAM NAIDU	FINANCE MANAGEMENT	BFSI
63	202101093	DHAWADE NILESH NAMDEV	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	SERVICE

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64	202101094	ROHIT BAPPASAHEB NARWADE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
65	202101095	BHUMAKR OMKAR DATTARAY	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
66	202101096	ARATI ANIL FUNDE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	BFSI
67	202101100	SHUBHAM BALAJI BARSE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
68	202101101	SHENDE NILESH CHARANDAS	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	INSURANCE
69	202101102	GAIKWAD MANOJ KONDIBA	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	SERVICE
70	202101104	MANE SHWETA OMPRAKASH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	IT
71	202101105	INGLE RATNADIP GAJANAN	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	LOGISTICS
72	202101106	SIRESHA RAMANAYYA GOGUL	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
73	202101108	SURYAWANSHI MAYUR KAILAS	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
74	202101109	BADE SHUBHANGI SANJAY	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	IT
75	202101110	AGLAVE DINESH YUVRAJ	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	BFSI
76	202101112	KAMBLE ANIKET GAUTAM	PROF. NILAM NAIDU	FINANCE MANAGEMENT	PUBLIC TRANSPORT
77	202101113	PALLE DINESH SIDRAM	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
78	202101114	AISHWARYA VIJAY KOSHTI	PROF. SAYALI PATIL	FINANCE MANAGEMENT	SERVICE
79	202101115	YOGIRAJ BALASAHEB MUNDE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
80	202101116	DAKHALE AKSHAY BHASKAR	PROF. NILAM NAIDU	FINANCE MANAGEMENT	PUBLIC TRANSPORT
81	202101119	NAWLEKAR SAINATH DEVRAO	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	SERVICE
82	202101120	PRASHANT ASHOK FARGADE	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE
83	202101121	VAISHNAVI GORAKH JADHAV	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
84	202101122	GOFANE AKSHAY VITTHAL	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
85	202101123	CHAVAN PRIYANKA VIJAY	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	PUBLIC TRANSPORT
86	202101125	KAWALE SAYALI ANIL	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	IT



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87	202101126	UMAP RUSHIKESH VIJAYPANT	DR. POONAM KHADKE	MARKETING MANAGEMENT	REAL ESTATE
88	202101129	PRAJWAL BHASKAR WAGH	DR. GOVIND NANDKUMAR	OPERATIONS & SUPPLY CHAIN MANAGEMENT	MANUFACTURING
89	202101130	DHARMIK AJAY ASHOK	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
90	202101132	GHULE ANURADHA MARUTI	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	MANUFACTURING
91	202101133	YADAV VISHAL DAYARAM	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
92	202101135	GADGE GANESH HANUMANT	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
93	202101136	JADHAV JYOTI RAMRAO	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
94	202101137	SUBHRANSU NAG	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	IT
95	202101138	ABHIJEET AJEET MOGHE	DR. ASITA GHEWARE	OPERATIONS & SUPPLY CHAIN MANAGEMENT	AUTOMOBILE
96	202101139	SURYAWANSHI AKANKSHA VILAS	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
97	202101140	NITIN VISHWAKARMA	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	AUTOMOBILE
98	202101141	SANCHITA VIJAY CHIKANE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	SERVICE
99	202101142	GANESH NAGNATH PITALE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
100	202101143	NITIN ASHOK THAKARE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
101	202101144	AISHWARYA VISHNU DAMDAME	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
102	202101145	GAIKWAD PREETI PRALHAD	PROF. NILAM NAIDU	FINANCE MANAGEMENT	SERVICE
103	202101147	SAKLEN POPAT SHAIKH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
104	202101148	KIRDE MITALI VIJAYKUMAR	PROF. SAYALI PATIL	FINANCE MANAGEMENT	SERVICE
105	202101149	GAYATRI DNYANDEO SHINDE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	TEXTILE
106	202101150	KRUSHNA BHIMRAO KAMBLE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
107	202101154	SAVANDKAR SHRIVACHAN SUBHASHRAO	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
108	202101156	RASTE RAMESH MACCHINDRA	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	SERVICE



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**SHRI KHANDERAI PRATISHTHAN'S
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(AISHE Code : C - 41293, PUN Code - IMMP014030)



109	202101157	HANUMANTE SUNITA GOVIND	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	SERVICE
110	202101159	TRUPTI RAJU WAIDANDE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
111	202101162	AHIWALE ASHISH HEMANT	PROF. UJJVAL MORE	BUSINESS ANALYTICS	SERVICE
112	202101163	KUNJIR HARSHAD ASHOK	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	BFSI
113	202101164	KAJAL BAPU CHORMALE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
114	202101165	MORE SUYOG SHAMKANT	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	SERVICE
115	202101168	CHAVAN KOMAL ANIL	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	EDUCATION
116	202101170	WAGH SNEHAL SAHEBRAO	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	IT
117	202101171	LAMBHATE NEHA RAMESH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	MANUFACTURING
118	202101172	KALE AKSHAY LAXMAN	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	SERVICE
119	202101174	GAIKWAD SIDDHARTH VIJAY	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
120	202101175	SHETTY AKSHAY JAYARAM	PROF. UJJVAL MORE	MARKETING MANAGEMENT	REAL ESTATE
121	202101176	SAKAT URMILA SHARAD	PROF. UJJVAL MORE	MARKETING MANAGEMENT	REAL ESTATE
122	202101177	SONALI NETAJI BHISE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
123	202101178	GAIKWAD SAMEER SANJEEV	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	IT
124	202101179	THOSAR SHYAM SANTOSH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	BFSI
125	202101182	UDAN APPA SURESH	PROF. UJJVAL MORE	MARKETING MANAGEMENT	REAL ESTATE
126	202101183	GAVATE RAMESHWAR RAOSAHEB	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	TOURISM
127	202101184	PRANJAL AMRUTA VISHWASRAO	PROF. SAYALI PATIL	FINANCE MANAGEMENT	BFSI
128	202101185	SHINDE NISHA DILIPRAO	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	IT



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129	202101186	DHAWALE ABHISHEK KALYAN	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
130	202101187	GHORPADE SANMATI SURESH	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	PUBLIC TRANSPORT
131	202101188	SURWASE GOVIND PANDHARINATH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	IT
132	202101190	GAIKWAD SAMADHAN PRABHAKAR	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
133	202101191	CHAVAN KOMAL RAJENDRA	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	SERVICE
134	202101192	PIYUSH RAMESH INGALE	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	AUTOMOBILIE
135	202101193	MUNE MEHARPRITI WAMANRAO	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
136	202101194	SHUBHAM ARUN PATIL	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IT
137	202101195	DESHMUKH RAMESH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	REAL ESTATE
138	202101197	UMBARKAR RUTIK GAJANAN	PROF. SAYALI PATIL	FINANCE MANAGEMENT	SERVICE
139	202101198	CHIKTE ANAND SANDU	DR. POONAM KHADKE	MARKETING MANAGEMENT	AUTOMOBILIE
140	202101199	SAURABH SANJAY PAWAR	PROF. SAMEER PATIL	OPERATIONS & SUPPLY CHAIN MANAGEMENT	MANUFACTURING

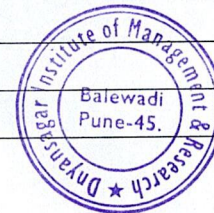


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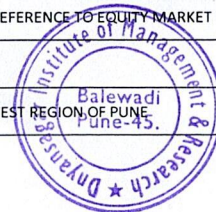
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Summer Internship Project Report
Academic year_2022-23
MBA Batch_2021-23

SR. NO.	Enrollment Number	STUDENT NAME	GUIDE NAME	SPECIALIZATION	TITLE OF THE PROJECT	COMPANY NAME	SECTOR	Duration
1	202101001	SALVE ABHAYSINH YUGANAND	DR. GOVIND NANDKUMAR	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF COUSTOMER'S BUYING BEHAVIOUR IN STORE EXPERIENCE	RELIANCE MART	RETAIL	60 Days
2	202101003	KADAM DNYANESH MADHUKAR	DR. MANISHA JAGTAP	BUSINESS ANALYTICS	A STUDY OF INVENTORY MANAGEMENT	ETHER TECHNOLOGY	IT	60 Days
3	202101007	MORE MEGHRAJ ANANTRAO	PROF. UJJVAL MORE	MARKETING MANAGEMENT	A STUDY ON CUSTOMER SATISFACTION LEVEL & POST SALES SUPPORT AT MONTBAY TECH PVT LTD	MONTBAY TECH PVT LTD	IT	60 Days
4	202101010	NANDINI BHAGWAT JAGDHANE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A COMPARATIVE STUDY BETWEEN LEMON POWDER AND ORANGE POWDER PRODUCTS OF CITRIC ACID W.R.T USAGE AND AWARENESS	FARM PRODUCT AND PROCESSING COMPANY	MANUFACTURING	60 Days
5	202101011	VIJAY KUMAR	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF EMPLOYEE ATTRITION & PERFORMANCE USING HR ANALYTICS	INEURON INTELLIGENCE PVT. LTD.	IT	60 Days
6	202101012	BHANDARI RUNJUN ALOK	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON RECRUITMENT AND SELECTION PROCESS	HANS DESIGNS	SERVICE	60 Days
7	202101013	VANAM KALYANI RAMESH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY ON CUSTOMER SATISFACTION TOWARDS COCO- COLA COMPANY	SAINATH ENTERPRISES	SERVICE	60 Days
8	202101014	SAURABH PRAMOD TAWALE	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF CUSTOMER MANAGEMENT AND OPERATIONS IN CUSTOMER SERVICE DEPARTMENT	SOUTHCO INDIA PRIVATE LIMITED, RANJANGAON MIDC	MANUFACTURING	60 Days
9	202101015	DHUMAL VARSHA VIKRAM	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF MATERIAL REQUIREMENT PLANNING	ANJANI FOOD PRODUCTS	MANUFACTURING	60 Days
10	202101017	SURABHI AVINASH PRASAD	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY OF INVENTORY MANAGEMENT	SURE LINES	MANUFACTURING	60 Days
11	202101018	BHUSHAN SURYAKANT GANGAWANE	DR. MANISHA KHALADKAR	BUSINESS ANALYTICS	STUDY OF PURCHASE PROCEDURE OF MACHINERY FOR LEMON OIL PRODUCTION PLANT	IQ'S CENTER FOR FIRST RESEARCH	SERVICE	60 Days
12	202101019	SWAPNIL ANIL CHORMALE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CUSTOMER BUYING BEHAVIOUR IN STORE EXPERIENCE	BHARTI AIRTEL	TELECOM	60 Days
13	202101021	AMOL DATTATRAYA DHAYGUDE	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	A STUDY OF ELECTRICAL VEHICLE MARKET POTENTIAL IN INDIA	NELSON GLOBAL	SERVICE	60 Days
14	202101022	VIBHUTE APURVA SANJAY	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON IMPACT OF MKCL'S ERA LMS IN DIGITAL TRANSFORMATION OF EDUCATIONAL INSTITUTES	MAHARASHTRA KNOWLEDGE CORPORATION LIMITED	EDUCATION	60 Days
15	202101023	PALLEWAD SHIDHESHVAR NARAYAN	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF GOOD'S AND SERVICE TAX(GST) RETURN FILLING PROCESS	B.NERKAR & ASSOCIATES	SERVICE	60 Days
16	202101026	KAMBLE ROHAN VASANTRAO	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF LOAN AND ADVANCE AT HOUSING AND DEVELOPMENT BOARD	HOUSING AND DEVELOPMENT BOARD	SERVICE	60 Days
17	202101027	MOHINI HANUMANT SONAWANE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CUSTOMER SATISFACTIO TOWARDS AGARBATTI MAKING MACHINE WITH SPL. REFERENCE TO THREE GEMES OVERSEAS PVT LTD	THREE GEMES OVERSEAS PVT LTD	MANUFACTURING	60 Days
18	202101029	ANDE VINAYAK RAJARAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	STUDY OF GAP ANALYSIS BETWEEN CUSTOMER'S EXPECTATIONS AND SATISFACTION TOWARDS REAL ESTATE SECTOR	TRIMURTI ENTERPRISES (PUNE)	REAL ESTATE	60 Days
19	202101030	KOTHIMBIRE KIRAN RAMESH	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	STUDY ON PRODUCTIVITY AND EFFICIENCY MANAGEMENT	CITYBRIDGE SOFTWARES PVT. LTD.	IT	60 Days
20	202101031	GIRI AKASH RAVINDRA	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF EFFECT OF E-LEARNING ON STUDENTS	SOURCECODE TECHNOLOGIES LLP	SERVICE	60 Days
21	202101033	RUTUPARNA HEMANT KAMBLE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF FINANCIAL PERFORMANCE OF SBI	STATE BANK OF INDIA	BFSI	60 Days
22	202101034	PATIL SWARANJLI RAVINDRA	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY OF FINANCIAL PERFORMANCE ANALYSIS	KSB LIMITED, KESURDI, SATARA	MANUFACTURING	60 Days
23	202101035	IVARE APARNA ANKUSH	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON TRAINING AND DEVELOPMENT	BARAMATI AGRO LTD.	AGRICULTURE	60 Days



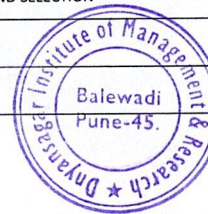
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24	202101036	DAHARE SHIVLAL BANJARI	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF SIX SIGMA PROCESS OF PROPOSAL ENGINEERING DEPARTMENT	ROCKWELL AUTOMATION INDIA PVT. LTD.	AUTOMOBILE	60 Days
25	202101037	DHUMALE VIJAY BHOJAJI	PROF. UJJVAL MORE	BUSINESS ANALYTICS	TO STUDY THE CONSUMER PURCHASE DECISION OF SUV IN INDIAN MARKET	AVL INDIA PVT LTD.	AUTOMOBILE	60 Days
26	202101039	JAGTAP SUJIT BABANRAO	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CONSUMERS EXPECTATION & SELECTION PARAMETERS WHILE BUYING A HOUSE AT SHINING ESTATES PVT. LTD.	SHINING ESTATES PVT. LTD.	REAL ESTATE	60 Days
27	202101040	KSHIRSAGAR VISHAL SANJAY	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CONSUMER SATISFACTION AT SUNNY'S HYGIENE FOODS	SUNNY'S HYGIENE FOODS	SERVICE	60 Days
28	202101041	PRASHANT ANNASHEB WAKCHAURE	DR. MANISHA KHALADKAR	MARKETING MANAGEMENT	A STUDY OF CUSTOMERS SATISFACTION FOR FORCE MOTORS LTD., AHMEDNAGAR	FORCE MOTORS	AUTOMOBILE	60 Days
29	202101042	MAHAPURE MAYURI BHANUDAS	PROF. SAYALI PATIL	FINANCE MANAGEMENT	A COMPARATIVE STUDY OF ONE TIME & SYSTEMATIC INVESTMENT PLANS IN MUTUAL FUND	FUNDSROOM INVESTMENT SERVICES	SERVICE	60 Days
30	202101043	WATTAMWAR VIJAYALAXMI RAMESHRAO (ULANGWAR VIJAYA JITENDRA)	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF WORKING CAPITAL MANAGEMENT	WINONE TECHNOLOGIES PVT. LTD.	IT	60 Days
31	202101044	SHEIKH ABDULNAJIL ABDULRAUF	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	STUDY OF CONCEPTS OF CUSTOMER SATISFACTION	ANAND MILK PVT LTD.	FOOD PROCESSING	60 Days
32	202101046	QURESHI JAVED ABDUL RAHMAN	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF CUSTOMER SERVICE OPERATIONS	AMAZON DEVELOPMENT CENTER (INDIA) PVT. LTD.	SERVICE	60 Days
33	202101047	DONGARE PARMESHWAR KAMALA	DR. POONAM KHADKE	MARKETING MANAGEMENT	A STUDY ON CUSTOMER SATISFACTION AT MITRA AGRO EQUIPMENT PVT. LTD	AGRO EQUIPMENT PVT. LTD	AGRICULTURE	60 Days
34	202101049	PRIYANKA POPAT SHELAR	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON TIME AND MOTION ANALYSIS IN MILK MANUFACTURING COMPANY	SNA MILK AND MILK PRODUCTS PVT. LTD.	MANUFACTURING	60 Days
35	202101050	AKSHATA SITARAM INGAWALE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY OF END TO END RECRUITMENT PROCESS	HEAD HUNT HR CONSULTANTS PVT. LTD.	SERVICE	60 Days
36	202101051	GAIKWAD AAKANSHA DATTAJIRAO	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON EMPLOYEE PERFORMANCE IN WESTERN RAILWAY	WESTERN RAILWAY MUMBAI DIVISION	PUBLIC TRANSPORT	60 Days
37	202101052	JADHAV SNEHA GULAB	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON PERFORMANCE APPRAISAL SYSTEM	URBAN CUBES	REAL ESTATE	60 Days
38	202101054	THORAT ASHWINI DNYANESHWAR	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY ON RECRUITMENT & SELECTION PROCESS	AGILE CAPITAL SERVICES PVT. LTD.	SERVICE	60 Days
39	202101056	MANE PRANIT RAJARAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY ON DATA VISUALIZATION IN BUSINESS INTELLIGENCE	ETHER TECHNOLOGY	IT	60 Days
40	202101057	VILAS BHAGWAN MORE	DR. POONAM KHADKE	FINANCE MANAGEMENT	A STUDY OF WORKING CAPITAL MANGEMENT AT OM LOGISTICS	OM LOGISTICS	MANUFACTURING	60 Days
41	202101060	BENDRE DHANANJAY MAHESH	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF INDIAN DERIVATIVE MARKET	SHAREKHAN LTD.	SERVICE	60 Days
42	202101062	SHEREKAR SAPNA GAJANAN	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF C-LEVEL PROFESSIONAL DIGITAL BRANDING THROUGH E-MARKETING	INSIGHTSSUCCESS MEDIA AND TECHNOLOGY PVT. LTD.	IT	60 Days
43	202101064	MAHANOR ASMITA RAJENDRA	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY OF EMPLOYEE PERCEPTION TOWARDS RECRUITMENT AND SELECTION PROCESS	WESTERN HILL FOODS LTD.	MANUFACTURING	60 Days
44	202101069	BAMBERE MANALI BABAN	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON IMPACT OF APPRENTICESHIP TRAINING ON APPRENTICE	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
45	202101072	VISHWAKARMA DEEPAK MACHINDRA	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF INVESTORS INVESTMENT BEHAVIOUR	AGILE CAPITAL SERVICES PVT. LTD.	SERVICE	60 Days
46	202101073	MANGADE VAISHNAVI VISHNU	PROF. UJJVAL MORE	BUSINESS ANALYTICS	TO STUDY OF BUSINESS GROWTH OPERATIONS AND DATA MINING	LEOMETRIC TECHNOLOGY PRIVATE LIMITED, PUNE	IT	60 Days
47	202101074	AWASARE AYUSH UMESH	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY OF PORTFOLIO MANAGEMENT WITH REFERENCE TO EQUITY MARKET	AGILE CAPITAL SERVICES PVT. LTD.	SERVICE	60 Days
48	202101075	KHUSHBU THORAT	PROF. NILAM NAIDU	FINANCE MANAGEMENT	EQUITY RESEARCH AND TECHNICAL ANALYSIS	ALPHA CAPITAL	SERVICE	60 Days
49	202101076	ABHISHEK VINAYAK KAJALE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY TO IDENTIFY MARKET POTENTIAL IN WEST	WISTERIA PROPERTIES PVT. LTD.	REAL ESTATE	60 Days




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50	202101077	RATHOD RANI KASHINATH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	CONSUMER PREFERENCE TOWARDS FROZEN FOOD	ARTHA FOOD AND HOSPITALITY SERVICES LLP	SERVICE	60 Days
51	202101079	THORAT PALLAVI VIJAY	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY OF EMPLOYEE PERCEPTION TOWARDS RECRUITMENT AND PAYROLL	IT JOBWALA EDUTECH	SERVICE	60 Days
52	202101080	SALVE PALLAVI SURESH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF AUDITED DATA AND IMPROVEMENT IN QUALITY OF CLAIMS ADJUDICATION	IMPERIAL OVERSEAS EDUCATIONAL CONSULTANTS	SERVICE	60 Days
53	202101081	DIKSHA NANASAHEB KADAM	PROF. UJJVAL MORE	BUSINESS ANALYTICS	COMPARATIVE STUDY OF THE SELF SERVICE BUSINESS INTELLIGENCE BETWEEN POWER BI AND TABLEAU DESKTOP	BSC SERVICES PVT. LTD	IT	60 Days
54	202101082	KAMBLE ROHIT PRABHAKAR	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF INVENTORY MANAGEMENT SYSTEM OF TAPE ROLL	YAZAKI INDIA PVT. LTD	AUTOMOBILIE	60 Days
55	202101083	KHETMAR MANSURI MAHESH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	RECRUITMENT & SELECTION PROCESS	PRK BUSINESS SOLUTIONS PVT. LTD.	SERVICE	60 Days
56	202101084	AUCHARI URMILA SADANAND (UNNAATI SANJAY BHOSEKAR)	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	A STUDY OF FACTORS THAT INFLUENCE CONSUMER DESIONS WHILE BUYING HEALTH INSURANCE	UNIQUE INSURANCE CONSULTANCY	SERVICE	60 Days
57	202101085	SACHIN KAILAS PATIL	PROF. UJJVAL MORE	BUSINESS ANALYTICS	IMPROVING COMPANY PERFORMANCE THROUGH IMPLEMENTATION OF BUSINESS INTELLIGENCE TOOL	PRICE WATER HOUSE COOPERS	SERVICE	60 Days
58	202101086	KEDARI HEMANT SUDAM	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF INVENTORY MANAGEMENT	IMPERIAL AUTO INDUSTRIES LIMITED	AUTOMOBILIE	60 Days
59	202101087	ITKAR SHANTANU UMESH	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF INITIAL PUBLIC OFFERING (IPO) PERFORMANCE	FUNDSROOM PVT. LTD.	SERVICE	60 Days
60	202101088	NIWATE KUNAL MANOHAR	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED LISTED PHARMACEUTICAL COMPANIES	ACUEVERS PVT. LTD.	SERVICE	60 Days
61	202101089	RUPANWAR ANIL SUKHDEV	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF BTL ACTIVITIES CONDUCTED BY AIRTEL 5G IN PUNE	BHARTI AIRTEL, PUNE	TELECOM	60 Days
62	202101092	CHAVAN RUSHIKANT UTTAM	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A COMPARATIVE STUDY OF AXIS BANK WITH IT'S MAJOR COMPETITORS HDFC BANK, ICICI BANK, KOTAK BANK & YES BANK	AXIS BANK LTD	BFSI	60 Days
63	202101093	DHAWADE NILESH NAMDEV	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON EMPLOYEES TRAINING AND DEVELOPMENT	SKROMAN SWITCHES PVT. LTD.	SERVICE	60 Days
64	202101094	ROHIT BAPPASAHEB NARWADE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON EXPECTATIONS OF NUCLEAR FAMILIES WHILE PURCHASING HOME	WISTERIA REAL VISION PVT. LTD.	REAL ESTATE	60 Days
65	202101095	BHUMAKR OMKAR DATTARAY	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF WORKING CAPITAL MANAGEMENT.	ADVIK HI-TECH PVT LTD	SERVICE	60 Days
66	202101096	ARATI ANIL FUNDE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF AGRICULTURAL LOAN	KOTAK MAHINDRA BANK	BFSI	60 Days
67	202101100	SHUBHAM BALAJI BARSE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF INVESTORS BEHAVIOUR TOWARDS PORTFOLIO MANAGEMENT IN AGILE CAPITAL SERVICES	NEW DELHI	SERVICE	60 Days
68	202101101	SHENDE NILESH CHARANDAS	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	EMPLOYERS PERCEPTIONS OF INSURANCE IN PNB METLIFE	PNB METLIFE INDIA INSURANCE COMPANY LTD.	INSURANCE	60 Days
69	202101102	GAIKWAD MANOJ KONDIBA	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	A STUDY OF INVESTOR BEHAVIOUR THROUGH ONLINE TRADING	FUNDSROOM INVESTMENT	SERVICE	60 Days
70	202101104	MANE SHWETA OMPRAKASH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	STUDY OF EMPLOYEE PERCEPTION TOWARDS PERFORMANCE APPRAISAL	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
71	202101105	INGLE RATNADIP GAJANAN	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF EMPLOYEE SATISFACTION	IMPRINTS INFRASTRUCTURE AND LOGISTICS LTD.	LOGISTICS	60 Days
72	202101106	SIRESHA RAMANAYYA GOGUL	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY ON PERFORMANCE ANALYSIS OF MUTUAL FUND AT AGILE CAPITAL SERVICES PVT. LTD.	AGILE CAPITAL SERVICES PVT. LTD.	SERVICE	60 Days
73	202101108	SURYAWANSHI MAYUR KAILAS	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	EMPLOYEE PERCEPTION ON RECRUITMENT AND SELECTION	SKROMAN SWITCHES PVT. LTD.	SERVICE	60 Days
74	202101109	BADE SHUBHANGI SANJAY	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY ON TRAINING AND DEVELOPMENT	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
75	202101110	AGLAVE DINESH YUVRAJ	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF LOAN AND ADVANCE	HDB FINACIAL SERVICES	BFSI	60 Days




76	202101112	KAMBLE ANIKET GAUTAM	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY ON ANALYSIS OF FINANCIAL STATEMENT OF INDIAN RAILWAY	WESTERN RAILWAY MUMBAI CENTRAL	PUBLIC TRANSPORT	60 Days
77	202101113	PALLE DINESH SIDRAM	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY OF END TO END RECRUITMENT PROCESS FOR SELECTED PROFILES	HEAD HUNT HR CONSULTANTS PVT. LTD.	SERVICE	60 Days
78	202101114	AISHWARYA VIJAY KOSHTI	PROF. SAYALI PATIL	FINANCE MANAGEMENT	A STUDY ON INVESTORS PREFERENCES WHILE DOING ONLINE TRADING	FUNDSROOM	SERVICE	60 Days
79	202101115	YOGIRAJ BALASAHEB MUNDE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF MASTER DATA MANAGEMENT	RANDSTAD TECHNOLOGY PRIVATE LIMITED, PUNE	SERVICE	60 Days
80	202101116	DAKHALE AKSHAY BHASKAR	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY ON AWARENESS OF INVESTMENT IN TAX SAVING PRODUCTS	WESTERN RAILWAY MUMBAI CENTRAL	PUBLIC TRANSPORT	60 Days
81	202101119	NAWLEKAR SAINATH DEVRAO	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON THE EFFECT OF PANDEMIC ON EMPLOYEE'S PERFORMANCE DURING WORK FROM HOME AT AAS PASS_GLOBAL TO LOCAL	DEXPERT SYSTEMS PVT LTD.	SERVICE	60 Days
82	202101120	PRASHANT ASHOK FARGADE	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	STUDY OF EMPLOYEE PERCEPTION TOWARDS RECRUITMENT AND SELECTION	ALTRAN TECHNOLOGIES INDIA PRIVATE LIMITED	SERVICE	60 Days
83	202101121	VAISHNAVI GORAKH JADHAV	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF GOODS AND SERVICES TAX (GST) REGISTRATION AND RETURNS FILING PROCESS	TPRH & ASSOCIATES LLP CHARTERED ACCOUNTANTS	SERVICE	60 Days
84	202101122	GOFANE AKSHAY VITTHAL	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF BUDGET & BUDGETARY CONTROL FOR THE PERIOD OF 2016-21	D & G ENTERPRISES	SERVICE	60 Days
85	202101123	CHAVAN PRIYANKA VIJAY	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON CREATING COHESIVE AND HIGHLY ENGAGED TEAMS IN HYBRID AND REMOTE WORK ENVIRONMENT	WESTERN RAILWAYS MUMBAI DIVISION	PUBLIC TRANSPORT	60 Days
86	202101125	KAWALE SAYALI ANIL	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON EMPLOYEE SATISFACTION	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
87	202101126	UMAP RUSHIKESH VIJAYPANT	DR. POONAM KHADKE	MARKETING MANAGEMENT	CONSUMER BUYING BEHAVIOUR TOWARDS RESIDENTIAL PROPERTIES IN HINJEWADI	KUMAR PROPERTIES	REAL ESTATE	60 Days
88	202101129	PRAJWAL BHASKAR WAGH	DR. GOVIND NANDKUMAR	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY ON ANALYSIS OF WAREHOUSE MANAGEMENT AT OM LOGISTICS	OM LOGISTICS	MANUFACTURING	60 Days
89	202101130	DHARMIK AJAY ASHOK	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF RISK PERCEPTION AND PORTFOLIO MANAGEMENT OF EQUITY INVESTORS	FUNDSROOM INVESTMENT SERVICES	SERVICE	60 Days
90	202101132	GHULE ANURADHA MARUTI	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	STUDY ON TOTAL QUALITY MANAGEMENT	PKM FOODS PVT. LTD., PISOLI, PUNE	MANUFACTURING	60 Days
91	202101133	YADAV VISHAL DAYARAM	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CUSTOMER BEHAVIOUR TOWARDS INVESTMENT IN REAL ESTATE	WISTERIA PROPERTIES	REAL ESTATE	60 Days
92	202101135	GADGE GANESH HANUMANT	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY ON INVESTERS PERCEPTION TOWARDS SYSTEMATIC INVESTMENT PLAN (SIP) IN MUTUAL FUND	FUNDSROOM INVESTMENT SERVICES	SERVICE	60 Days
93	202101136	JADHAV JYOTI RAMRAO	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF E-FILING OF INCOME TAX RETURN AND INCOME TAX COMPUTATION	RANJIT SHIVTHARE & CO. CA	SERVICE	60 Days
94	202101137	SUBHRANSU NAG	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	ASSESSING THE IMPACT OF CONTACTLESS REMOTE PATIENT MONITORING IN NON-ICU PATIENTS	TURTLE SHELL TECHNOLOGIES PVT. LTD	IT	60 Days
95	202101138	ABHIJEET AJEET MOGHE	DR. ASITA GHEWARE	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF PERCEPTION & ATTITUDE OF YOUNGSTERS TOWARDS 2 WHEELER ELECTRIC VEHICLES, PUNE	AVL INDIA PVT LTD.	AUTOMOBILE	60 Days
96	202101139	SURYAWANSHI AKANKSHA VILAS	PROF. NILAM NAIDU	FINANCE MANAGEMENT	FINANCIAL MODELLING OF TATA CONSUMER PRODUCT LTD.	DIVADHVIK CORPORATE SERVICES PVT. LTD.	SERVICE	60 Days
97	202101140	NITIN VISHWAKARMA	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	RECRUITMENT & SELECTION	JAGUAR LAND ROVER PVT. LTD.	AUTOMOBILE	60 Days
98	202101141	SANCHITA VIJAY CHIKANE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON RECRUITMENT AND SELECTION PROCESS	PASK INDUSTRIES PVT LTD	SERVICE	60 Days
99	202101142	GANESH NAGNATH PITALE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF INVESTOR'S PERCEPTION TOWARDS INVESTMENT IN STOCK MARKET	FUNDSROOM INVESTMENT SERVICES	SERVICE	60 Days
100	202101143	NITIN ASHOK THAKARE	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY ON THE ANALYSIS OF BANKING TRANSACTION	RADGATE INFOTECH PVT LTD	IT	60 Days
101	202101144	AISHWARYA VISHNU DAMDAME	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY OF FINANCIAL STATEMENT ANALYSIS OF VIGNAHARTA ENGINEERING	VIGNAHARTA ENGINEERING	SERVICE	60 Days
102	202101145	GAIKWAD PREETI PRALHAD	PROF. NILAM NAIDU	FINANCE MANAGEMENT	A STUDY ON FINANCIAL PLANNING FOR SALARIED EMPLOYEES AND STRATEGIES FOR TAX SAVINGS	P G M J & ASSOCIATES, PUNE	SERVICE	60 Days



103	202101147	SAKLEN POPAT SHAIKH	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF ENDROLLMENT OF STUDENT IN SCHOOL ON THE BASIS OF FACILITY	SPACITECK GLOBAL	SERVICE	60 Days
104	202101148	KIRDE MITALI VIJAYKUMAR	PROF. SAYALI PATIL	FINANCE MANAGEMENT	A STUDY ON INVESTORS' ATTITUDE TOWARDS ONLINE TRADING	FUNDSROOM LTD., PUNE	SERVICE	60 Days
105	202101149	GAYATRI DNYANDEO SHINDE	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON WORKPLACE CAMARADERIE ADOPTED	COTTONKING PVT LTD.	TEXTILE	60 Days
106	202101150	KRUSHNA BHIMRAO KAMBLE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	STUDY OF GST WITH REFERENCE TO SMALL SCALE INDUSTRY	N G CHANDAK & Co.	SERVICE	60 Days
107	202101154	SAVANDKAR SHRIVACHAN SUBHASHRAO	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON FACTORS ASSOCIATED WITH PURCHASE DECISION OF SECURITY SOLUTIONS	SAMRUDDHI COMPUTERS	SERVICE	60 Days
108	202101156	RASTE RAMESH MACCHINDRA	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY OF TRAINING AND DEVELOPMENT	AGILE CAPITAL SERVICES PVT. LTD.	SERVICE	60 Days
109	202101157	HANUMANTE SUNITA GOVIND	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	THE STUDY OF EXPORTERS OPINION REGARDING EXPORT DOCUMENTATION PROCESS AT EMINENT REPORTS PUBLISHERS PVT. LTD	EMINENT REPORTS PUBLISHERS PVT. LTD	SERVICE	60 Days
110	202101159	TRUPTI RAJU WAIDANDE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CUSTOMER PERCEPTION TOWARDS LEMON BASED COSMETIC PRODUCTS	AYUSH AYURVEDA LLP	SERVICE	60 Days
111	202101162	AHIWALE ASHISH HEMANT	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF DIGITAL TRANSFORMATION OF EDUCATION THOUGHT LMS AT BYNARIC SYSTEM PVT LTD	BYNARIC SYSTEM PVT LTD	SERVICE	60 Days
112	202101163	KUNJIR HARSHAD ASHOK	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY ON SERVICE QUALITY IN CO-OPERATIVE BANK WITH REFERENCE TO SERVQUAL MODEL	SARASWAT CO-OPERATIVE BANK LTD	BFSI	60 Days
113	202101164	KAJAL BAPU CHORMALE	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF GOODS AND SERVICE TAX(GST) REGISTRATION AND RETURNS FILING PROCESS	RANJIT SHIVTHARE & CO	SERVICE	60 Days
114	202101165	MORE SUYOG SHAMKANT	DR. MANISHA JAGTAP	MARKETING MANAGEMENT	A STUDY ON CUSTOMER SATISFACTION TOWARDS COSMETIC PRODUCTS	POOJA AGENCIES	SERVICE	60 Days
115	202101168	CHAVAN KOMAL ANIL	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY AND ANALYSIS OF RECRUITMENT PROCESS IN MKCL FINISHING SCHOOL. (WORK-BASED DEGREE PROGRAM)	MAHARASHTRA KNOWLEDGE CORPORATION LIMITED	EDUCATION	60 Days
116	202101170	WAGH SNEHAL SAHEBRAO	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY OF INVENTORY MANAGEMENT SYSTEM OF 3M ABRASIVES PRODUCT	STV TECH INDIA PVT. LTD.	IT	60 Days
117	202101171	LAMBHATE NEHA RAMESH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON CUSTOMER SATISFACTION FOR CATTLE FEEDS WITH REFERENCE TO SAHAYOG CATTLE FEEDS	SAHAYOG CATTLE FEEDS	MANUFACTURING	60 Days
118	202101172	KALE AKSHAY LAXMAN	DR. MANISHA KHALADKAR	FINANCE MANAGEMENT	A STUDY OF FINANCIAL PERFORMANCE ANALYSIS OF FMCG COMPANY	FUNDSROOM PVT. LTD., KONDHWA, PUNE	SERVICE	60 Days
119	202101174	GAIKWAD SIDDHARTH VIJAY	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY OF MARKET POTENTIAL OF SCADA SOFTWARE	JAMBHEKAR AUTOMATION SOLUTIONS PVT. LTD.	IT	60 Days
120	202101175	SHETTY AKSHAY JAYARAM	PROF. UJJVAL MORE	MARKETING MANAGEMENT	A STUDY OF CONSUMER BUYING BEHAVIOUR TOWARDS RESIDENTIAL PROPERTIES	SUYASH CONSTRUCTION	REAL ESTATE	60 Days
121	202101176	SAKAT URMILA SHARAD	PROF. UJJVAL MORE	MARKETING MANAGEMENT	A STUDY OF CUSTOMER BEHAVIOR TOWARDS BUYING RESIDENTIAL PROPERTY	WISTERIA PROPERTIES	REAL ESTATE	60 Days
122	202101177	SONALI NETAJI BHISE	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON MARKETING STRATEGY USED BY WISTERIA PROPERTIES FOR FESTIVE SEASON	WISTERIA PROPERTY	REAL ESTATE	60 Days
123	202101178	GAIKWAD SAMEER SANJEEV	DR. RACHANA SHIKHARE	BUSINESS ANALYTICS	A STUDY OF RISK ANALYSIS & MANAGEMENT OF DATA SECURITY BREACH IN IT INDUSTRY WITH SPECIAL REFERENCE TO MITROZ TECHNOLOGIES PVT. LTD	MITROZ TECHNOLOGIES PVT. LTD	IT	60 Days
124	202101179	THOSAR SHYAM SANTOSH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON SERVICE QUALITY OF HDFC BANK AUNDH BRANCH	HDFC BANK	BFSI	60 Days
125	202101182	UDAN APPA SURESH	PROF. UJJVAL MORE	MARKETING MANAGEMENT	A STUDY ON CUSTOMERS REQUIREMENT TOWARDS COMMERCIAL SPACES	SHINING ESTATES PVT. LTD.	REAL ESTATE	60 Days
126	202101183	GAVATE RAMESHWAR RAOSAHEB	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON CUSTOMER'S PREFERENCE IN GIT & FIT DOMESTIC TOUR PACKAGES	GRAB YOUR HOLIDAYS	TOURISM	60 Days
127	202101184	PRANJAL AMRUTA VISHWASRAO	PROF. SAYALI PATIL	FINANCE MANAGEMENT	A STUDY OF RETAIL BANKING	SHARAD SAHAKARI BANK LTD.	BFSI	60 Days
128	202101185	SHINDE NISHA DILIPRAO	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	A STUDY OF EMPLOYEE PERCEPTION TOWARDS RECRUITMENT AND SELECTION	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
129	202101186	DHAWALE ABHISHEK KALYAN	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON LEAD GENERATION & CONVERION IN REAL ESTATE	WISTERIA PROPERTIES	REAL ESTATE	60 Days




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130	202101187	GHORPADE SANMATI SURESH	DR. SWATI SINGH	HUMAN RESOURCE MANAGEMENT	A STUDY ON MANPOWER ANALYSIS ON RESERVATION SYSTEM IN WESTERN RAILWAYS	WESTERN RAILWAYS MUMBAI DIVISION	PUBLIC TRANSPORT	60 Days
131	202101188	SURWASE GOVIND PANDHARINATH	PROF. NADEEM KAZI	HUMAN RESOURCE MANAGEMENT	STUDY OF EMPLOYEE PERCEPTION TOWARDS TALENT ACQUISITION AT SOFTZEAL	SOFTZEAL TECHNOLOGY PVT. LTD.	IT	60 Days
132	202101190	GAIKWAD SAMADHAN PRABHAKAR	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY ON SERVICE QUALITY & CUSTOMER SATISFACTION	GREEN ADS GLOBAL	SERVICE	60 Days
133	202101191	CHAVAN KOMAL RAJENDRA	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A COMPARATIVE STUDY ON ORGANIC & CHEMICAL BASED COSMETIC PRODUCT	TLG BEAUTY TOWN	SERVICE	60 Days
134	202101192	PIYUSH RAMESH INGALE	DR. MANISHA JAGTAP	OPERATIONS & SUPPLY CHAIN MANAGEMENT	A STUDY ON PROJECT MANAGEMENT PROCESS	ROYAL AUTOMATION & ROBOTICS	AUTOMOBILE	60 Days
135	202101193	MUNE MEHARPRI TI WAMANRAO	PROF. UJJVAL MORE	BUSINESS ANALYTICS	ANALYSIS OF VEHICLE SELECTION FOR VEHICLE RENTAL SERVICES	KPIT TECHNOLOGIES PVT. LTD.	IT	60 Days
136	202101194	SHUBHAM ARUN PATIL	PROF. UJJVAL MORE	BUSINESS ANALYTICS	A STUDY ON PROCESS OF FINANCIAL REPORTS DEVELOPMENT	VEDENSION TECHNOLOGIES PVT. LTD.	IT	60 Days
137	202101195	DESHMUKH RAMESH	PROF. SHAMLI JOSHI	MARKETING MANAGEMENT	A STUDY OF CUSTOMERS EXPECTATION WHILE BUYING RESIDENTIAL SPACES IN TATHAWADE	WISTERIA PROPERTIES PVT. LTD.	REAL ESTATE	60 Days
138	202101197	UMBARKAR RUTIK GAJANAN	PROF. SAYALI PATIL	FINANCE MANAGEMENT	SELECTION OF INVESTMENT AVENUES & AWARENESS OF CURRENCY MARKET AMONG THE RETAILS INVESTORS OF MAHARASHTRA	FUNDSROOM INVESTMENT SERVICES	SERVICE	60 Days
139	202101198	CHIKTE ANAND SANDU	DR. POONAM KHADKE	MARKETING MANAGEMENT	A STUDY OF MARKET POTENTIAL OF ELECTRIC VEHICLE MARKET	FORTUNE BUSINESS INSIGHTS PVT LTD	AUTOMOBILE	60 Days
140	202101199	SAURABH SANJAY PAWAR	PROF. SAMEER PATIL	OPERATIONS & SUPPLY CHAIN MANAGEMENT	STUDY ON PRODUCTION PLANNING CONTROL MANAGEMENT AT OM LOGISTICS	OM LOGISTICS	MANUFACTURING	60 Days




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3/29/23, 11:10 AM

SPPU Webmail :: External examiners appointed for MBA (2019 Pattern) Project Viva Exam of October /November 2022

Subject **External examiners appointed for MBA (2019 Pattern) Project Viva Exam of October /November 2022**
From SPPU Notifications <no-reply@pun.unipune.ac.in>
To IMMP014030 <IMMP014030@pun.unipune.ac.in>
Date 21-03-2023 4:59 pm



To,

The Director
Management Institutes / Affiliated Colleges
(Pune, Ahmednagar and Nashik Districts)

Sir/Madam,

As per the directives received from authorities, external examiners appointed for MBA (2019 Pattern) Project Viva Exam of October /November 2022 for your institute are as given below.

Ext. Examiner Name	Institute Name	Contact Details
Dr. Parmeshwar Biradar	Ashoka Centre for Business and Computer Studies, Nashik	7709966411
Shivshakti Nanda	Dr. Moonje Institute of Management and Computer Studies	9139411008
Prof. Aditi Rohan Kulkarni	Dr. Moonje institute of management and computer studies, Nashik	8668524276
Dr Swapnali Amol Kulkarni	Indira Institute of Management	8007548648
Shraddha Shinde	Dr. D Y Patil Institute of Management and Research	9883969741
Dr. Vaibhav Bhalerao	Ashoka Business School	9823031221

Note: - 1. In case if ext. Examiner is not in the service of Savitribai Phule Pune University affiliated College/institute do not conduct viva. Inform the college and university accordingly.

In case the external examiner is not available for any reason, kindly communicate the same to the SPPU Examinations department on the email id - management-coord@pun.unipune.ac.in.

Your Cooperation is solicited.




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Research
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Subject **MBA Project Viva Appointment format & Examiner**
From SPPU Notifications <no-reply@pun.unipune.ac.in>
To <IMMPO14030@pun.unipune.ac.in>
Reply-To <management-coord@pun.unipune.ac.in>
Date 12-08-2023 3:19 pm



To,

**The Director/Principal,
Management Institutes / Affiliated Colleges
(Pune, Ahmednagar and Nashik Districts)**

Sir/Madam,

As per the directives received from authorities, external examiners appointed for MBA 2019 & 2021 Pattern Sem. III Project Viva Exam of April / May 2023 for your institute are as given below.

<i>Ext. Examiner Name</i>	<i>Contact Details</i>	<i>Institute Name</i>
Neeta Shinde	9881688072	RMDSSOMS, Warje, Pune
Millind Deshkar	9503054057	ASM.IBMR

Note: 1. Use the same panel for Backlog Students of MBA 2021(Digital marketing/ Fintech) Pattern Semester III Project Viva

In case the external examiner is not available for any reason, kindly communicate the same to the SPPU Examinations department on the email id - management-coord@pun.unipune.ac.in . Your Cooperation is solicited.

Regards,
Examination Section,
Savitribai Phule Pune University.




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Balewadi, Pune-411045

DNYANSAGAR INSTITUTE OF MANAGEMENT AND RESEARCH, BALEWADI, PUNE



The Title of the Project : Assessing the Impact of Contactless Remote Patient Monitoring in non-ICU patients

Company Name: Dozee (Turtle Shell Technologies Pvt Ltd)

Name of the Student: **SUBHRANSU NAG**
(Batch 2021-2023)

Exam Seat Number : 23929

Name of the Guide: **Dr. Manisha Jagtap**

Introduction



1. **Statement of the Problem:** Assessing the impact of an innovative solution like contactless remote patient monitoring in non-icu patients in hospitals

2. **Need of the Study:** To establish the impact of usage of contactless remote patient monitoring in hospital setup

3. **Objectives:**

The assessment aimed to study the adoption and acceptance of the Dozee as well as; Its impact on workload of the medical staff (primarily nurses)
Its impact on quality of patient care and on operational cost at hospitals
The impact of digitisation of patient vitals monitoring and reporting on the everyday work of the medical staff.

Executive Summary



- **Purpose:** Assessing the Impact of Contactless Remote Patient Monitoring in non-ICU patients
- **Research method:** The research is a descriptive study based on survey method that includes both primary and secondary research with various stakeholders of the hospital decision making process and the end users in the hospitals setup.
- **Finding**
 1. The study estimated a decrease of 1.3 days in the average stay in an ICU bed.
 2. 144 Lives can be saved per 100 Dozee Beds per year with Early Timely Life saving alerts

Research Methodology




- **Sources of Data:** Both Primary and Secondary research
- **Type of Research :** Objective study with questionnaire
- **Data collection method:** Focused interviews and survey method

Use appropriate options




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Research Methodology...contd.




➤ Sample Design

- i. Target Population : All the stakeholders of the hospitals
- ii. Sample frame : 2 months
- iii. Sample Size : 6 Hospitals
- iv. Sample technique: Convenience sampling

Use appropriate options


An Independent Retrospective Assessment on the Impact of Dozee






The assessment aimed to study the adoption and acceptance of the Dozee as well as;

- Its impact on workload of the medical staff (primarily nurses)
- Its impact on quality of patient care and on operational cost at hospitals
- The impact of digitisation of patient vitals monitoring and reporting on the everyday work of the medical staff.


About Organization




- Dozee is the pioneer in contactless patient monitoring and early warning system using Artificial Intelligence
- Contactless Remote Patient Monitoring (RPM) and Early Warning System (EWS) by Dozee uses the principles of Ballistocardiography
- Founded by Mudit Dandwate and Gaurav Parchani in 2015
- Inspired by Formula One Race Car
- Present across 350+ hospitals now


An Independent Retrospective Assessment on the Impact of Dozee




Objectives




Adoption and acceptance of the Dozee solution




Reduction in workload of medical staff



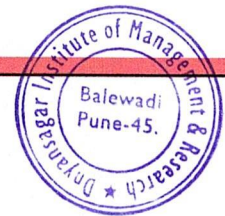
Impact on quality of patient care



Digitisation of patients vitals' and reports




Impact on operational and cost efficiencies for hospitals




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Indian Healthcare System Desperate for Relief



Availability

1:670 in India
1:300 by WHO

India's nurse-patient ratio of (1:670) is lesser than WHO's recommended (1:300)

India's nurse-patient ratio is lesser than WHO's recommended ratio.

Accessibility

Category	Urban	Rural
Healthcare infrastructure	73%	25%
Population	27%	73%

Significant gap across rural-urban healthcare infrastructure

Affordability


50-60 million people

Driven into poverty annually due to out-of-pocket healthcare expenditure

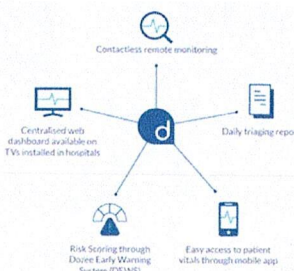
Driven into poverty annually due to out-of-pocket healthcare expenditure

Only 5 hospital beds/ 10,000 population, ranking 155th out of 167 countries


Solution (Dozee)




- The installation of Dozee devices sets up the provision for risk scoring through **Dozee Early Warning Score (DEWS)**.
- On the basis of this score, **daily factor reports are created and shared with the doctors and nurses**, that help prioritise high risk patients and improve clinical outcomes through smart alert triggers.
- Each patient's risk status can easily be accessed as part of a **centralised web dashboard through a mobile app or on TVs installed in hospital premises**.
- The remote monitoring enabled by the device lowers human exposure and risk of infections, reduces risk of manual error and saves time for both nurses and doctors alike.




Leveraging Modern Technology Solutions to improve the situation




A surge in the Medtech market




Tele/ digital consultation



Remote patient diagnostics/ monitoring



Digitised hospital management



Customised patient care technology

97% of all nurses surveyed believed that patient health care should be digitised to enable improved decision making

Making healthcare Available | Accessible | Affordable




An easy to use contactless remote monitoring and early warning AI powered system

Dozee

- Upgrades hospital ward beds into connected step-down ICUs
- Enables remote real-time monitoring of patients' vitals


15 minutes

Time to upgrade to connected step-down ICU beds




<1 day


Time for nurse and doctor trainings

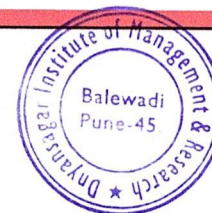


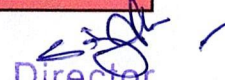
Installation of Dozee in ward beds



Centralised monitoring of patients vitals






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~2.5 hours saved daily for each nurse

2.5 hours
Time saved/ nurse/ day by using Dozee

16 patients
Estimated additional patients that can be monitored by a nurse/day

On an average day, nurses report recording a patient's vitals 5 times a day, spending ~50 mins per patient on the activity.
Nurses report that with the regular use of Dozee, "monitoring and recording a single patient's vitals takes just 10 mins"; reducing the time spent to monitor patients by 80%.

Calculation Methodology

- Findings from Sattva's Impact Assessment study (Average of values reported by nurses and doctors)
 - No. of patients on Dozee in a month - 5-7 (ALOS 4 days)
 - Critical alerts raised by Patient in High Risk - 20%
 - Lives saved in a hospital by Dozee devices in a month (A) = 1.2 (Data Provided by Dozee)
 - Estimated No. of lives saved by 100 Dozee devices in a year = $A * 100 * 12$ = 144 lives
- Change in number of ICU patients that can be treated by 1 Dozee enabled bed (B) = 2.11
- Change in number of Ward patients that can be treated by 1 Dozee enabled bed (C) = 0.98
- Total change in number of patients/ month/ Dozee bed = $B + C = (D) = 3.08$
- Total change in number of patients/ year/ 100 Dozee beds = $D * 100 * 12 = (D^*) = 3701.82$
- Number of ICU beds across the Public healthcare system = 80,000 (Findings from Secondary Research)
- Total change in number of patients/ year across public healthcare system = $D^* * 80,000 = 314,654,934.00$

Additional ~2,500 patients get access to critical care beds when in need

1.3 days
Decrease in average stay in ICU beds

2,500 patients
Estimated additional patients treated in ICUs/ 100 Dozee beds/ year

~3 Million patients
Estimated additional patients treated by public healthcare system/ year

~144 lives
Estimated number of lives saved /100 Dozee beds/ year

The study estimated a decrease of 1.3 days¹ in the average stay in an ICU bed.

Calculation Methodology

- Nurse Hours Saved across 10 Dozee beds/ day (L) = 7.50
(Assuming 3 shifts of nurses in a day- 1 Nurse is required to cover 10 ward beds and 2.5 hours/ time saved per Nurse)
- Nurse Hours Saved across 100 Dozee beds/ month (L^m) = $L * 10 * 30 = 2250$
- Nurse Hours Saved across 100 Dozee beds/ year = $L^m * 12 = 27000$
- Monthly change in absolute charge (in INR) for 1 ICU bed (E) = ₹17,409.60
- Monthly change in absolute charge (in INR) for 1 ward bed (F) = ₹1,617.84
- Total Direct Savings/ Dozee bed/ month as a result of reduced patient stay = $(E + F) = (G) = 19,027.44$
- Total Direct Savings/ 100 Dozee beds/ year as a result of reduced patient stay = $G * 100 * 12 = (G^*) = 2,28,32,928$
- Nurse Hours Saved across 10 Dozee beds/ day (H) = 7.50
(Assuming 3 shifts of nurses in a day- 1 Nurse is required to cover 10 ward beds and 2.5 hours/ time saved per Nurse)
- Salary (INR)/ Hour of Nurses (I) = 150
- Monthly savings due to Nurse Hours saved (Indirect cost savings)/ 10 beds = $H * I * 30 = (J) = 33,750$
- Yearly savings due to Nurse Hours saved (Indirect cost savings)/ 100 Beds = $J * 100 * 12 = (J^*) = 40,50,000 (0.4 Cr)$
- Total Cost savings annually/ 100 Dozee Beds = $G^* + J^* = (K) = 26882928.00 (2.7 Cr)$
- Number of ICU beds across the Public healthcare system = 80,000
- Annual Savings for all tertiary hospitals in India = $K * 80,000 / 100 = ₹21,50,63,42,400 (2,160 Cr)$



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Findings



97% of all nurses surveyed believe that patient health care should be digitized

Widespread adoption of the Dozee device by nursing staff

94% find Dozee's continuous monitoring useful

90% believe that patients would benefit if the device is scaled for all patients

70%
Nurses reported a decrease in their workload and stress

80%
Reduction in time taken to record a patient's vitals



Reference



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- <https://www.entrepreneur.com/en-in/news-and-trends/the-dozee-story-how-f1-cars-and-a-sleeping-dog-changed/448487>
- <https://ehealth.eletsonline.com/2023/03/srm-global-hospital-adopts-dozees-ai-based-contactless-vitals-monitoring-technology-for-enhanced-patient-safety/>

Solutions



- Implementing Dozee solutions in hospitals where there is shortage of Nurses
- Reduction on work load of nurses
- Automation and digitization of vitals monitoring
- Proper training of nurses on the advanced technologies

Thank you



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THE TITLE OF THE PROJECT : A STUDY OF INVENTORY
MANAGEMENT

COMPANY NAME : IMPERIAL AUTO INDUSTRIES
LIMITED

NAME OF THE STUDENTS : HEMANT SUDAM KEDARI

EXAM SEAT NUMBER : 23978

NAME OF THE GUIDE : PROF. DR. MANISHA JAGATAP

(BATCH 2021-2023)

INTRODUCTION

STATEMENT OF THE PROBLEM:

- THE INVENTORY CONTROL IS IMPORTANT AND IT'S CONTRIBUTES FOR COST REDUCTION, THE ORGANIZATION NEED TO ADOPT THE VARIOUS CONTROL TECHNIQUES OF INVENTORY.
- THE INVENTORY CONTROL HELPS TO REDUCE THE MATERIAL HANDLING TIME, HANDLING COST AND ALSO REDUCES THE OBSOLESCENCE.
- THE PROBLEM FACED BY THE COMPANY IS THEY DO NOT HAVE ANY SYSTEMATIC SYSTEM TO RECORD AND KEEP THEIR INVENTORY DATA.

EXECUTIVE SUMMARY

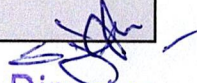
- THE PURPOSE OF THE STUDY IS TO UNDERSTAND THE INVENTORY MANAGEMENT OF MATERIAL, TECHNIQUES AND METHODS USED TO CONTROL INVENTORY.
- THE STUDY WAS CONDUCTED FOR SHORT PERIOD OF 2 MONTHS WHERE THE DATA RELATED TO INVENTORY AND MATERIAL MANAGEMENT WAS ANALYZED THROUGH EFFECTIVE ANALYTICAL TOOLS I.E., ABC ANALYSIS, HML ANALYSIS AND FIFO TECHNIQUES TO CONTROL THE INVENTORY.
- THE DESCRIPTIVE TYPE OF RESEARCH IS USED TO STUDY. THE SECONDARY DATA IS USED FOR STUDY LIKE COMPANY BOOKS, REPORTS AND COMPANY WEBSITE. FOR COLLECTING DATA QUANTITATIVE METHOD IS USED. THE GRAPHS, TABLES, PERCENTAGE ARE USED TO ANALYSIS THE DATA.
- THE STUDY HELP TO UNDERSTAND THE INVENTORY OF ALL MATERIALS, AND ANALYZING THE EFFECTIVENESS OF VARIOUS TECHNIQUES USED. THE PRODUCTION AND PURCHASE PROCEDURE OF THE COMPANY.

INTRODUCTION

NEED OF THE STUDY:

- INVENTORY IS THE SAME AS CASH AND IS AN IMPORTANT PART OF THE TOTAL COST. INVENTORY MUST BE ADEQUATELY PROTECTED AND PROPERLY CALCULATED.
- PROPER INVENTORY MANAGEMENT CAN MAKE AN IMPORTANT CONTRIBUTION TO THE EFFECTIVENESS OF YOUR BUSINESS.
- INVENTORY MANAGEMENT AIMS TO ENSURE SUFFICIENT AVAILABILITY OF EQUIPMENT AND QUALITY, WHERE APPROPRIATE, AND MINIMIZE INVESTMENTS IN INVENTORY ASSETS.




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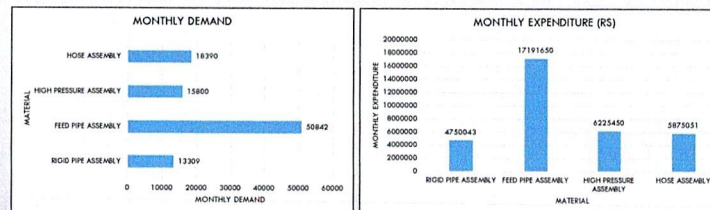
INTRODUCTION

OBJECTIVES:

- TO STUDY VARIOUS INVENTORY MODELS AND APPLICATIONS.
- TO STUDY THE INVENTORY MANAGEMENT TECHNIQUES USED IN THE COMPANY.
- TO STUDY THE IMPACT OF ABC INVENTORY CONTROL TECHNIQUE ON REDUCING INVENTORY HANDLING COST.
- TO UNDERSTAND THE PURCHASE AND STORE PROCEDURE THAT IS FOLLOWED BY THE COMPANY.

DATA ANALYSIS

DETAILS OF INVENTORY DEMAND AND EXPENDITURE:



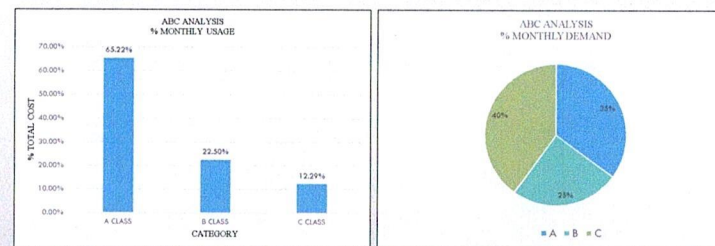
Interpretation: The monthly demand of the rigid pipe assembly is 13,309 units and monthly cost is RS. 47,50,043, feed pipe assembly demand is 50,842 units and monthly cost is RS. 1,71,91,65, high pressure assembly required 15,800 units monthly and monthly cost is RS. 62,25,540 and for hose assembly monthly requirement is 18,390 units and monthly cost is RS. 58,75,051.

RESEARCH METHODOLOGY

- ❖ **TYPE OF RESEARCH:** DESCRIPTIVE TYPE OF RESEARCH
- ❖ **TYPE OF DATA:** SECONDARY DATA IS USED FOR THE RESEARCH.
- ❖ **DATA COLLECTION METHOD:** FOR COLLECTING DATA USES QUANTITATIVE DATA METHOD. QUANTITATIVE RESEARCH DEALS WITH NUMBERS AND STATISTICS. QUANTITATIVE METHODS ALLOW YOU TO SYSTEMATICALLY MEASURE VARIABLES.
- ❖ **DATA COLLECTION TOOL:** THE DATA IS MAINLY COLLECTED FROM COMPANY BOOKS, REPORTS AND COMPANY WEBSITE.
- ❖ **ANALYTICAL TOOLS:** TABLES, GRAPHS, PERCENTAGE ARE USED TO ANALYSIS THE COLLECTED INFORMATION.

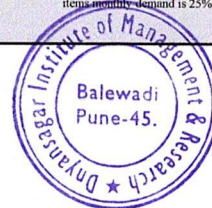
DATA ANALYSIS

• ABC ANALYSIS



Interpretation: -

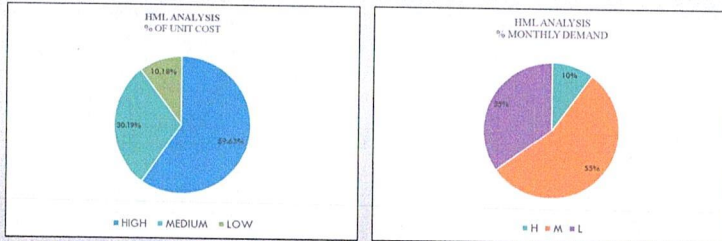
According to the above graph, A category items hold 65.22% of total cost, B category hold 22.50% of the total cost and C category items hold 12.29% of the total cost. The 2nd graph shows the monthly demand of the items namely A category items monthly demand is 35%, B category items monthly demand is 25% and C category items monthly demand is 40%.



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DATA ANALYSIS

• HML ANALYSIS



Interpretation: -

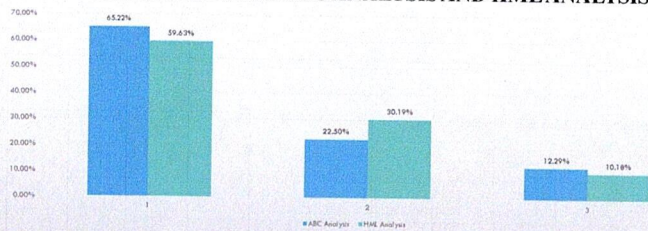
According to the above graph, High category item hold 59.63% of the unit cost, medium category items hold 30.19% of the unit cost and low category items hold 10.18% of the unit cost. The 2nd graph shows the percentage of monthly demand according to the HML analysis. The monthly demand for H category items is 10%, M category items is 55% and L category items 35%.

FINDINGS

1. RAW MATERIALS ARE ISSUED USING THE FIFO METHOD (FIRST-IN, FIRST-OUT METHOD).
2. THE STORE DEPARTMENT USES ABC ANALYSIS AND FIFO METHOD TO CONTROL RAW MATERIALS INVENTORY.
3. FIFO SYSTEM NEED TO BE IMPROVED TO AVOID THE MIXING OF OLD MATERIAL AND NEW MATERIAL.
4. THE BIN CARD IS USED TO RECORD THE CURRENT INVENTORY STATUS.
5. THEY DO NOT HAVE ANY SYSTEMATIC SYSTEM TO RECORD AND KEEP THEIR INVENTORY DATA.

DATA ANALYSIS

• COMPARISON BETWEEN ABC ANALYSIS AND HML ANALYSIS

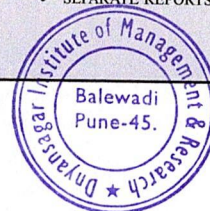


Interpretation: -

The graph shows the comparison between the ABC Analysis and HML Analysis. The Category A and Category H items have 65.22% and 59.63% respectively, Category B and Category M items have 22.50% and 30.19% respectively and Category C and Category L items have 12.29% and 10.18% respectively.

SOLUTIONS

- THE STORE DEPARTMENT SHOULD BE COMPUTERIZED SO THAT OTHER DEPARTMENTS, NAMELY THE PRODUCTION DEPARTMENT AND MATERIAL DEPARTMENT, CAN UNDERSTAND THE SUPPLY OF MATERIALS IN THE STORE.
- THE COMPANY NEEDS TO DEVELOP PRODUCTION PLANNING AND CONTROL DEPARTMENT.
- PROPER TRAINING IS NEEDED TO THE WORKER FOR SMOOTHLY HANDLING OF MATERIAL AND AVOID THE ACCIDENT AT THE COMPANY.
- SEPARATE REPORTS SHOULD BE MAINTAINED AND REVIEWED TO CONTROL WASTE.



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CONCLUSION

THE INVENTORY MANAGEMENT IS SIGNIFICANT FOR ANY MANUFACTURING ORGANIZATION. IT HELPS THE ORGANIZATION IN SMOOTH RUNNING OF ITS ACTIVITIES AND IN REDUCING THE COST OF MANAGING THE INVENTORY. FROM THE ABOVE DATA STUDY, IT CAN BE CONCLUDED THAT IMPERIAL AUTO INDUSTRIES PRIVATE LIMITED IS NEED TO IMPROVE INVENTORY MANAGEMENT. FOR EFFECTIVELY CONTROLLING INVENTORY THE COMPANY CAN USE BOTH THE ABC ANALYSIS AND HML ANALYSIS TECHNIQUES. THE COMPANY NEEDS TO UPDATE THE STORE DEPARTMENT BY COMPUTERIZED SO THE OTHER DEPARTMENT GETS UPDATE OF THE MATERIAL IN THE STORE.

THANK YOU

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- OPERATIONS MANAGEMENT BY TERRY HILL, PALGRAVE.
- MANUFACTURING RESOURCE PLANNING SYSTEM, MR. OLIVER W. WIGHT

WEBSITES

- [HTTPS://IMPERIALAUTO.IN/](https://imperialauto.in/)
- [HTTPS://WWW.IBEF.ORG/](https://www.ibef.org/)
- [HTTPS://SCHOLAR.GOOGLE.COM/](https://scholar.google.com/)
- [WWW.WIKIPEDIA.COM](http://www.wikipedia.com)




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23967

A
SUMMER INTERNSHIP PROJECT REPORT
ON
"A STUDY OF EMPLOYEE PERCEPTION TOWARDS
RECRUITMENT AND SELECTION"
AT
SOFTZEAL TECHNOLOGY PVT LTD

SUBMITTED BY

NISHA SHINDE

UNDER THE GUIDANCE OF

PROF. NADEEM KAZI

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR

MASTER OF BUSINESS ADMINISTRATION (MBA)

THROUGH



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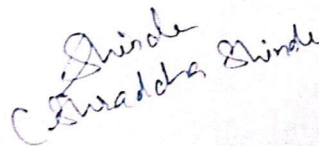
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CERTIFICATE

This is to certify that Mr./Ms. SHINDE NISHA DILIPRAO, a bonafide student of Dnyansagar Institute of Management & Research has successfully completed the Summer Internship Project on "A STUDY OF EMPLOYEE PERCEPTION TOWARDS RECRUITMENT AND SELECTION" at SOFTZEAL TECHNOLOGY PVT. LTD. towards partial fulfillment of the requirement of the course, MASTERS IN BUSINESS ADMINISTRATION [M.B.A.] affiliated to the Savitribai Phule Pune University.


Prof. Nadeem Kazi
Internal Guide


Shinde
Shradha Shinde


DR. Sajid Alvi
Director

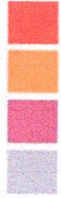
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SOFTZEAL TECHNOLOGY PRIVATE LIMITED
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Mumbai - Pune Highway, Pune - 411019 (P) 40953017
(M) 9997557171
(E) care@softzeal.com

Date: 26th Nov 2022

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Nisha Shinde**, MBA Human Resource Management student at Dnyansagar Institute of Management and Research, Pune, has completed her summer internship at Softzeal Technology Private Limited. She worked under the guidance of **Ms. Sweety Dhumal** from 26th September to 26th November 2022.

She understood how the HRM department works. **Ms. Nisha Shinde** also covered training and evaluation of employee progress. She is a self-motivated, hard worker that is always looking to learn new skills. **Ms. Nisha Shinde** has done more than her role's responsibilities. We wish her all the best in all her future endeavors.

Regards
Mr. Piyush Bharti

HR Department
Softzeal Technology Pvt Ltd



www.softzeal.com

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CHAPTER 3
OUTLINE OF THE PROBLEM


A. STATEMENT OF THE PROBLEM

To examine the employee perception towards recruitment and selection in SOFTZEAL Technology Pvt Ltd.

B. NEED OF THE STUDY

To allow an organization to select the most appropriate people to fill job vacancies against defined position descriptions and specifications.




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CHAPTER 4

RESEARCH METHODOLOGY

OBJECTIVE OF THE STUDY

1. To understand the process of recruitment.
2. To study the employee perception towards recruitment and selection.
3. To know the sources of recruitment.
4. To analyze the induction program in the organization.

SCOPE OF THE STUDY

To study the employee perception towards Recruitment and Selection at Softzeal Technology Pvt.Ltd.

RESEARCH METHODOLOGY:

- A census study on Employee Perception towards Recruitment and Selection at Softzeal technology Pvt.Ltd. Was carried out with a structured questionnaire designed with closed ended questions.

TYPE OF RESEARCH: Descriptive research

TYPE OF STUDY:

- Universe: Employees working in Softzeal Technology Pvt. Ltd.
- Population size: 20
- Sample size: 20
- Type of study: Census Study
- Respondents: Respondents were from Admin, Consulting, and Sales Executive and Sales Manager profiles. Most of them are working with the organization for more than one year.



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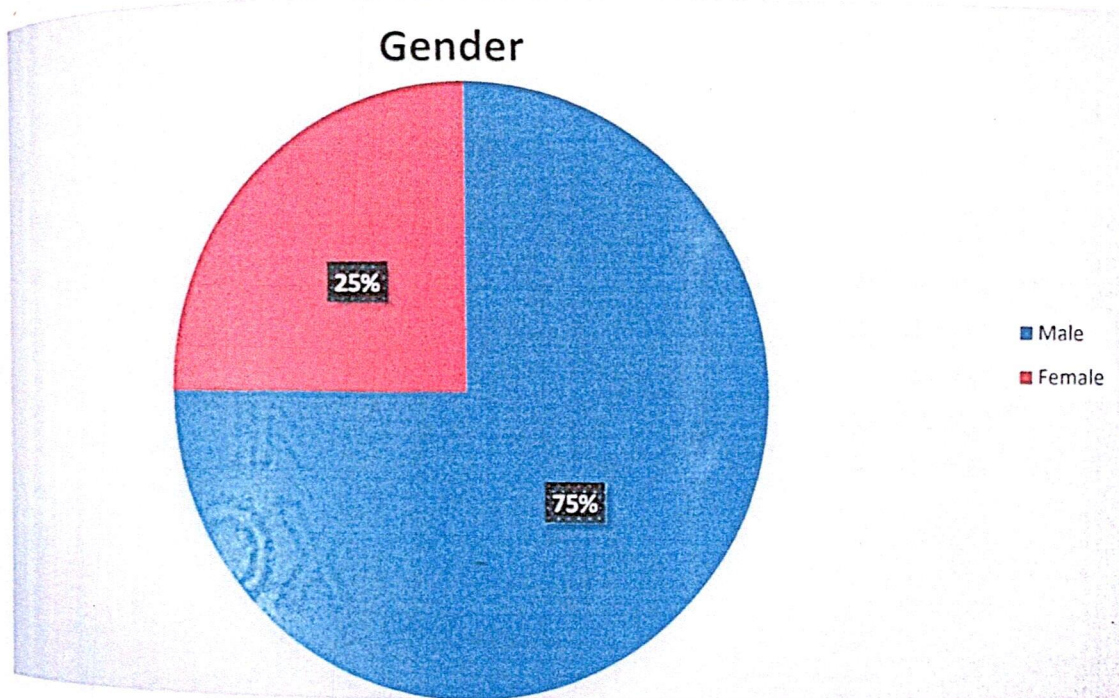
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CHAPTER 5
DATA ANALYSIS AND INTERPRETATION

Gender of the Respondents.

Gender	Respondents	Percentage
Male	15	75%
Female	5	25%
Total	20	100%



INTERPRETATION:

- Above table shows that 75% respondents are male.
- 25% respondents are female.



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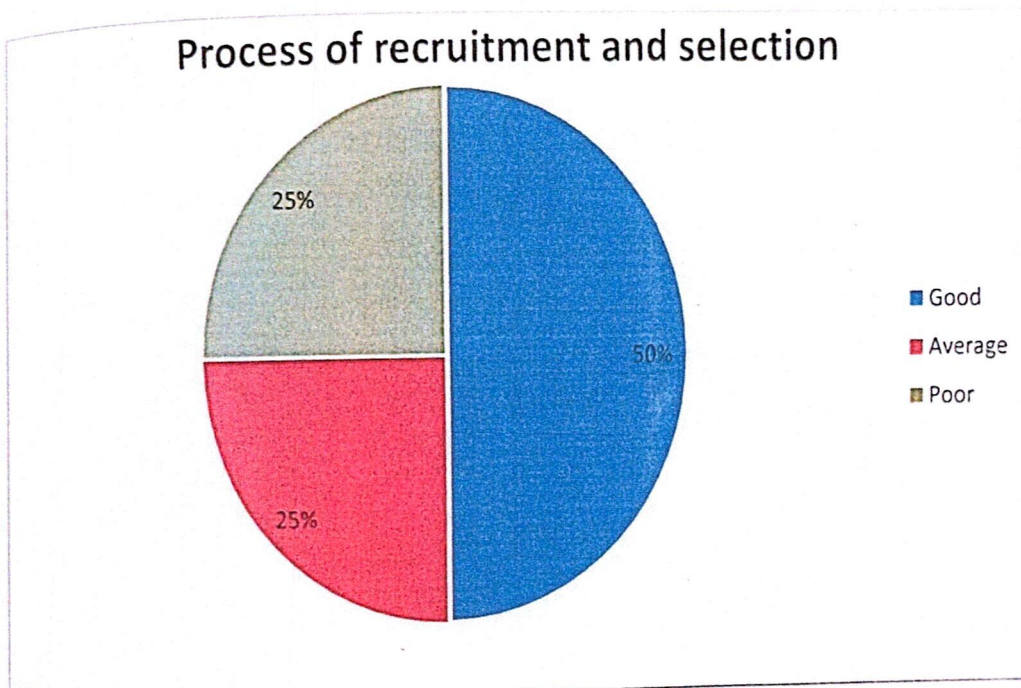
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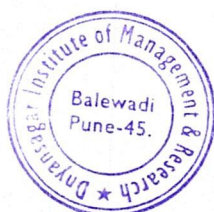
3. Rate the Process of Recruitment and Selection at SoftZael Technology.

Rating	Respondents	Percentage
Good	10	50%
Average	5	25%
Poor	5	25%
Total	20	100%



INTERPRETATION:

- 50% employees said the process of recruitment and selection is good.
- 25% employees said that it was Poor.
- 25% employees said that it was average.



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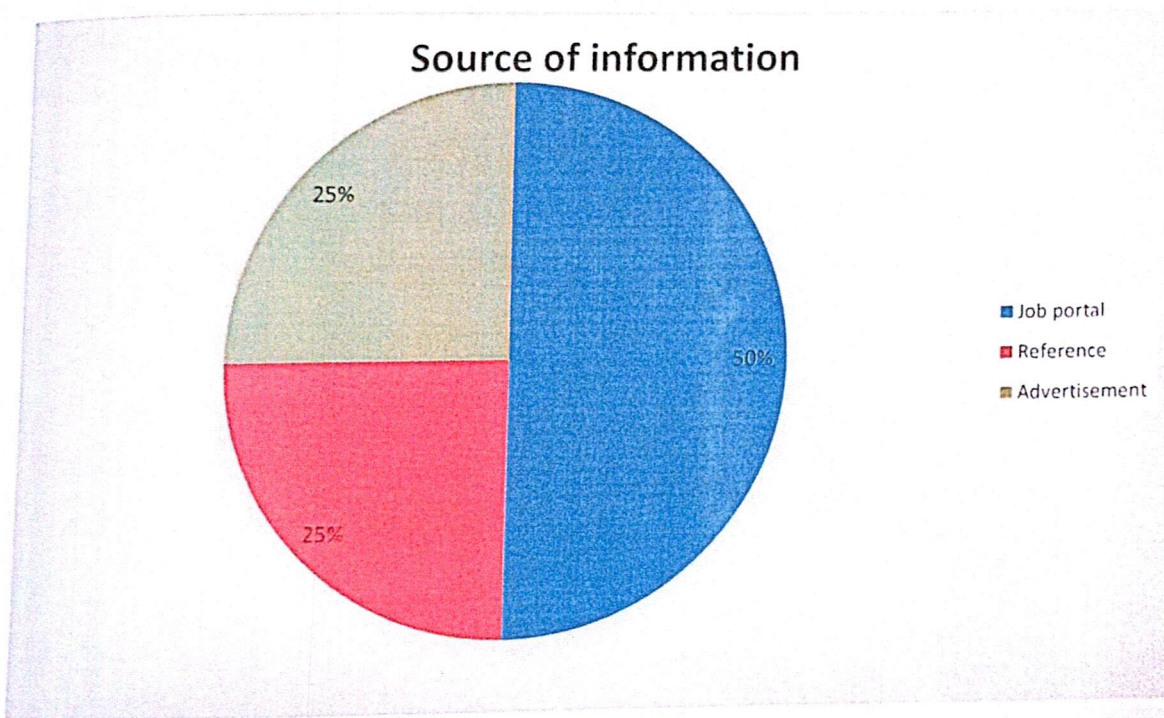
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4. Source of Information about Job Vacancy.

Particular	Respondent	Percentage
Job Portal	10	50%
Reference	5	25%
Advertisement	5	25%
Total	20	100%



INTERPRETATION:

- 50% employee got to know about vacancy through Job portals.
- 25% employee got to know about vacancy through reference.
- 25% through advertisements.



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CHAPTER 6
FINDINGS

- 75% respondents were Male and 25% were Female.
- 40% respondents said that the company responds to job application in 15-20 days.
- 50% employees said the process of recruitment and selection is good, 25% employees said that it was Poor and 25% employees said that it was average.
- 50% employees got to know about vacancy through Job portals. 25% employee got to know about vacancy through reference. 25% through advertisements.
- 40% employees were selected through Personal Interview, 20% through Group Discussion + Personal Interview, 15 % through Written Test+ Personal Interview+ Technical Interview and 25% through Personal Interview + Technical Interview.
- 40% respondents answered neutral to the satisfaction with recruitment and selection.
- 40% respondents said that company has taken more than 20 days to send them offer letters.
- 40% were neutral about Recruitment and Selection enabling to give the right person at the right job.
- 50% employees said that recruitment practices of the company are good.
- 40% of the employees are satisfied with their salary package.
- 40% of employees are neutrally satisfied with the induction program.
- 40% employees said that the recruiter created a positive image of the organization during the recruitment process.




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SUGGESTIONS:

- Only 40% employee was satisfied with the salary, hence it is suggested that the salary compensation plan should be revised.
- Time for responding to job applications can be reduced; It will help in creating a positive employer brand.
- Time taken to send offer letters can be significantly reduced with a proactive approach.

CONCLUSION:

- Majority of the employees are male.
- Company responds to job application in 15-20 days.
- Recruitment and Selection process at Softzeal Technology Pvt.Ltd. is good
- Job portal is the major source of information about job vacancy.
- Majority of the candidates are selected through personal interview.
- Employees are neutrally satisfied with the recruitment and selection procedure.
- Company takes 15-20 days to send an offer letter to the candidates.
- Procedure for Recruitment and Selection of Employees enables to give right person at the right job.
- Recruitment practices of the company are good.
- Only 40%-50% employees are satisfied with the salary package offered by the company.
- Induction program conducted at Softzeal Technology Pvt.Ltd.is satisfactory.
- Recruiter created a positive image of the organization during the recruitment process.




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CHAPTER 7

LEARNING OF THE STUDENT THROUGH
THE PROJECT

1. Learned about how the Human Resources department works specifically the vertical of recruitment & selection.
2. Observed about the protocols to be followed while being in an organizational setting.
3. Learned to follow a structured procedure specifically, for recruitment and selection.
4. Learned to maintain the employee database.
5. Learned formally to communicate in the organization.
6. Studied employee perception towards recruitment and selection.




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**A
SUMMER INTERNSHIP PROJECT REPORT
ON
EMPLOYERS PERCEPTIONS OF INSURANCE
IN PNB METLIFE**

**AT
PNB METLIFE INDIA INSURANCE COMPANY LTD**

SUBMITTED BY

NILESH CHARANDAS SHENDE

UNDER THE GUIDANCE OF

PROF. SHAMLI JOSHI

SUBMITTED TO

**SAVITRI BAIPHULE PUNE UNIVERSITY
IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT
FOR
MASTER OF BUSINESS ADMINISTRATION (MBA)**

THROUGH



**DNYANSAGAR INSTITUTE OF MANAGEMENT AND RESEARCH
(DIMR), PUNE
(2021-2023)**



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CERTIFICATE

This is to certify that Mr./Ms. **NILESH CHARANDAS SHENDE**, a bonafide student of Dnyansagar Institute of Management & Research has successfully completed the Summer Internship Project on **“EMPLOYERS PERCEPTIONS OF INSURANCE IN PNB METLIFE”** at **PNB METLIFE INDIA INSURANCE COMPANY LTD.** towards partial fulfillment of the requirement of the course, **MASTERS IN BUSINESS ADMINISTRATION [M.B.A.]** affiliated to the **Savitribai Phule Pune University**.

Shamli

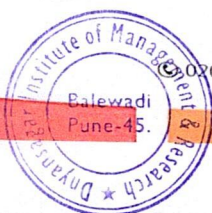
Prof. Shamli Joshi
Internal Guide

Dr. Vaibhaw B.
2/4/23

Dr. Vaibhaw B.
Ext. Examiner

Dr. Sajid Alvi

Dr. Sajid Alvi
Director



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COMPANY CERTIFICATE



CERTIFICATE

This is to certify that

Nilesh Charandas Shende

has successfully completed the

SIP Project "Employers perception about insurance in PNB MetLife under the guidance of Mr. Amit Bangar during the period of 1st Oct 2022 to 30th Nov 2022.

PRRANTA DUTTA

Prranta Dutta

(Director - Distribution Training
& Corporate Learning & Development)

Date: 02nd Jan 2023



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**CHAPTER -3
OUTLINE OF THE PROBLEM**

STATEMENT OF THE PROBLEM:

To determine the satisfaction levels of the employers (B2B) , who have insured their employees with PNB METLIFE.

NEED OF THE STUDY:

The project involved:

- To do on an in-depth assessment of the various factors that influence the satisfaction levels of the customers (employers).
- Understanding the Business of the company and analyzing the how are the activities are carried out in the company.

OBJECTIVES:

- To determine the satisfaction levels of the employers who have insured their employees with PNB METLIFE.
- To study the factors influencing customer satisfaction.




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SCOPE:

Product Management:

Market research is also conducted in order to better manage the existing and new products—to assess consumer feedback, to assess consumer reaction before launching a new product, etc. Sometimes pricing studies, packaging research, and design or physical characteristics studies have also been conducted.

Sales Analysis:

Much research is done in these areas which are broadly referred to as sales analysis—measurement of market potential/demand projection, determination of market characteristics, market share estimation, studies of business trends, etc.

Sales Methods and Policies:

Marketing research studies are also conducted with a view to evaluating the effectiveness of present distribution system. Such studies are used in establishing or revising sales territories. They are also helpful in establishment of sales quotas, design of territory boundary, compensation to sales force, physical distribution, cost analysis, etc. It is also done to assess the effectiveness of different promotional activities, such as premiums, deals, coupons, samples, etc




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**CHAPTER - I
RESEARCH METHODOLOGY**

STATEMENT ON METHODOLOGY:

PNB MetLife India Employee Benefit study was conducted between Oct 2022 – Nov 2022. Results were obtained through a mix of online and face-to-face interviews. Total sample covered was 50 which includes insurance brokers and employers.

Demographic Profile of the Employer Sample: Face-to-face interviews were conducted with 20 employers, all stating that they deal with employee benefits or offer employee policies at their companies. Government and public administration organizations were excluded.

Demographic Profile of the Insurance Brokers Sample: A total of 30 interviews were conducted (mix of online and face-to-face) Employees from government and public administration organizations were excluded.

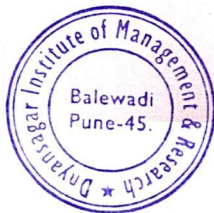
DATA COLLECTION


Demographic Profile of the Employer Sample: Face-to-face interviews were conducted with 50 employers, all stating that they deal with employee benefits or offer employee policies at their companies. Government and public administration organizations were excluded.

Demographic Profile of the Insurance Brokers Sample: A total of 30 interviews were conducted (mix of online and face-to-face) Employees from government and public administration organizations were excluded.

DATA SOURCES-

Primary data has been collected from Insurance organizations official websites, third-party websites & from open source datasets repositories.




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TYPE OF RESEARCH-

Descriptive Method

Type of Data: Both primary and secondary data will be used for the research.

DATA COLLECTION METHOD: Questionnaire

Data Collection Method:

Survey method will be used for data collection. Personal interview will be used under the survey method.

Data Collection Instrument:

Separate structured questionnaires will be used for each Customers. Questionnaire will include both close ended and open-ended questions.

SAMPLING DESIGN:

Sampling plan for Respondents:

- i) Population- B2B Clients who have purchased & are currently using PNB MetLife products. Pune
- ii) Sample size- 50
- iii) Sampling Method- Random Sampling.




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CHAPTER -5 DATA ANALYSIS

1. PNB MetLife products availed by respondent organization.

	Response	Percentage (%)
Group Life	26	52%
EDLI	8	16%
Gratuity	12	24%
Superannuation	4	8%
Total	50	100%

Table 1.1

Products availed by your organization

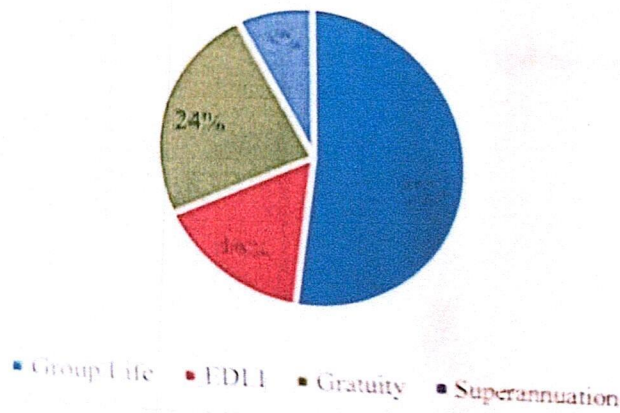


Fig 1.1

Analysis: Most of the clients have availed a group life and only a very few clients have availed the group life and superannuation. Hence the majority preference was for group life. as per the survey report 52 % of the clients have taken group life with PNB.

24 % of the clients have opted for gratuity and only 16% of the clients have opted for an EDLI.

8% of clients of PNB METLIFE have opted for a Superannuation.




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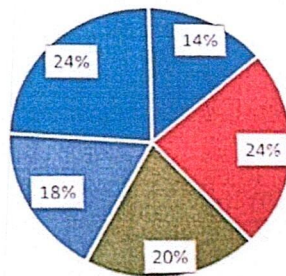


2. The benefits offered by employer to employees.

	Response	Percentage (%)
Advancement Opportunities	8	52%
Health Cover	15	16%
Life Cover	14	24%
Financial Planning	6	8%
Accidental Insurance	3	8
Total	50	100%

Table 1.2

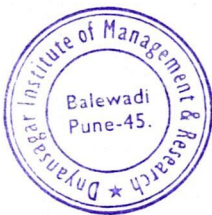
Benefits offered by you to employees



- Advancement Opportunities
- Health Cover
- Life Cover
- Financial Planning
- Accidental Insurance

Fig 1.2

Analysis – 14% respondent availed benefit of advancement opportunities. 24% respondent vailed



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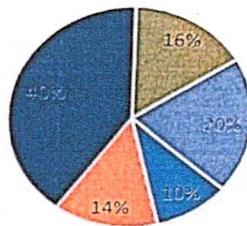
the benefits of Health Care and 20% life cover. 18% clients said that they offered their financial planning. 24% of the clients offered Accidental insurance cover

3. Mode of communication to explain benefits to employees.

	Response	Percentage (%)
Benefit webinars	8	16%
Email	10	20%
Employer's Benefits Portals	5	10%
Training Programs	7	14%
In Person meetings	20	40%
Total	50	100%

Table 1.3

Communicate the benefits to your employees



- 3. How do you communicate the benefits to your employees?
-
- Benefit webinars
- Email
- Employer's Benefits Portals
- Training Programs
- In Person meetings

Fig 1.3

Analysis: The benefits to the employees were communicated through email 20%, letters and training programs by 14%. Many of the employees were communicated through Webinars by 16% and 40% are responded by In persons meetings & 10% are responded for employers



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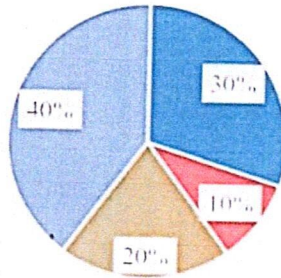
benefits portals.

4. interested in other benefits apart from the product.

	Response	Percentage (%)
Employer – Employee – Facilitate for buying retail plans for employee	15	30%
Voluntary Top – Up (Term Life)	5	10%
Key Man Insurance – For Sr. Management	10	20%
Riders – Accidental / Critical Illness	20	40%
Employer – Employee – Facilitate for buying retail plans for employee	15	30%
Total	50	100%

Table I.4

Other benefits would like to avail



- Employer – Employee – Facilitate for buying retail plans for employee
- Voluntary Top – Up (Term Life)
- Key Man Insurance – For Sr. Management
- Riders – Accidental / Critical Illness

Fig 1.4

Analysis: 40% of the respondent are availed riders' accidental critical illness from organisation's benefit design and the rest 20% had the availed Key Man Insurance for senior management. 30% respondents are availed benefits of employer and employee facilities for buying retail plans & 10% are goes along with voluntary top up term plans.



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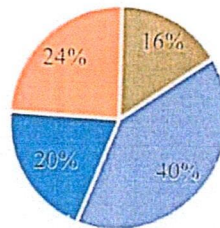


5. Other benefits design by the organization.

	Response	Percentage (%)
Riders – Accidental Rider/ Critical Illness Terminal Illness	8	16%
Multiples of CTC	20	40%
Uniform	10	20%
Graded	12	24%
Total	50	100%

Table: 1.5

Type of benefits design by organization



- 5. What type of benefits design your organization has?
-
- Graded
- Riders – Accidental Rider/ Critical Illness/Terminal Illness
- Multiples of CTC
- Uniform
-

Fig 1.5

Analysis: The satisfaction of the clients with the servicing aspect and the brokers were good but the client had suggested a few suggestions such as Service delivery process and mechanism can be better. The performance of the insurance brokers can be improvised. 20% are goes with CTC multiple.

40 % of the respondents were satisfied with the servicing of PNB METLIFE while the rest 40% respondents said that their work was done through insurance brokers and was handled by them,





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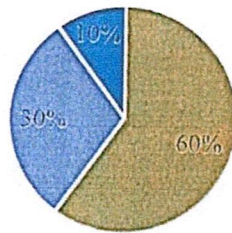
hence they expect some kind of an improvisation from the insurance brokers.

6. Overall ratings for PNB Products.

	Response	Percentage (%)
1,2,3,4,5	30	60%
1,2,3,4,5	15	30%
1,2,3,4,5	5	10%
Total	50	100%

Table 1.6

Overall ratings for PNB Products



6. How do you rate the following [Ratings]

- 1,2,3,4,5
- 1,2,3,4,5
- 1,2,3,4,5
-
-

Fig 1.6

Analysis: Ratings on the following parameters:

- Convenient • Flexible • Easy to understand Policy document.
- PNB METLIFE has been able to achieve the satisfaction of clients in this aspect. The respective additions or deletions in the policy was handled very accurately Policy endorsements. 60% respondents happy with flexible process and 30% respondents are replied documents are easy to



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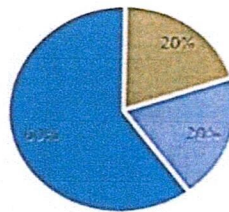
respondents have found it time consuming and complicated. 22% respondents said it was complicated to answer.

**8. Rating of service parameters on TAT (Turn Around Time)
(5 is highest, 1 is lowest).**

	Response	Percentage (%)
Email	10	20%
Call	10	20%
In person	30	60%
Total	50	100%

Table 1.8

Service parameters on TAT



8. How do you rate the following on service parameters on TAT (Turn Around Time) (5 is highest, 1 is lowest)
- Email
 - Call
 - In person

Fig 1.8

Analysis – 60% of the total respondents have agreed that their query has always been resolved on real time basis by in person. Though, 20 % respondents have agreed and said that not always but most of the times their query have been resolved on real time basis by call & email.



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Chapter -6

FINDINGS

- The wellness program awareness is not quite up to the mark as many of the clients were not aware about the wellness and financial programs conducted by PNB METLIFE.
- Clients tend to purchase more of group life Policy and Gratuity Policy. No client has availed superannuation product. Employers tend to offer more benefits to employee for better productivity and retention.
- The satisfaction level of services of agents and insurance brokers are quite good and has achieved the satisfaction level of the clients.
- Clients as well as brokers find the Documentation process generally convenient and systematic.
- In many organizations' the benefits design is more of multiples of CTC rather than gratuity and multiple benefits.
- Turn Around Time for the parameters such as Policy Document, Policy Endorsement, claim settlement and Renewal Notice is good.
- Clients as well as brokers prefer email and call as best means of communication with PNB MetLife.
- The clients of PNB METLIFE are ready to recommend PNB METLIFE to other corporates.
- Price is the main factor considered by the clients and the insurance brokers and is the main factor for comparison with other competitors of PNB METLIFE.




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CONCLUSION:

Indian businesses are faced with incredible opportunities. A rapidly growing economy, a young and educated population and intense interest from overseas investors keen to cash in on its success combine to create a vibrant business environment. These same factors are also changing employee expectations – creating both challenges and opportunities for employers. For example, workplace health and wellbeing need to be addressed to avoid rising demands on skilled workers worsening their stress levels. Ratcheting up salaries becomes expensive, hurts productivity and, in any case, is insufficient to maintain employee commitment.

Companies also need to turn to technological solutions – webinars, testimonials, personal stories and social networks – as well as face- to-face interactions to effectively communicate these benefit programs to a young workforce. The opportunity is clear and the tools to exploit it are available to companies that seek them out.

Rethink Benefit Plan Designs to Attract and Retain Talent. Companies should stay focused on benefits that help them achieve their strategic goals: higher productivity, employee health and staff retention. We learned that a strong benefits and wellness package is a highly effective retention factor for Indian employees – and if they are happy with these programs, they are more committed to their employer.

Financial Security Will Win Hearts and Minds. Many employees suffer financial stress. An enhanced sense of personal financial control – so they don't worry about the impact on their family of a sudden loss of income, for example – raises their commitment to their employer. Helping them plan their finances and plug gaps in financial protection for them and their families is a must.

•Wellness Programs Deliver an ROI. Both employers and employees told us that a workplace wellness strategy is valuable, especially around flexible working and stress management. But relatively few firms in India have one. This creates two opportunities. First, to improve employee engagement and reduce absenteeism from health issues. And second, to differentiate from rivals in the war for talent.

Enhance Benefit Communications to Educate Employees. The study also highlighted discrepancies between benefits being offered and employee participation. It's clear that organizations with a well-managed approach to communicating benefits – using traditional methods, digital channels and face-to-face communications rewards from their benefits program



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SUGGESTIONS:

From the above discussion on findings, we came across few novel ideas. Life insurance in India is in growing stage and to maintain it, the following five points are to be considered

- Corporate must go to the basics of service marketing such as "under promise and over delivery"
- Customization of offerings, mainly in product and distribution
- "Pockets of service" is to be done for quicker service and other operation
- Advanced knowledge in the insurance is to be imparted to the employees in Insurance industry
- "Digitalization and Relationship" is to be kept in policy marketing
- Timely feedback has to be taken from the employers on frequent basis
- Keeping track of agents and brokers and maintain cordial relationships with them.
- It is recommended to concentrate on 21-40 age group people more because this is an untapped potential so the company can make them to invest.
- As the respondents have rated brand name as an important factor for investing in life insurance, the company should try to create a good brand image for its products.



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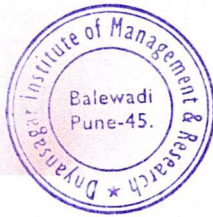


Chapter -7

LEARNING OF STUDENT THROUGH THE PROJECT

LEARNING:

- The Summer Internship at PNB MetLife Insurance Company Ltd. Pune was super fantastic & full of experiences and learnings.
- The study provided researcher an opportunity to have practical knowledge of Insurance market.
- It was very interesting to interact with the PNB Employees and know from them what they actually expect from us
- We have known the requirement what PNB Employees expectations form our development team.
- The study will help to improve quality of PNB METLIFE developed reports.

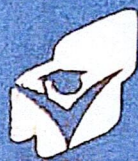


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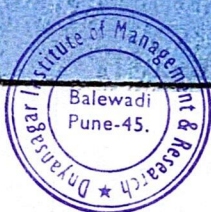
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(AISHE Code : C - 41293, PUN Code - IMMP014030)



A SUMMER INTERNSHIP PROJECT REPORT

ON

**A STUDY OF FACTORS THAT INFLUENCE CONSUMER DECISIONS
WHILE BUYING HEALTH INSURANCE.**

AT

UNIQUE INSURANCE CONSULTANCY

SUBMITTED BY

UNNAATHI SANJAY. BHOSEKAR

UNDER THE GUIDANCE OF

DR. MANISHA JAGTAP

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN THE PARTIAL FULFILLMENT OF THE REQUIREMENT FOR

MASTER OF BUSINESS ADMINISTRATION (MBA)

THROUGH

DNYANSAGAR INSTITUTE OF MANAGEMENT AND

RESEARCH (DIMR), PUNE



(2021 - 2023)




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CERTIFICATE

This is to certify that Mr./Ms. **UNNAATH SANJAY BHIOSEKAR**, a bonafide student of Dnyansagar Institute of Management & Research has successfully completed the Summer Internship Project on **"A STUDY OF FACTORS THAT INFLUENCE CONSUMER DESIONS WHILE BUYING HEALTH INSURANCE"** at **UNIQUE INSURANCE CONSULTANCY** towards partial fulfillment of the requirement of the course, **MASTERS IN BUSINESS ADMINISTRATION [M.B.A.]** affiliated to the **Savitribai Phule Pune University**.

Dr. Manisha Jagtap
Internal Guide

Dr. Vaibhava G. Patil
Ex-Examiner

Dr. Sajid Alvi
Director



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Date: 01/12/2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mrs. Unnaatii Sanjay Bhosekar student of MBA in Marketing, Dnyansagar Institute of Management and Research, Pune has completed her internship in our organisation. during the period 01st September 2022 to 30th November 2022. She had studied carefully and prepared project on "A STUDY OF FACTORS THAT INFLUENCE CONSUMER DECISIONS WHILE BUYING HEALTH INSURANCE"

During the internship we found her punctual and sincere.

We wish her a good luck and success in future.

For, UNIQUE INSURANCE CONSULTANCY



SANJAY T WAGHMARE
Proprietor



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CHAPTER 4

OUTLINE OF THE PROBLEM

STATEMENT OF THE PROBLEM

- Every study emerges to achieve certain objectives. The main objective of carrying out this project is to know and gain practical knowledge and to know organization working culture.
- Following are the objective of the project.

OBJECTIVE OF STUDY

- To understand the consumer perception towards buying Health Insurance.
- To identify factors that affects the customer's decision making of purchasing private health insurance.




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CHAPTER 5

RESEARCH METHODOLOGY

Research is careful and organized study or gathering of information about a specific topic

Research Design:

Research Design is a framework or blueprint for conducting the marketing research

Project, it details the procedures necessary for obtaining the information needed to structure or solve marketing research problems. In simple words it is the general plan of how you will go about your research.

A descriptive research method is used to carry out this study.

Data collection:

Data collection is the process of gathering and measuring data information or any variables of interest in standardized and established manner that enables the collector to answer or test hypothesis and evaluate outcomes of the particular collection.

For the study Primary data was collected through questionnaire survey and secondary data was collected through website, annual books, company booklet etc.

Types of Research: Descriptive Research

Descriptive Research is defined as the research method that describes the characteristics of the population or phenomena that is being studied this methodology focuses more on what of the research subject rather than why of the research subject.

Sources of Data:

Primary Data: Primary Data was collected through questionnaire survey through Google forms in that survey feedback has been taken from consumers.

Secondary Data: Secondary Data collected from product catalogues, company websites, brochures, booklets, annual books etc.

Sampling: Non probability convenience sampling.

Target People: Consumers Both who have and who do not have insurance

Total Respondents: 61 Respondents




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CHAPTER 6

DATA ANALYSIS AND INTERPRETATION

Gender:

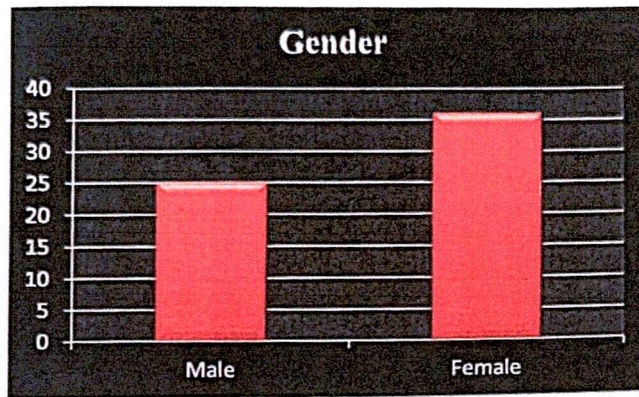


Chart 6.1

Gender	No of Respondents	Percentage
Male	25	40
Female	36	60
Total	61	100%

Table 6.1

Interpretation: 40% respondents are Males and 60% respondents are Females.




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2. Marital Status:

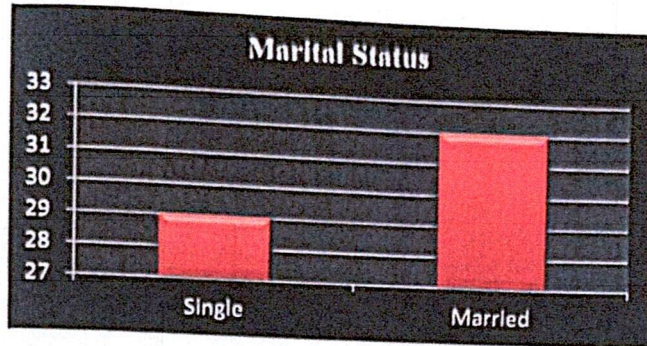



Chart 6.2

Marital Status	No of Respondents	Percentage
Single	29	48
Married	32	52
Total	61	100%

Table 6.2

Interpretations-48% Respondents are unmarried, 52% Respondents are married.




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3. Age Group (in years):

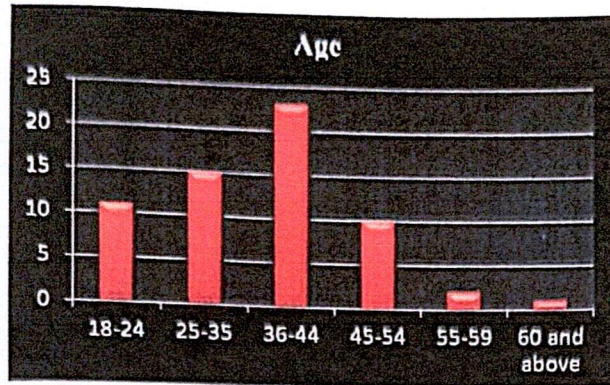


Chart 6.3

Age	No Of Respondents	Percentage
18-24	11	18
25-35	15	24
36-44	23	38
45-54	10	16
55-59	2	3
60 and above	1	1
Total	61	100%

Table 6.3

Interpretations-18% Respondents are between the age group of 18-24, 24% respondents are between the age group of 25-35, 38% respondents are between the age group of 36-44, 16% respondents are between the age group of 45-54, 3% respondents are between the age group of 55-59 and 1% respondent's is above 60 years of age



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4. Occupation:

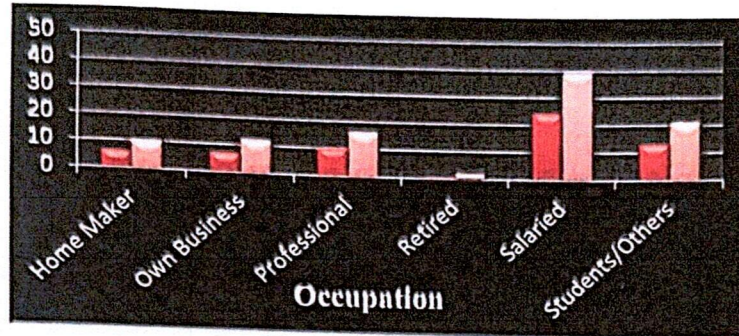


Chart 6.4

Occupation	No Of Respondents	Percentage
Home Maker	6	10
Own Business	7	12
Professional	10	16
Retired	1	2
Salaried	24	39
Students/Others	13	21
Total	61	100%

Table 6.4

Interpretations- 10% Respondents are Home Makers, 12% respondents have their own business, 16% respondents are professionals, 2% respondents are retired and 39% respondents are salaried and 21% respondents are students



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5. Family Annual Income:

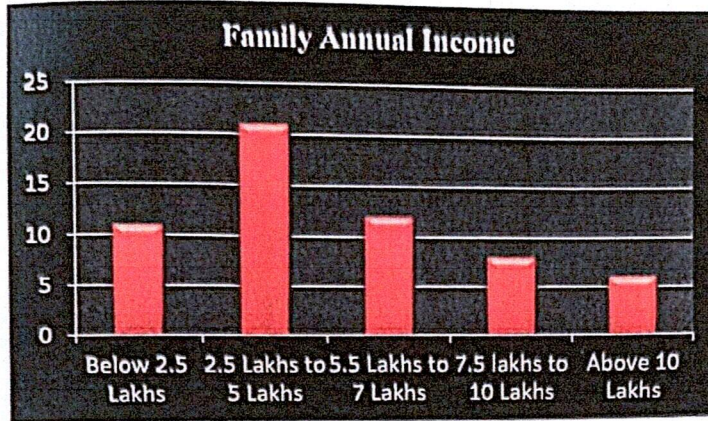


Chart 6.5

Family Annual Income	No of Respondents	Percentage
Below 2.5 Lakhs	11	18
2.5 Lakhs to 5 Lakhs	21	35
5.5 Lakhs to 7 Lakhs	14	23
7.5 lakhs to 10 Lakhs	8	14
Above 10 Lakhs	6	10
Total	61	100%

Table 6.5

Interpretations-18% respondents monthly family annual income is below 2.5 lakhs, while 21% respondents monthly family annual income is between 2.5 lakhs to 5 lakhs
23% respondents monthly family annual income is between 5.5 lakhs to 7 lakhs,
14% respondents monthly family annual income is between 7.5 lakhs to 10 lakhs and
10% respondent's monthly family annual income is above 10 lakhs respectively.





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6. Number of Family Members:

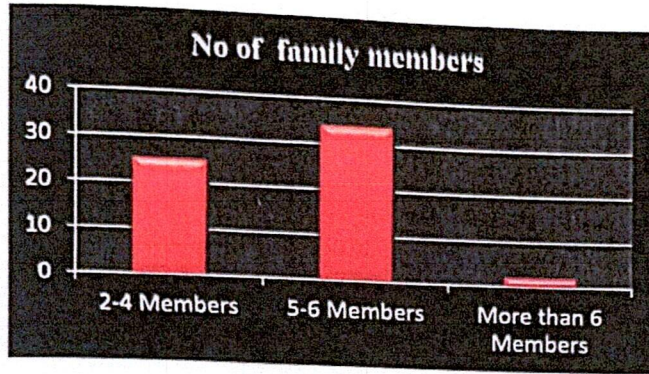


Chart 6.6

No. of Family Members	No Of Respondents	Percentage
2-4 Members	25	41
5-6 Members	34	56
More than 6 Members	2	3
Total	61	100%

Table 6.6

Interpretations-41% respondents monthly have 2-4 members in the family, 56% respondents have 5-6 members in the family and 3% respondents have more than 6 members in the family.



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7. Monthly Medical Expense:

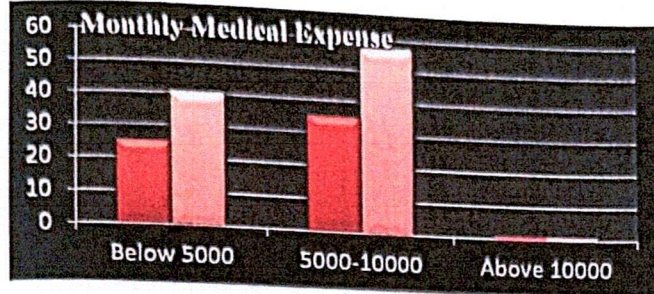


Chart 6.7

Monthly Medical Expense	No Of Respondents	Percentage
Below 5000	25	40
5000-10000	35	57
Above 10000	1	1
Total	61	100%

Table 6.7

Interpretations-40% respondents monthly medical expense is below Rs.5000, 57% is between 5000-10000 and 1% Respondent's monthly medical expenses above 10000




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8. Current Health Status:

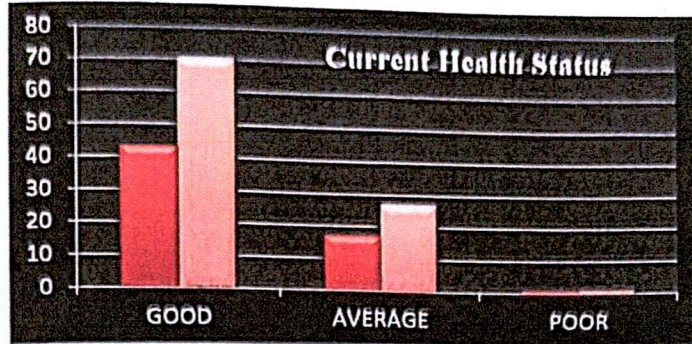


Chart 6.8

Current Health Status	No Of Respondents	Percentage
Good	43	70
Average	17	27
Poor	1	1
Total	61	100%

Table 6.8

Interpretations-70 % Respondents Health is good, 27% respondent's health is Average and 1 % respondent's health is Poor




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q. Do You Have Individual Health Insurance:

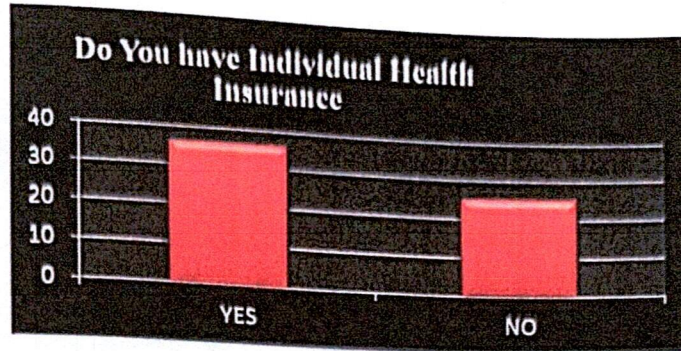


Chart 6.9

Do You have Health Insurance	No Of Respondents	Percentage
Yes	36	60
No	25	40
Total	61	100%

Table 6.9

Interpretations-60% of the respondents are aware of the benefits of the medical health insurance due to pandemic, 40% are reluctant to avail any medical insurance.




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10. Reason for not opting for Health Insurance:

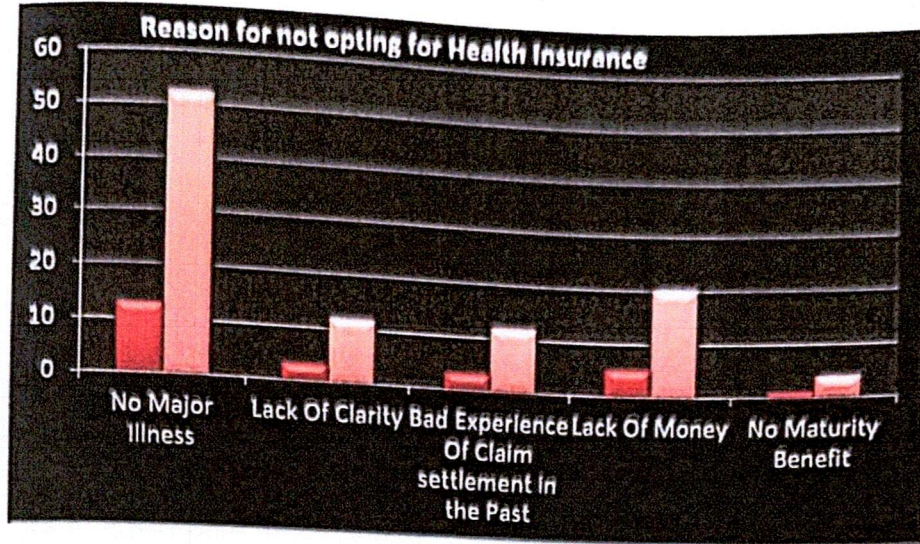


Chart 6.10

Reason for not Opting for Health Insurance	No Of Respondents	Percentage
No Major Illness	13	52
Lack Of Clarity	3	12
Bad Experience Of Claim settlement in the Past	3	12
Lack Of Money	5	20
No Maturity Benefit	1	4
Total	25	100%

Table 6.10

Interpretations- 52% of the respondents are not suffering from major illness, so lack to avail a policy, 12% of them are not aware of the policy benefits, 12% had a bad experience



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1. If not opted for Health Insurance do you cash available for Medical Emergency?

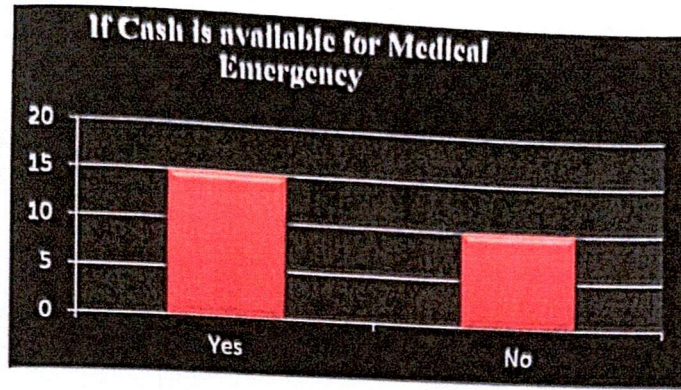


Chart 6.11

If not opted for Health Insurance do you have additional savings for emergency medical issues	No Of Respondents	Percentage
Yes	15	60
No	10	40
Total	25	100%

Table 6.11

Interpretations-60% Have additional Savings for Medical emergency and 40% do not have Medical Emergency Savings




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12. Name of Insurance company if opted for Health Insurance:

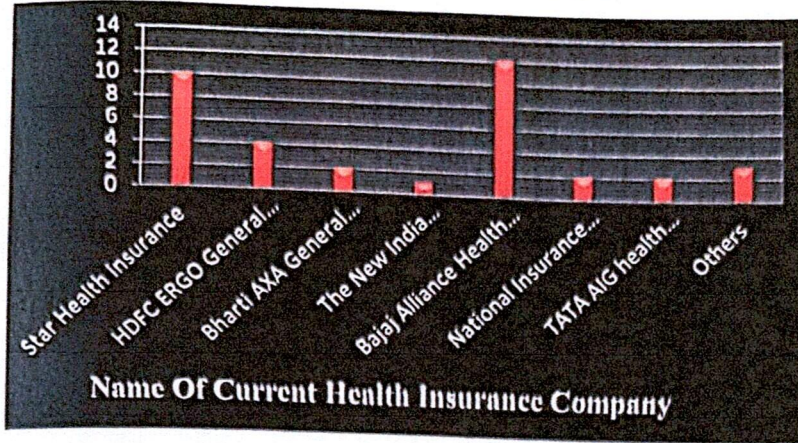


Chart 6.12

Name of the Health Insurance Company	No of Respondents	Percentage
Star Health Insurance	10	27
HDFC ERGO General Insurance Co.	4	11
Bharti AXA General Insurance Co.	2	5
The New India Assurance Co.	1	2
Bajaj Alliance Health Insurance	12	33
National Insurance Co. Ltd	2	5
TATA AIG health Insurance	2	5
Others	3	8
Total	36	100%

Table 6.12

Interpretations- From the above graph we can interpret, in the chronological order Bajaj Alliance Health insurance ranks the top with 33% people going to insurance, 27% of the respondent go for Star Health , 8% with all other companies and New India Assurance, TATA AIJ and National insurance company hold 5% health Insurance as per the graph.



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3. The insurance policy is for self or entire Family:

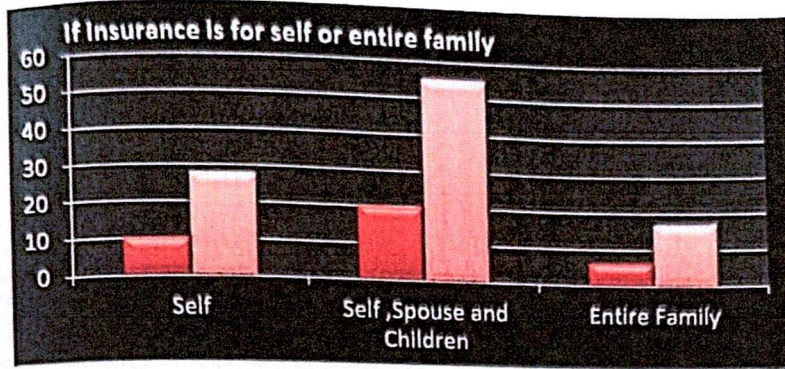


Chart 6.13

The Health Insurance cover for Self or Entire Family	No Of Respondents	Percentage
Self	10	28
Self, Spouse and Children	20	55
Entire Family (Including Parents)	6	17
Total	36	100%

Table 6.13

Interpretations The above graph shows that 55% of the respondents opt of self- spouse and children. Very few i.e 28% of the respondent go in for only self-insurance because of low income and only 17% of the respondent go in for entire family including parents insurance because they consider all family members health important.




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Since how long do you hold the current Insurance policy?

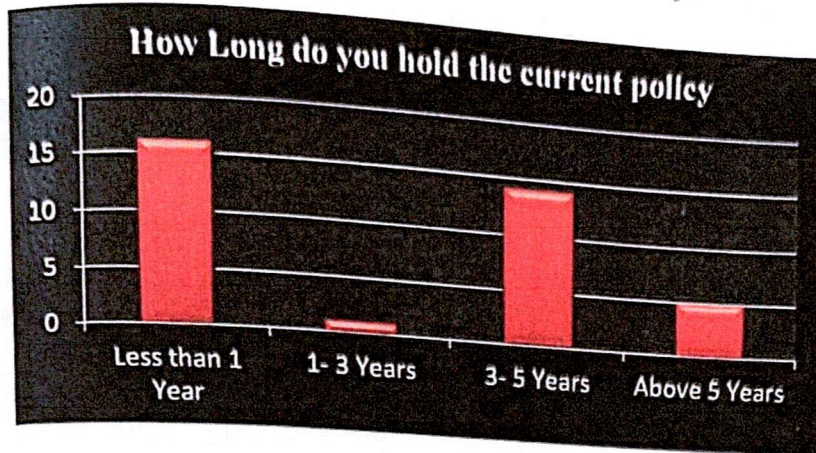


Chart 6.14

Since how long do you have Insurance Policy with this Company(In Years)	No Of Respondents	Percentage
Less than 1 Year	16	44
1- 3 Years	1	2
3- 5 Years	14	38
Above 5 Years	5	13
Total	36	100%

Table 6.14

Interpretations- From above graph it is observed that 44% of respondent have health insurance recently insured for health insurance, and 13% hold the insurance policy above 5 years.



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15. While buying Health Insurance what was the source of information:

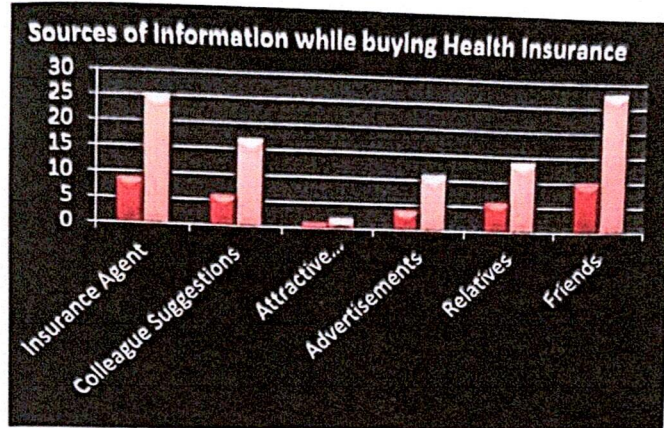


Chart 6.15

Sources of Information while buying Health Insurance	No of Respondents	Percentage
Insurance Agent	9	25
Colleague Suggestions	6	17
Advertisements	4	11
Relatives	6	16
Attractive Schemes/Offeres	1	3
Friends	10	28
Total	36	100%

Table 6.15

Interpretations- From the above graph it is observed that friends (28%) Insurance agents (25%) are most effective sources of information, Advertisement is (11%), lastly Attractive Schemes and offers (3%) are the least effective source of information.



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10. Rate the factors that influence decision while buying Health Insurance

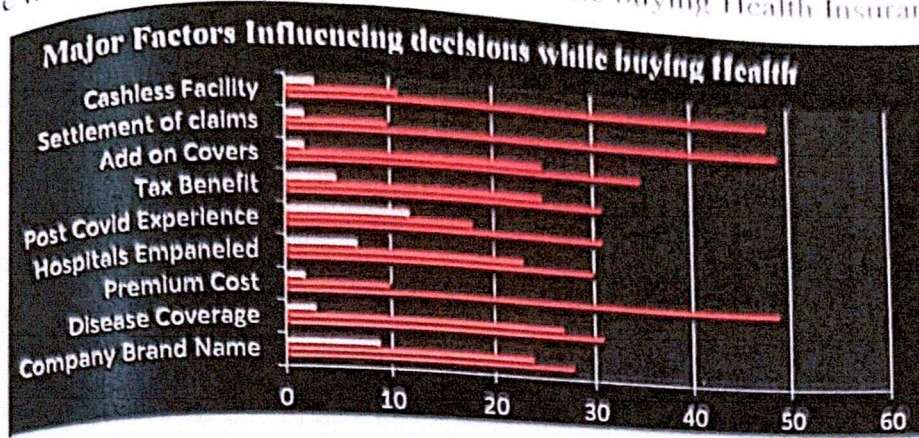


Chart 6.16

Rate the factors that influence your decision while buying health Insurance	Important	Neutral	Not Important
Company Brand Name	22	11	5
Disease Coverage	28	9	1
Premium Cost	24	13	1
Hospitals Empaneled	26	11	1
Post Covid Experience	23	12	2
Tax Benefit	20	11	6
Add on Covers	16	15	5
Settlement of claims	32	5	1
Cashless Facility	30	5	1

Table 6.16

Interpretations-

- The most important factor that influence the decision while buying health insurance is Settlement of claims is 32%





Is there a provision in your current Health Insurance Policy to Port to Another Health Insurance Company:

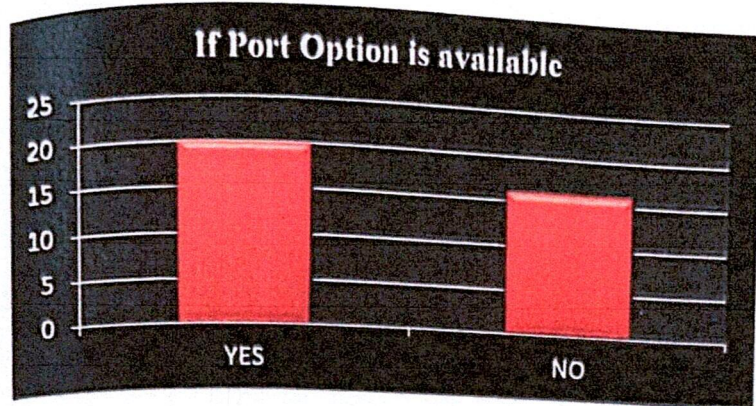


Chart 6.17

Provision to Port Health Insurance	Respondents	Percentage
Yes	20	55
No	16	45
Total	36	100%

Table 6.17

Interpretations- In the above graph we can see that only 56% of the respondent have a freedom to port their health insurance, Others i.e 44% lack a provision to port their health insurance.




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18. Will you refer the same Health Insurance policy to your Friends/ Relatives:

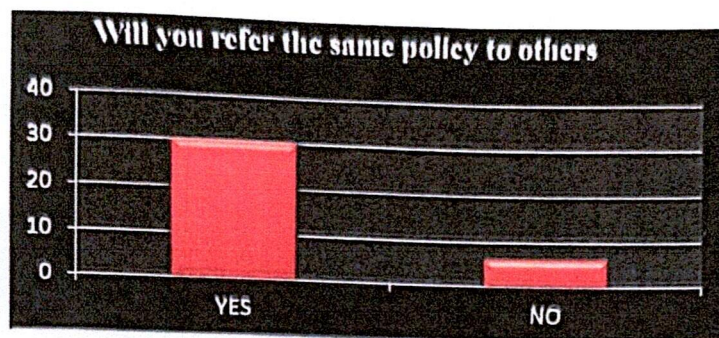


Chart 6.18

Will you Refer the same Policy to your Friends or Relatives	No Of Respondents	Percentage
Yes	30	83
No	6	17
Total	36	100%

Table 6.18

Interpretations-83% of the respondent are happy to refer the same policy to others however on the other hand 17% do not wish to recommend the same policy to others.



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CHAPTER- 7

LEARNINGS THROUGH THE PROJECT

- Post Covid-19 pandemic, the perception has changed positively, but converting those people into buyers of health Insurance is a real big task because changed perception may not necessarily result into people buying health Insurance.
- This study was a great learning to understand why people are apprehensive about Health Insurance, it also shows that many who do not have health Insurance are still not certain about the reasons why they themselves are holding back.




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SUMMER INTERNSHIP PROJECT REPORT
ON
" A STUDY ON FUNDAMENTAL ANALYSIS OF
SELECTED LISTED PHARMACEUTICAL COMPANIES "
AT
" ACUEVERS PVT. LTD "



By
"KUNAL MANOHAR NIWATE"

MBA-II (Finance)

Batch (2021-23)

UNDER THE GUIDANCE OF

PROF. Nilam Naidu

SAVITRIBAI PHULE PUNE UNIVERSITY

In partial fulfillment of the requirement for the award of Degree of
MASTER IN BUSINESS ADMINISTRATION (MBA)



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A
SUMMER INTERNSHIP PROJECT REPORT
ON
" A STUDY ON FUNDAMENTAL ANALYSIS OF
SELECTED LISTED PHARMACEUTICAL COMPANIES "
AT
" ACUEVERS PVT. LTD "



By

"KUNAL MANOHAR NIWATE"

MBA-II (Finance)

Batch (2021-23)

UNDER THE GUIDANCE OF

PROF. Nilam Naidu

SAVITRIBAI PHULE PUNE UNIVERSITY

In partial fulfillment of the requirement for the award of Degree of
MASTER IN BUSINESS ADMINISTRATION (MBA)



PUNE
SUBMITTED THROUGH
DNYANSAGAR INSTITUTE OF MANAGEMENT AND RESEARCH BALEWADI, PUNE.
(2022-2023)




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CERTIFICATE

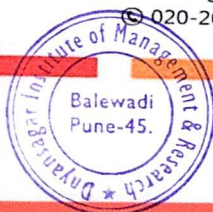
This is to certify that Mr./Ms. **NIWATE KUNAL MANOHAR**, a bonafide student of Dnyansagar Institute of Management & Research has successfully completed the Summer Internship Project on **“A STUDY ON FUNDAMENTAL ANALYSIS OF SELECTED LISTED PHARMACEUTICAL COMPANIES”** at **ACUEVERS PVT. LTD.** towards partial fulfillment of the requirement of the course, **MASTERS IN BUSINESS ADMINISTRATION [M.B.A.]** affiliated to the **Savitribai Phule Pune University.**

Prof. Nilam Naidu
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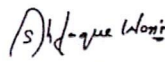
Date: 05-November-2022

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Kunal Manohar Niwate**, a student of **MBA (FINANCE)** Dnyansagar Institute of Business Management has successfully completed his two months Internship Programme at Acuevers Pvt LTD. During his internship tenure he was found punctual, Hardworking and inquisitive.

We wish him every success in life.

Authorized Signatory


Ashfaq Waris
Managing Partner




Saurav Dam
Managing Partner



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What is the project?

The project is about Fundamental analysis of pharmaceutical companies from Nifty Pharma. I have selected three companies out of twenty nifty pharma companies. after that I did Economy analysis and industry analysis and at the end I did detail Fundamental analysis of three company

- 1) IOL CHEMICAL
- 2) ALKEM LAB
- 3) TORRENT PHARMA

Then will do fundamental analysis on this company which includes Liquidity, Solvency, Efficiency, Profitability, Valuation and shareholding Pattern.

Purpose of the project

- 1) To understand the economy and Pharma sector.
- 2) To analyze the Liquidity, Solvency, Efficient, Profitability and Position of the selected Companies.
- 3) To provide suggestions on the base of findings.

Scope of the project

The project covers the analysis of 3 pharmaceutical companies and the study is done for a period of 5 years.

Salient Contributions of the project

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




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Problem of Statement

The impact of covid -19 pandemic on India's financial sector, we contribute by investigating the effect of the ongoing covid-19 pandemic on stock returns of indian pharmaceutical companies. By employing an event study methodology, our results indicate that the average returns of the pharmaceutical sector were positive during the COVID-19 phase, although mixed evidence was found at the firm level.

- Due to COVID 19, the Indian pharmaceutical sector has performed
- Due to Covid pharma sector has multiple opportunity in
- In last few years Indian Pharma sector companies share price volatility has increased

OBJECTIVE OF STUDY

The objective of this project is to deeply analyze our Indian Pharma Industry or investment purpose by monitoring the growth rate and performance on the basis of historical data.

To the main objective of project is

1. To study on the fundamental analysis of a pharmaceutical of companies.
2. To study the present scenario of a pharmaceutical industry.
3. To analyze the information collected on sales, profit, earning per share, market price etc.
4. To study ratio analysis for the selected companies and make necessary comments on it so as to provide complete idea and core ideology of the company. So that investors can easily get idea about the fundamental analysis of pharmaceutical companies.
5. To carry out financial and non-financial analysis of pharm Sector as a whole for the selected period.

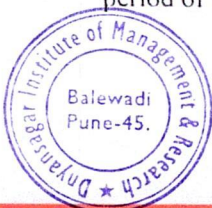
SCOPE OF THE STUDY

The scope of the study is identified after and during the study is conducted.

- The analysis is made by taking into consideration three companies in Pharma Sector
- The scope of the study is limited for a period of five years.

LIMITATIONS OF THE STUDY

1. This study has been conducted purely to understand Equity analysis for investors.
2. The study is restricted to Five companies.
3. The study is limited to the companies having equities.
4. Detailed study of the topic was not possible due to limited size of the project.
5. There was a constraint with regard to time allocation for the research study i.e. for a period of 90 days.




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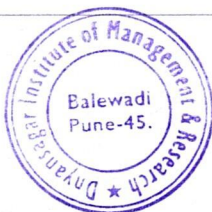
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Tools of Data Analysis

Sr.no	Ratio	Formula
1	Current Ratio	Current Assets/Current Liabilities
2	Debt to Equity	total liabilities/ total shareholders' equity
3	Inventory turnover ratio	COGS / Average Value of Inventory
4	Interest coverage Ratio	EBITDA/Interest Expense
5	ROCE (Return on capital employed)	EBIT / Capital Employed
6	EPS	Net income -Preferred dividend / Weighted average shares outstanding
7	NPM	Net Income / Net Sale
8	P/E	Market value per share / Earning per share
9	Shareholding Pattern	
	Pledged Share	

Table: -1 Tools of data analysis




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Data Analysis

ECONOMY ANALYSIS

GDP

Gross domestic product (GDP) is the standard measure of the value added created through the production of goods and services in a country during a certain period. As such, it also measures the income earned from that production, or the total amount spent on final goods and services (less imports).

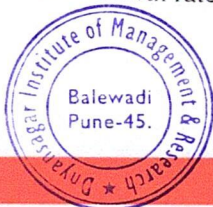
Formula: - $GDP = \text{private consumption} + \text{gross private investment} + \text{government investment} + \text{government spending} + (\text{exports} - \text{imports})$. GDP is usually calculated by the national statistical agency of the country following the international standard.

India GDP Growth Rate - Historical Data

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

Table: -2 GDP Growth rate of year 2011-2021

Data analysis and interpretation: - As we can see GDP table, Annual change in percentage is increasing positively till 2016 which show that Indian economy is growing. After 2016 GDP growth rate started declining and we can see that in 2019 negative change in GDP Growth which is -2.49. the reason behind fall in 2019 is consumption demand was decreased, while investments and exports are both was in negative territory. The year 2020 Indian economy came to a halt due to lockdown, due to that only necessary products was only getting manufacture due to that the GDP Growth was in negative by -7.96 %. Since 2021 Indian Economy is recovering with very good speed and I m expecting positive and all- time high GDP Growth rate in 2022.



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Interest Rate

The interest rate is defined as the proportion of an amount loaned which a lender charges as interest to the borrower, normally expressed as an annual percentage. It is the rate a bank or other lender charges to borrow its money, or the rate a bank pays its savers for keeping money in an account in form of saving or fixed deposit.

YEAR	FD RATE OF SBI (Tenure 1 Yr)	
2016-17	7.50%	
2017-18	6.90%	
2018-19	5.75%	
2019-20	4.50%	
2020-21	5%	
2021-22	5%	

Table 3: - SBI FD RATE of year 2016-2022

Central bank of India uses bank interest as a tool which is called as monetary policy. interest can be used to control investment, Inflation and unemployment. If the interest rate is high then it might lead to Deflation in society and low interest rate lead to inflation. So central bank needs to keep money flow in control for that central bank use interest Rate. As shown in table in year 2016-17 the money flow was high or inflation was high that's why the central increased the interest to decrease money flow and by high interest rate people will start more investing in FD. Currently in Indian is boosting their economy by decreasing the interest rate to recover economy from covid and will also motivate company to expand their business and open new business which lead to more employment.



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PLI scheme (Production Linked Incentive Scheme)

Government has approved Production Linked Incentive (PLI) Scheme for Sector which is shown in table

SECTORS	INR in crores
1. Auto Components	57,042 cr
2. Automobile	57,042 cr
3. Aviation :-	120 cr
4. Chemicals :-	18,100 Cr
5. Electronic Systems :-	40,000 cr
6. Food Processing	10,900 cr
7. Metals & Mining	6,322 cr
8. Pharmaceuticals	21,940 cr
9. Renewable Energy	4,500 cr
10. Telecom	12,195 cr
11. Textiles & Apparel	10,683 cr
12. White Goods	6,238 Cr

Table 4: - PLI Scheme

The PLI Scheme for Pharmaceuticals is based on the strategy of "Atmanirbhar Bharat-Strategies for enhancing India's manufacturing capabilities and enhancing exports in ten sectors", which had been approved by the Union Cabinet on 24.02.2021. The Operational Guidelines for the scheme inviting applications from the pharmaceutical industry were issued on 01.06.2021 by the Department of Pharmaceuticals after intensive consultation with industry and related departments and NITI Aayog.



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The objective of the scheme is to enhance India's manufacturing capabilities by increasing investment and production in the sector and contributing to product diversification to high value goods in the pharmaceutical sector. One of the further objectives of the scheme is to create global champions out of India who have the potential to grow in size and scale using cutting edge technology and thereby penetrate the global value chains.

The scheme will provide financial incentives on the incremental sales (over Base Year) of pharmaceutical goods and in-vitro diagnostic medical devices to selected applicants based on pre-defined selection criteria. The incentives will be paid for a maximum period of 6 years for each participant depending upon the threshold investments and sales criteria to be achieved by the applicant. The total quantum of the incentive for the scheme is Rs 15,000 crore. SIDBI is the Project Management Agency for the Scheme.

The applications were invited in three different categories of applicants to ensure fair competition and broad coverage amongst the industry players. The categories were based on the size of the applicant as determined by the global manufacturing revenues from pharmaceutical manufacturing. The scheme has received a very good response from the industry and a total of 278 applications were received by the closing date of 31.08.2021 against which a maximum of 55 applicants were to be selected.

China plus one model

China Plus One, also known simply as Plus One, is the business strategy to avoid investing only in China and diversify business into other countries. For the last 20 years, western companies have invested in China, drawn in by their low production costs, and enormous domestic consumer markets. Developing from the overconcentration of business interests in China, it may be done for reasons of cost, safety, or long-term stability. It has also been described as a 'macro-level phenomenon'.

The increasing cost of doing business in China has also increased operating costs, especially for manufacturers. The advantages of the cheap labor and market demand that China initially provided has increasingly been overshadowed by the advantages that ASEAN countries can provide. These benefits include cost control, as workers in Southeast Asian countries are generally less expensive than Chinese employees, risk diversification, and new market access into economies. There is also a high level of risk for investors in the Chinese transitional economy, the sources of this risk can be credited to social, and political change. Multinational corporations have been looking at countries with adequately stable governments such as India, Vietnam, Indonesia, Malaysia, Thailand, Philippines and Bangladesh. Countries like Japan and United States are part of the phenomenon, with the strategy conceptualizing in businesses in these countries as early as 2008. However the China Plus One strategy has its own share of difficulties, including navigating new laws, new markets, and streamlining the business over multiple locations. Some say that moving out of China now is not even practical. The China Plus One strategy does give China its own benefits. China is able to maintain low-end manufacturing while also growing higher-value sectors. China Plus One strategy did not reduce the number of manufacturers, nor jobs in manufacturing. It does, however, reduce the number of manufacturers, giving other economies a chance to flourish.



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Regulations in pharma Pricing

Since the 1970s, India has had some form of price control. The Drug Price Control Order (DPCO) is issued under the Essential Commodities Act, 1955 and all drugs under the National List of Essential Medicines (NLEM) are under the purview of the DPCO. Currently there are 3762 drugs in NLEM 2015, which includes a couple of patented drugs as well. The National Pharmaceutical Pricing Authority (NPPA) is the price regulator.

Price controls over pharmaceuticals, which are often arbitrary and unpredictable, have been a challenge for the industry in doing business in India. Irrational and overly steep price cuts have been acting as a de facto trade barrier to doing business in India. Over the last couple of years, the Indian Government has expanded the scope of such arbitrary price controls that were hitherto restricted to drugs to the field of medical devices; these measures are considerably more stringent and devoid of rationale when compared to drugs.

Generic Prescriptions

In April 2017, Prime Minister Narendra Modi announced that the Government would establish a legal framework mandating doctors to prescribe medicines by their International Nonproprietary Name (INN) only.⁴ As per the Prime Minister, it is only with this measure that poor people would be able to access low cost medicines. This was confusing because the Indian Medical Council (Professional conduct, Etiquette and Ethics) Regulations, 2002⁵ was already amended in 2016 to mandate that drugs be prescribed by generic names only by registered medical practitioners. However, to bolster the move to a generic market, the Government has been adopting various mechanisms for promotion of generic drugs through amendments in drug laws. To ensure quality of generic drugs approved by the State FDAs, the Union Ministry of Health (MoH) issued a notification in April 2017⁶ requiring bio-equivalence (BE) studies to be conducted for all drugs (new or otherwise) for category II and category IV of the biopharmaceutical classification system. The draft NPP proposes mandatory bio-availability (BA) in addition to proposing to make BA/BE tests mandatory for all drug manufacturing permissions including renewals accorded by the State FDAs and the Central Drug Standards Control Organization (CDSCO), India's drug regulator. There is also a proposal to amend the labeling regulation⁷ under the Drugs & Cosmetics Rules 1945 (DCR) requiring printing the generic name in at least two font sizes larger than the brand name. Additionally, the draft NPP proposes that for single ingredient drugs (except patented ones), the manufacturer would be allowed to stamp only its name on the drug package and that public procurement and dispensing of drugs will be by generic/salt names only.




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PHARMACEUTICAL INDUSTRY ANALYSIS

Introduce pharma

India is the largest provider of generic drugs globally. Indian pharmaceutical sector supplies over 50% of global demand for various vaccines, 40% of generic demand in the US and 25% of all medicine in the UK. Globally, India ranks 3rd in terms of pharmaceutical production by volume and 14th by value. The domestic pharmaceutical industry includes a network of 3,000 drug companies and ~10,500 manufacturing units.

India enjoys an important position in the global pharmaceuticals sector. The country also has a large pool of scientists and engineers with a potential to steer the industry ahead to greater heights. Presently, over 80% of the antiretroviral drugs used globally to combat AIDS (Acquired Immune Deficiency Syndrome) are supplied by Indian pharmaceutical firms.

Market Size

According to the Indian Economic Survey 2021, the domestic market is expected to grow 3x in the next decade. India's domestic pharmaceutical market is estimated at US\$ 42 billion in 2021 and likely to reach US\$ 65 billion by 2024 and further expand to reach ~US\$ 120-130 billion by 2030.

Indian Pharmaceutical Market (US\$ billion)



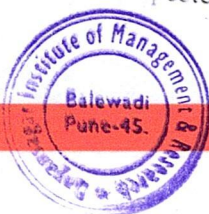
India's biotechnology industry comprises biopharmaceuticals, bio-services, bio-agriculture, bio-industry, and bioinformatics. The Indian biotechnology industry was valued at US\$ 64 billion in 2019 and is expected to reach US\$ 150 billion by 2025.

India's medical devices market stood at US\$ 10.36 billion in FY20. The market is expected to increase at a CAGR of 37% from 2020 to 2025 to reach US\$ 50 billion.

As of August 2021, CARE Ratings expect India's pharmaceutical business to develop at an annual rate of ~11% over the next two years to reach more than US\$ 60 billion in value.

In the global pharmaceuticals sector, India is a significant and rising player. India is the world's largest supplier of generic medications, accounting for 20% of the worldwide supply by volume and supplying about 60% of the global vaccination demand. The Indian pharmaceutical sector is worth US\$ 42 billion and ranks 3rd in terms of volume and 13th in terms of value worldwide.

In August 2021, the Indian pharmaceutical market increased at 17.7% annually, up from 13.7% in July 2020. According to India Ratings & Research, the Indian pharmaceutical market revenue is expected to be over 12% Y-o-Y in FY22.





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Government Initiatives

Some of the initiatives taken by the Government to promote the pharmaceutical sector in India are as follows:

- India could restart deliveries of COVID-19 shots to global vaccine-sharing platform COVAX in November-December 2021 for the first time since April 2021. The World Health Organization (WHO), which co-leads COVAX, has been pushing India to resume supplies for the programme, particularly after it sent ~4 million doses to neighbours and allies in October 2021.
- In November 2021, PM Mr. Narendra Modi inaugurated the first Global Innovation Summit of the pharmaceuticals sector. The summit will have 12 sessions and over 40 national and international speakers deliberating on a range of subjects including regulatory environment, funding for innovation, industry-academia collaboration and innovation infrastructure.
- In August 2021, Union Health Minister, Mr. Mansukh Mandaviya announced that an additional number of pharmaceutical companies in India are expected to commence manufacturing of anti-coronavirus vaccines by October-November 2021. This move is expected to further boost the vaccination drive across the country.
- In June 2021, Finance Minister Ms. Nirmala Sitharaman announced an additional outlay of Rs. 197,000 crore (US \$26,578.3 million) that will be utilised over five years for the pharmaceutical PLI scheme in 13 key sectors such as active pharmaceutical ingredients, drug intermediaries and key starting materials.
- As of August 31, 2021, the PLI scheme received a good response from the industry with a total of 278 applications. This is likely to benefit 55 manufacturers.
- To achieve self-reliance and minimize import dependency in the country's essential bulk drugs, the Department of Pharmaceuticals initiated a PLI scheme to promote domestic manufacturing by setting up greenfield plants with minimum domestic value addition in four separate 'Target Segments' with a cumulative outlay of Rs. 6,940 crore (US\$ 951.27 million) from FY21 to FY30.
- In May 2021, under Atmanirbhar Bharat 3.0, Mission COVID Suraksha was announced by the Government of India to accelerate development and production of indigenous COVID vaccines. To augment the capacity of indigenous production of Covaxin under the mission, the Department of Biotechnology, Government of India, provided financial support in the form of a grant to vaccine manufacturing facilities for enhanced production capacities, which is expected to reach >10 crore doses per month by September 2021.
- In April 2021, the Union Government decided to streamline and fast-track the regulatory system for COVID-19 vaccines that have been approved for restricted use by the US FDA, EMA, UK MHRA, PMDA Japan or those listed in the WHO Emergency Use Listing (EUL). This decision is likely to facilitate quicker access to foreign vaccines by India and encourage imports.
- In February 2021, the Punjab government announced to establish three pharma parks in the state. Of these, a pharma park has been proposed at Bathinda, spread across



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~1,300 acres area and project worth ~Rs. 1,800 crore (US\$ 245.58 million). Another medical park worth Rs. 180 crore (US\$ 24.56 million) has been proposed at Rajpura and the third project, a greenfield project, has been proposed at Wazirabad, Fatchgarh Sahib.

Under Union Budget 2021-22, the Ministry of Health and Family Welfare has been allocated Rs. 73,932 crore (US\$ 10.35 billion) and the Department of Health Research has been allocated Rs. 2,663 crore (US\$ 365.68 billion). The government allocated Rs. 37,130 crore (US\$ 5.10 billion) to the 'National Health Mission'. PM Aatmanirbhar Swasth Bharat Yojana was allocated Rs. 64,180 crore (US\$ 8.80 billion) over six years. The Ministry of AYUSH was allocated Rs. 2,970 crore (US\$ 407.84 million), up from Rs. 2,122 crore (US\$ 291.39 million).

Pradhan Mantri Bhartiya Janaushadhi Pariyojana

The branded (Generic) medicines are sold at significantly higher prices than their unbranded generic equivalents, though are identical in the therapeutic value. Given the widespread poverty across the country, making available reasonably priced quality generic medicines in the market would benefit everyone.

Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a campaign launched by the Department of Pharmaceuticals to provide quality medicines at affordable prices to the masses. PMBJP stores have been set up to provide generic drugs, which are available at lesser prices but are equivalent in quality and efficacy as expensive branded drugs. It was launched by the Department of Pharm aceuticals in November 2008 under the name Jan Aushadi Campaign. Pharmaceutical & Medical Devices Bureau of India (PMBI) is the implementation agency for PMBJP.




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Pharmaceutical Import & Export

Indian pharmaceutical industry is known for its generic medicines and low-cost vaccines globally. Transformed over the years as a vibrant sector, presently Indian Pharma ranks third in pharmaceutical production by volume. In the last nine years, Indian Pharma sector has grown steadily by CAGR of 9.43%. Pharma sector has been consistently earning trade surplus. During 2020-21, total pharma export was ₹180555 crore (USD 24.35 Bn) against the total pharma import of ₹49436 crore (USD 6.66 Bn), thereby generating trade surplus of USD 17.68 Bn. Till end September 2021, total pharma export has been ₹ 87864 crore (USD 11.88 Bn) as against total import of ₹ 33636 crore (USD 4.66 Bn), thereby generating a trade surplus of ₹ 54228 crore (USD 7.22 Bn). Major segments of Indian Pharmaceutical Industry include generic drugs, OTC medicines, bulk drugs, vaccines, contract research & manufacturing, biosimilars and biologics. Indian pharmaceutical industry also plays significant role globally. India has the highest number of United States Food and Drug Administration (USFDA) compliant Pharma plants outside of USA. There are 500 API manufacturers contributing about 8% in the global API Industry. India is the largest supplier of generic medicines with 20% share in the global supply by manufacturing 60000 different generic brands across 60 therapeutic categories. Access to affordable HIV treatment from India is one of the greatest success stories in medicine. India is one of the biggest suppliers of low cost vaccines in the world. Because of the low price and high quality, Indian medicines are preferred worldwide, thereby rightly making the country the "pharmacy of the world". The Indian pharma industry has also played an important role in meeting the challenges for mitigation of the infection in COVID pandemic. The industry worked in close collaboration with the government and academic institutes etc., to quickly develop and refine manufacturing processes which helped to ensure a consistent supply of medicines needed for the management of COVID-19 (e.g. Remdesivir, Ivermectin, Hydroxychloroquine, Dexamethasone, Tocilizumab, Favipiravir etc.). Indian drug supplies throughout the COVID-19 pandemic period have provided relief to over 120 countries for Hydroxychloroquine (HCQ), 20 countries for paracetamol and about 96 countries for vaccines across the World.

(Pharma Sector's Growth at Current Prices)

Item/Year	Output (₹ in Cr.)	Growth Rate
2015-16	3,03,352	16.56
2016-17	3,21,472	5.97
2017-18	3,28,677	2.24
2018-19	3,98,852	21.35
2019-20	3,89,094	-2.45
2020-21*	4,27,109	9.77

Estimated based on trend growth rate (CAGR) of output at 9.77% achieved during 2013-14 to 2019-20.



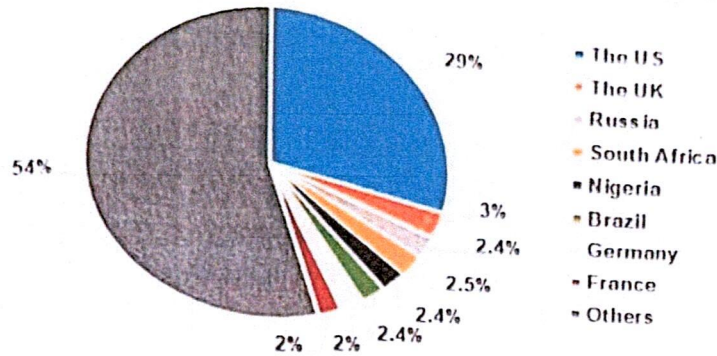

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India's country-wise share of drugs, pharmaceutical and fine-chemicals exports (2021-22)



Source DGCIS

Analysis of Pharmaceutical Industry Strengths

- **Effective and experienced general officers:** This industry operates at so many different levels that it is very difficult for unskilled workers to take care of any of its sub-sectors. Therefore, in order to keep things running smoothly the industry need highly trained staff. This maintains a high standard for the industry.
- **Skilled Workers:** Any workers in the pharmaceutical industry are required highly skilled. They were hired only after they had spent a lot of time training hard. These workers are the backbone of the industry. So having a set of skilled workers certainly helps with the face value of the industry.
- **Wide-spread base of buyers:-** This sector has a large customer base. It also produces some common types of medicine, which really help to support this foundation. This also ensures that the industry will have enough buyers for their products.
- **Availability of Resources and Labor:** This industry requires a large number of workers and chemical resources. Asian and African countries can offer a good number of workers at a very low price. Then again, European and American countries have abundant financial resources. They can also buy the chemicals needed for their medication.
- **Benchmarking:** The pharmaceutical industry has placed the highest benchmark in the medical industry. It is a well-known fact that the pharmaceutical industry is part of the medical industry. Therefore, by doing its job successfully the industry sets a good example for excellence in the medical industry.



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- **Visible market presence:** The pharmaceutical industry has an amazing presence in the market. Its huge and terrifying aura often scares potential competition and the things that attract many customers.

Weakness

- **Non availability of modern technology:** This industry lacks modern machinery. This makes it rather outdated and dull as customers are always searching for new and improved health care materials. Not to mention with modern tech support the production could be a lot faster.
- **Lengthy decision-making process:** This industry is quite vast and widespread. So, when taking a new and/or revolutionary decision, it may take a while before it is properly executed. This slows down the whole process. The main cause is the lengthy decision-making process of the industry. As the companies have their own board of directors and chairmans they can hardly agree on anything in a short period.
- **Low profitability and low profit margins:** As the price is quite high for the resources in this sector, profits are quite low more often than not. And it's not that it is only the case for some of the companies. Almost all the companies have low profit margins. This causes the industry to fall behind on the ground of wealth.
- **Low staff morale:** The staff in this industry doesn't have much motivation. This is the reason for low rates of production. Because many psychological articles suggest that if the morale is low or non-existent the performance of humans takes a heavy blow. So low staff morale is an issue.

Opportunities

Government support: This industry is often favored by the government. So, they get all the support and help they need from the government. It is also the factor for which the industry is flourishing to this day. The laws and taxes are often in their favor.

Growing space: This industry is still in its growing phase, according to the Life Cycle of an Industry. So, it can still go a long way and spread its wings further apart. So, it can still take control over the market, given the right marketing and advertising.

Financial support: Along with the government, many insurance companies are also favoring this industry. They have reasonable conditions and rules for them to follow. Also, the interest level is very low for them.

Patents: The pharmaceutical industry develops new and effective medication. If one company creates it, it can patent that product themselves and earn a handsome amount of profit. This gives the industry a chance to grow.



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Global market: Globalization has made the world closer than ever. This includes all the customers. The pharmaceutical industry is showing a promising future in the global market. If this works out well, the deficiency of proper resources and low profit margins will be no more.

Threats

Currency devaluation: In the current society's currency devaluation has taken a turn for the worse. This is affecting the pharmaceutical industry in a grim manner. It makes the whole ordeal a lot harder than it already is.

New competitors: Since globalization, the rivaling industries are increasing. Many people are interested in the Ayurvedic industry, homeopathic industry and many others instead of medicines. This poses a great threat to the pharmaceutical industry

Insufficient power supply: The pharmaceutical industry requires a huge amount of power. However, to supply this power on a large scale is a problem. As a result, many companies of the industry don't get enough power to carry out their necessary routines.

Inflation: The inflation of prices is an undeniable evil that is ever present. Especially in a sector is where raw materials are pricey to begin with, inflation of price just adds salt to the wound. Suddenly the necessities are out of reach for many companies in the industry. This causes the production cost to skyrocket and suddenly the profits are lower than ever.

Industry Debt equity

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

Changes in long-term debt and assets tend to have the greatest impact on the D/E ratio because they tend to be larger accounts compared to short-term debt and short-term assets. If investors want to evaluate a company's short-term leverage and its ability to meet debt obligations that must be paid over a year or less, they can use other ratios.

Standard debt to equity ratio is 0.5 in pharmaceutical industry, considering that the debt/equity ratio of pharma companies still remains well below 0.5 (0.38 in 2014/15 and 0.40 in 2015/16), while that of infrastructure companies varies between 2.0 and 4.0.



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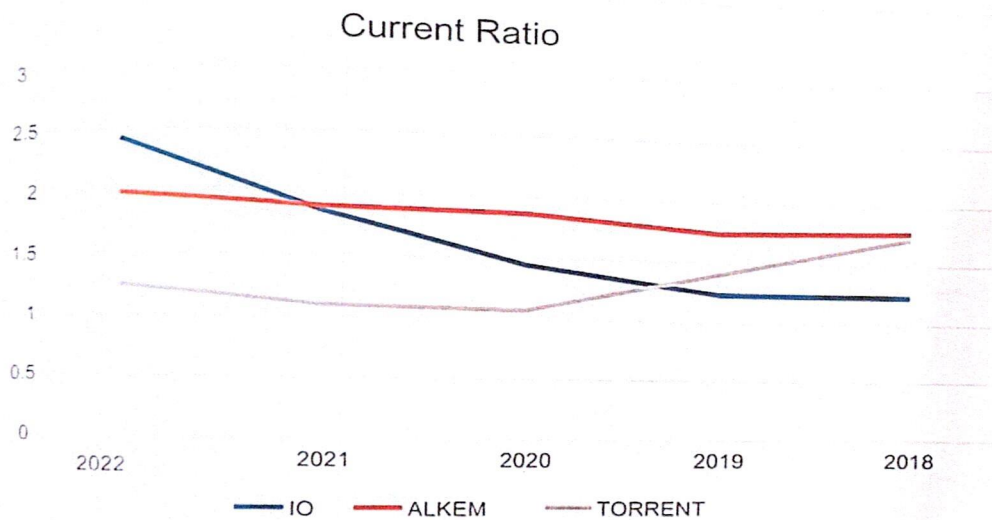


**COMPANY DATA
ANALYSIS Liquidity Ratio**
Current ratio

The current ratio is a liquidity ratio that measures a company's ability to pay short-term obligations or those due within one year.

Company	2022	2021	2020	2019	2018
IOL	2.43	1.85	1.44	1.23	1.23
ALKEM LAB	1.99	1.89	1.86	1.74	1.77
TORRENT PHARMA	1.25	1.10	1.07	1.40	1.72

TABLE 5: - CURRENT RATIO OF YEAR 2018-2022



Interpretation :- While the range of acceptable current ratios varies depending on the specific industry type, a ratio between 1.5 and 3 is generally considered healthy. As we talk about IOL and Alkem lab both company current ratio is increasing yearly which is good sign and its show that company is increasing their assets yearly compare to their liabilities. So, seeing both IOL and ALKEM company current ratio gives trust to their investor. As we talk about Torrent Pharma current ratio is not continuously increasing or decreasing but the ratio range between 1.10 -1.72 which is good and that also show that company is trying to utilized their assets.



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Solvency- debt to Equity Ratio

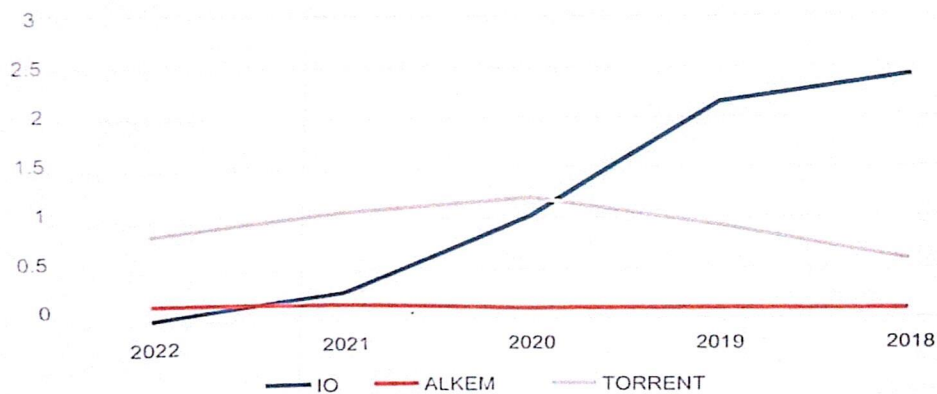
The debt-to-equity (D/E) ratio is used to evaluate a company's financial leverage and is calculated by dividing a company's total liabilities by its shareholder equity. The D/E ratio is an important metric used in corporate finance. It is a measure of the degree to which a company is financing its operations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

What counts as a "good" debt-to-equity (D/E) ratio will depend on the nature of the business and its industry. Generally speaking, a D/E ratio below 1.0 would be seen as relatively safe, whereas ratios of 2.0 or higher would be considered risky.

Company	2022	2021	2020	2019	2018
IOL	0.03	0.27	1.02	2.15	2.41
ALKEM LAB	0.18	0.15	0.10	0.10	0.09
TORRENT PHARMA	0.87	1.08	1.20	0.92	0.58

TABLE 6: - Debt to Equity OF YEAR 2018-2022

Debt to Equity Ratio



Interpretation :- As we see in above table that in 2017 (D/E) Ratio of IOL Chemical is very high 2.17 but with time it decreased to 0.03 which is almost debt free which viewed as plus point for investor. Alkem Lab is maintaining good (D/E) which shows the stability of the company. For torrent pharma (D/E) was good in 2017 but in 2019 (D/E) started increasing and more then one (D/E) and ROCE is also decreased in since 2018 which show the that torrent is not doing as good as 2017.



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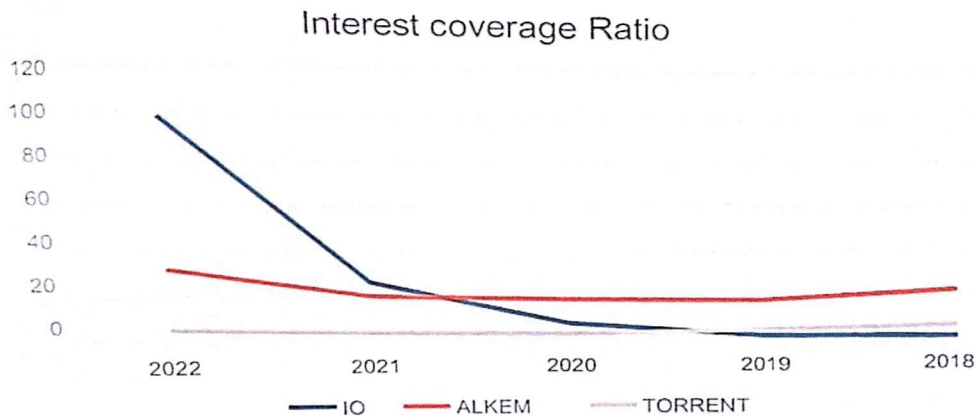


Interest coverage Ratio

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

Company	2022	2021	2020	2019	2018
IOL	99.01	26.48	7.54	1.49	1.09
ALKEM LAB	32.26	20.36	18.48	17.74	22.36
TORRENT PHARMA	5.26	3.63	2.82	4.02	6.29

TABLE 8: - ICR OF YEAR 2018-2022



Interpretation: ICR is main ratio to decide how company is doing in liquidity. IOL was lowest in 2018 and 2022 IOL outrun both companies. Alkem ICR is also more if we compare with its 2018 ICR which is again shows that company is slowly steadily improving. Torrent pharma ICR was 6.29 in 2017 and in 2021 ICR is 5.26 which is less than 2018 so company is doing ok in term of ICR.



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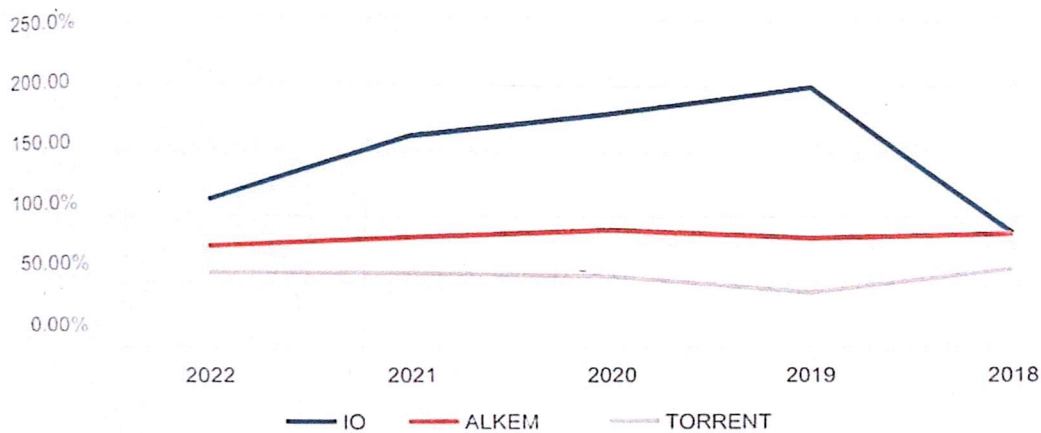
Asset Turnover Ratio

The asset turnover ratio measures the efficiency of a company's assets in generating revenue or sales. It compares the dollar amount of sales (revenues) to its total assets as an annualized percentage. Thus, to calculate the asset turnover ratio, divide net sales or revenue by the average total assets.

	2022	2021	2020	2019	2018
IOL	112.16%	161.15%	178.93%	199.66%	86.93%
ALKEM LAB	76.95%	83.90%	89.63%	83.77%	86.59%
TORRENT PHARMA	56.87%	56.66%	54.33%	42.00%	59.94%

TABLE 9:- ATR OF YEAR 2018-2022

ATR Graph :-



Interpretation: As we see in the graph that Torrent has a good asset turnover ratio but ATR is not growing year by year but torrent pharma is decent ATR with Steady rate. Alkem lab is continuously giving higher ATR every year but again ATR is not increasing year by year so again ATR of alkem lab is side ways. IOL ATR was 89.93 and next year ATR doubled to 199.66 which was amazing jump after that it keep decreasing but IOL ATR still best among three company ATR.



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Shareholding Pattern

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

Torrent Pharma Promoter chart of last one year and current shareholding pattern.

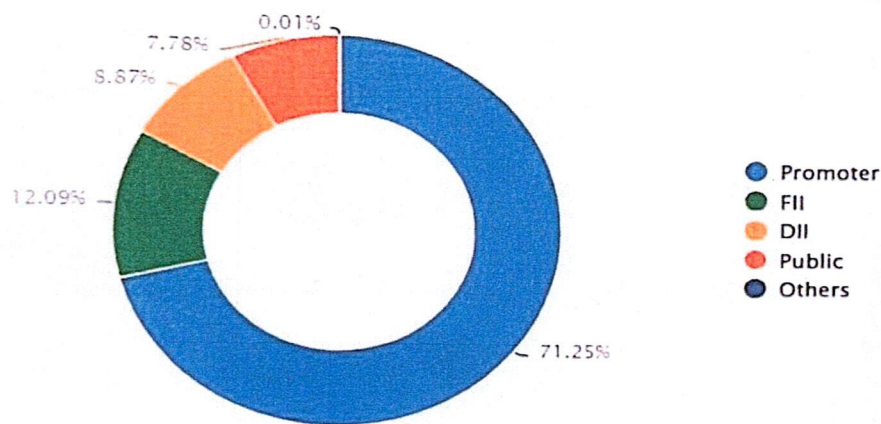
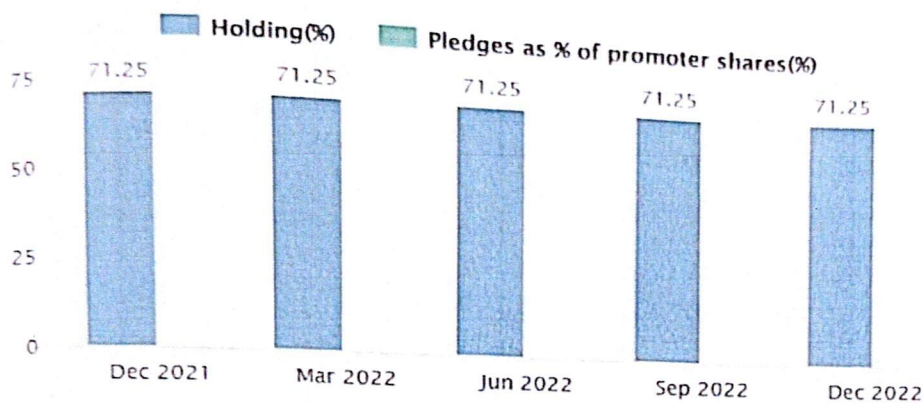


Figure: -12 Current shareholding pattern of Alkem Lab

Interpretation: - In Torrent pharma Promotor holding is 71.25% which is highest out of three company which also tells us that their promotor believes in their company and chances of fraud will be less in this company. No change in promotor holding in last two year. FII and DII



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Findings from the project

- Got to know the current condition of Indian economy and able to forecast the GDP growth rate on the base of last 10-year data. Indian economy is growing with a very good speed. Covid and lockdown has affected the whole economy badly but post covid economy is recovering at very good pace
- Interest rate is continuously decreasing which is good sign because with interest rate the loan rate also decrease so company's and business take loan and that way India will grow more.
- Government is motivating pharma sector by giving 21940 CR as incentive for more production and export.
- GDP in last 10 year only once it was in negative in year 2020 because of covid . and GPD annual change was only 3 times negative which show that economy is growing with very good speed every year.
- After covid 19 every nation want to have other source of importing goods and want to more their production from China so India comes first after China which has capacity to produce at lower rate and have human power.
- There is Rules and regulation in pharma which includes pricing, Generic Prescriptions, Enforcing One Company, One Brand, One Molecule and Marketing Code this regulation make hard for anyone to take entry in Pharma sector.
- India is the largest provider of generic drugs globally.
- North America is the highest percentage in importing from India in pharma sector.

SWOT analysis findings:- strength - Effective and experienced general officers, Skilled Workers, Wide-spread base of buyers, Availability of Resources and Labor, high Benchmarking and Visible market presence.

Weakness - Non availability of modern technology, Lengthy decision-making process and Low staff morale.

Opportunities - Government support, Growing space, Financial support, Patents, Global market.

Threats - Currency devaluation, New competitors, Insufficient power supply and Inflation.

Current Ratio: - All three companies current ratio is good since 2017 but In 2021 IOL chemical is doing best among three and second is Alkem lab and last come torrent pharma.




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- **Current Ratio:** - All three companies current ratio is good since 2017 but In 2021 IOL chemical is doing best among three and second is Alkem lab and last come torrent pharma.
- **Debt to Equity Ratio:** - In 2017 Alkem Lab was best in debt to equity ratio and IOL Chemical was last but in 2021 IOL chemical is almost debt free company that's why IOL comes first in 2021 and Alkem comes second and Alkem Lab third. Can say all three companies debt to equity ratio is good.
- **Inventory turnover Ratio:** - IOL has great ITR in 2021 that why is comes first in ranking and second Alkem lab and third comes torrent pharma.
- **Asset turnover Ratio:** - Year 2021 IOL ATR is best out of three companies and Second alkem lab and third torrent pharma. IOL ATR is growing at very good speed and alkem lab and torrent pharma looks side ways.
- **ROCE:** - IOL roce looks worst in 2016 which was 4% but after that in 2021 roce is 53.83 which is fabulous. Alkem lab is in range between 10-22 % which is not bad. Torrent Pharma roce 44.31% in 2017.
- **EPS:** - IOL was not even in competition in 2017 with torrent pharma and Alkem lab. IOL did comeback and out run both in last 5 year and in 2021 IOL is Best among three companies. second comes alkem and third comes torrent pharma.
- **NPM Ratio:-** In 2017 Alkem was best among three and second was torrent pharma and IOL NPM was very low then 2021 IOL NPM is touching the sky and Akem lab and torrent pharma nothing major change in NPM.
- **Price to Earning Ratio:** - In 2017 IOL pe ratio was very expensive and year by year it keep decreasing and price of share was keep increasing and in 2021 it is 7.23. torrent pharma pe ratio touching sky in 2019 other then that alkem lab and torrent pharma pe ratio is good overall.
- **Shareholding pattern:** - Torrent pharma has 71 % promotor holding which is good because it shows that promotor trust their company and FII and DII is also have good investment in torrent pharma
Alkem lab: - In 2021 promotor holding is 57.13% which was 62 in 2020 which shows that promotor is selling their shares which is not a good sign .FII is percentage is less then torrent pharma but DII is 17 % more then torrent pharma.




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IOL: - In IOL promotor holding is 43.69% and hasn't sold their stake in last one year. Public hold 53.77 % in IOL.

NPM: - Again IOL outrun torrent and Alkem in NPM. (Reason behind IOL is API Business from where highest profit comes. APIs in simple words product which is use to produce medicine.

PE Ratio: - currently showing that IOL PE ratio is cheap then torrent and Alkem. Other ratio of IOL is also good which shows that IOL is good for invest.

Shareholding Pattern: - all three companies don't have any pledge shares and Alkem is doing well on shareholding pattern because FII, DII and public also have good percentage in Alkem. Torrent pharma also looks goods. IOL promoters is little low but that's ok. FII and DII holding is low that a negative point in IOL but IOL has highest holding with public which show people trust IOL.

IOL Chemical: - Company has reduced debt. Company is almost debt free. Company has delivered good profit growth of 67.35% CAGR over last 5 years. Company has a good return on equity (ROE) track record: 3 Years ROE 51.94%. very fast-growing company so risk taker should definitely try some

Alkem Laboratories Ltd: -Company has median sales growth which is 15.96% of last 10 years. Other than day financially company is stable and investor which want less risky can go with Alkem lab which is median return. Other than that everything is great.

Torrent Pharma: - one Plus point of torrent pharma is it has 71.25% of promotor Holding which great sign to gain investor trust and debt to equity is also not bad but company profitability is not so great and turnover ratio is also not attractive. So may be company is struggling with sales cause financially not so bad but still unable to perform. As my suggestion to investor is not wait and watch this stock and not to invest until profitability increase.




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SUGGESTIONS

- Pharmaceutical companies have lots of room to grow; so invest in these type of industries helps the investors at long time.
- High returns usually mean high risk. It is useful to think in terms of the risk premium.
 - Buy shares of reputed companies backed by top class management.
 - Do not invest in inactive shares generally it is difficult to en cash them.
 - Before investing we should undertake a deep study on the net sales, net profits in relations to equity capital employed & should attempt to forecast for the coming years.
 - From the company point of view, the company should allow the investors to take part in board of directors meeting & gives maximum dividend to the shareholders.
 - Do not over pay for growth.
 - Do not invest in unlisted shares.
 - The investors should become cautious while investing for very long time.
 - The investors should analyze the price movement. Economic performance is greatly affected to the performance of the industries of the country, so investors should know economic performance of the country while investing.
 - Before investing in any company, this is required to implement all the data & financial results & also decision himself.

CONCLUSION

This is the final and most important stage of the entire project. The main objective of my project ends with this stage. This part will indicate to the investor, creditors, and shareholders each of the company's overall operating efficiency and performance that will help them to make the most efficient investment decision.

Fundamental analysis holds that no investment decision should be without processing and analyzing all relevant information. Its strength lies in the fact that the information analyzed is real as opposed to hunches or assumptions. On the other hand, while fundamental analysis deals with tangible facts, it does not tend to ignore the fact that human beings do not always act rationally. Market prices do sometimes deviate from fundamentals. Prices rise or fall due to insider trading, speculation, rumour, and a host of other factors.

Fundamental analysis is based on the analysis of the economic, industry as well as the company and in this research we can see that the economic indicators have an effect on the bank growth and assets. The above report says that our economic growth is in a bad condition now and current position shows that this is the not a good time to invest.

According to the industry analysis Indian Pharam Sector is booming and currently its right time to invest.




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Learning through the project

1. I understand in the project how to calculate the current ratio, debt to equity ratio, inventory turnover ratio, interest coverage ratio, EPS, NPM, and PER ratios.
2. It helps with the growth and competition of the industry.
3. The demand for western medicine has increased tremendously, and this has encouraged partnerships between Indian production and western companies.
4. Drug prices have continued to be low due to the intense competition and growth of pharmaceutical manufacturing companies in India.
5. In covid-19 pandemic time 10% gain in pharma stock.

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College Name	IMMP014030 - Shri Khanderai Pratishtan Dnyansagar Institute Of Management And Reasearch		
Pattern Name	20519 - MBA (REV.2019)	Batch No	202210173603
Subject Name	303 - GC-13 SUMMER INTERNSHIP PROJECT	Exam Type	PRACTICAL OUT OF 50
Teacher Name	Naidu Nilam Dharani (Mob. No.: 9689650101) - Internal Examiner		

Total Students	Present Students	Absent Students	Not Applicable	Detained
167	113	54	0	0

Seat No	Marks/Grade	Seat No	Marks/Grade	Seat No	Marks/Grade	Seat No	Marks/Grade
23847	32	23872	(AB)	23897	(AB)	23922	33
23848	(AB)	23873	31	23898	41	23923	45
23849	34	23874	40	23899	39	23924	40
23850	36	23875	(AB)	23900	45	23925	35
23851	(AB)	23876	41	23901	38	23926	34
23852	(AB)	23877	38	23902	(AB)	23927	35
23853	38	23878	35	23903	(AB)	23928	36
23854	38	23879	(AB)	23904	(AB)	23929	(AB)
23855	(AB)	23880	(AB)	23905	(AB)	23930	(AB)
23856	(AB)	23881	(AB)	23906	37	23931	35
23857	(AB)	23882	34	23907	(AB)	23932	42
23858	39	23883	(AB)	23908	(AB)	23933	44
23859	37	23884	(AB)	23909	36	23934	32
23860	(AB)	23885	(AB)	23910	(AB)	23935	35
23861	(AB)	23886	(AB)	23911	33	23936	40
23862	(AB)	23887	(AB)	23912	(AB)	23937	39
23863	35	23888	43	23913	34	23938	40
23864	33	23889	40	23914	(AB)	23939	37
23865	(AB)	23890	38	23915	38	23940	31
23866	(AB)	23891	36	23916	(AB)	23941	42
23867	32	23892	(AB)	23917	44	23942	37
23868	38	23893	(AB)	23918	37	23943	44
23869	33	23894	38	23919	(AB)	23944	38
23870	40	23895	(AB)	23920	(AB)	23945	38
23871	(AB)	23896	(AB)	23921	35	23946	37




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Examination Session 2022
Marks Inward System for Colleges

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Seat No	Marks/Grade	Seat No	Marks/Grade	Seat No	Marks/Grade
23947	40	23972	41	23997	36
23948	39	23973	41	23998	45
23949	37	23974	40	23999	(AB)
23950	38	23975	45	24001	(AB)
23951	41	23976	39	24002	(AB)
23952	43	23977	42	24003	(AB)
23953	45	23978	40	24004	(AB)
23954	37	23979	43	24009	(AB)
23955	38	23980	38	24010	38
23956	47	23981	43	24011	35
23957	37	23982	37	24012	(AB)
23958	40	23983	38	24013	37
23959	38	23984	34	24014	(AB)
23960	40	23985	34	24015	35
23961	35	23986	37	24016	(AB)
23962	47	23987	38	24026	(AB)
23963	39	23988	33	24028	(AB)
23964	39	23989	38		
23965	38	23990	39		
23966	40	23991	35		
23967	39	23992	(AB)		
23968	37	23993	34		
23969	42	23994	37		
23970	40	23995	34		
23971	(AB)	23996	37		




Director

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Marks Inward System for Colleges

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College Name	IMMP014030 - Shri Khanderai Pratishthan Dnyansagar Institute Of Management And Research		
Pattern Name	20519 - MBA (REV.2019)	Batch No	202304198700
Subject Name	303 - GC-13 SUMMER INTERNSHIP PROJECT	Exam Type	PRACTICAL OUT OF 50
Teacher Name	Naidu Nilam Dharani (Mob. No.: 9689650101) - Internal Examiner		

Total Students	Present Students	Absent Students	Not Applicable	Detained
40	19	21	0	0

Seat No	Marks/Grade	Seat No	Marks/Grade
33413	(AB)	33489	(AB)
33414	33	33490	(AB)
33415	(AB)	33493	40
33416	(AB)	33495	27
33417	(AB)	33498	28
33421	28	33500	40
33423	42	33552	(AB)
33424	38	33553	(AB)
33428	33	33554	30
33430	27	33555	(AB)
33434	39	33556	(AB)
33435	(AB)	33557	(AB)
33438	31	33558	(AB)
33439	28	33559	(AB)
33456	(AB)	33563	(AB)
33460	(AB)		
33461	38		
33464	(AB)		
33466	(AB)		
33467	28		
33476	33		
33481	(AB)		
33482	38		
33487	44		
33488	(AB)		




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