

**Sadhu Vaswani Institute of Management Studies for Girls**

**6, Koregaon Road, Pune 411001**

**Academic Year 2024-2025 (Batch 2024-2026)**

**MBA I Semester II (2024 Pattern)**

**208 - RM - 03 Field Project ( 4 Credit)**

<b>Sr. No</b>	<b>Roll No.</b>	<b>Name of Students</b>	<b>Specialization</b>	<b>Project Guide</b>	<b>Project Title</b>
<b>Finance Specialization</b>					
1	24101	Jagtiani Alisha Deepak	Finance	Dr. Divya Lakhani	Banking on Trust: A study on Customer Perception of Digital Banking Services
2	24102	Galande Vedika Prashant	Finance	Dr. Divya Lakhani	Challenges in Health Insurance Claim Process: A comparative Study of Insurance Companies
3	24103	Parekh Zainab Ali Hasnain	Finance	Dr. Divya Lakhani	Investors' Pulse: Exploring Preferences and Risk Appetite in Financial Markets
4	24105	Jaiswal Akansha Jitendra	Finance	Dr. Divya Lakhani	Empowering Financial Resilience: Promoting Credit Awareness to Alleviate Financial Stress
5	24106	Gore Tejal Kashinath	Finance	Dr. Divya Lakhani	Changing consumer preferences: The impact of Millennials and GenZ on retail banking and payment systems
6	24107	Pawar Sanskruti Pravin	Finance	Dr. Divya Lakhani	Credit Culture: Understanding Borrowing Trends among Millennials and Gen Z" Personal Finance Revolution:A Survey on Impact of Fintech Apps on Money Management
7	24109	Kumbhar Sakshi Vijay	Finance	Dr. Divya Lakhani	Enhancing Customer Experience through Digital Banking and Technology Integration at SBI
8	24111	Singh Riya Surendra Bahadur	Finance	Dr. Divya Lakhani	Green Finance: Gauging Awareness and Interest in Green Investments

9	24112	Achtani Vanalika Lilaram	Finance	Dr. Divya Lakhani	Freemium vs. Premium: Financial Behavior of Streaming Platform Users
10	24114	Malage Bhagirathi Chandrakant	Finance	Dr. Divya Lakhani	The Rural Investor: Exploring Financial Choices Beyond Agriculture" - A Study in Alage Village in Solapur District
11	24115	Mishra Saloni Upendra	Finance	Dr. Divya Lakhani	Financial Knowledge, Savings, and Investment Behavior of Individuals in Pune City
12	24116	Belsher Rhea Shane	Finance	Dr. Divya Lakhani	Crypto Craze or Fad? Understanding the Adoption of Cryptocurrency in India
13	24117	Awatramani Muskaan Dinesh	Finance	Dr. Divya Lakhani	Credit Culture- Understanding Borrowing Trends among Millennials and Genz
14	24120	Govindwani Roshni Sanjay	Finance	Dr. Prognadipta Das	Risk Management in Small Businesses: Analyzing How SMEs Manage Financial Risks
15	24121	Tilokchandani Hasmita Shyam	Finance	Dr. Prognadipta Das	The Impact of GST Driven Price Changes on Customer Loyalty and Satisfaction in the Food and Hotel Industry: Insights from the Post-Pandemic Era
16	24122	Talreja Gitika Deepak	Finance	Dr. Prognadipta Das	Menstruation and Workplace Accomodation: A Study on Inclusive Policies and Supportive Work Environment
17	24123	Pathak Aditi Jagdish	Finance	Dr. Prognadipta Das	The Role of Social Media and Peer Groups in Saving and Investment Choices of White-Collar Workers
18	24125	Kale Anisha Vijay	Finance	Dr. Divya Lakhani	Customer Credit Behaviour in White Goods Purchases : The Impact of Buy Now Pay Later
19	24127	Yadav Taanvi Prabhakar	Finance	Dr. Prognadipta Das	Exploring the Adoption of Artificial Intelligence in Financial Decision Making Processes
20	24128	Bidave Neha Tanaji	Finance	Dr. Prognadipta Das	Assessing Consumer Trust in Digital Payment Systems: A Comparative Study of Payment Platforms
21	24130	Tiwari Palak Brindavan	Finance	Dr. Prognadipta Das	The Role of Financial Institution in Balancing Economic Growth and Environmental Sustainability
22	24131	Shruti Chandrashekhar Karemore	Finance	Dr. Prognadipta Das	Exploring How Social Media Algorithms Amplify the Spread of Financial Scams
23	24136	Neharkar Tanuja Tukaram	Finance	Dr. Vaishali Patil	Digital Payments for Small Vendors – BharatPe or Banking App?

24	24137	Deshmukh Shivani Ram	Finance	Dr. Prognadipta Das	Central Bank Digital Currencies and it's Disruptive Impact on Traditional Banking and Financial Inclusion
25	24138	Sonone Dhanashri Ravikant	Finance	Dr. Vaishali Patil	Credit Cards : Financial Freedom Or Debt Trap?
26	24143	Parte Vaibhavi Santosh	Finance	Dr. Vaishali Patil	The Role of Social Media Platforms in Facilitating Financial Scams
27	24144	Dhabekar Sneha Amrut	Finance	Dr. Vaishali Patil	Impact of GST on Retail Shopkeepers in Vadgaon Sheri
28	24147	Patil Priyanka Rajendra	Finance	Dr. Vaishali Patil	Consumer Awareness of Cybersecurity Risks in Digital Payments
29	24148	Uttekar Pratiksha Narayan	Finance	Dr. Vaishali Patil	Financial Stress and Its Impact on Employees' Productivity
30	24149	Desai Prajakta Manojkumar	Finance	Dr. Vaishali Patil	Retail Shopkeepers Cost Management Practices in Lohegaon
31	24151	Wadhvani Ekta Mahesh Kumar	Finance	Dr. Vaishali Patil	Consumer Behaviour Towards UPI, Digital Wallets, and Other Online Payment Modes
32	24152	Katariya Priyanka Pyarelal	Finance	Dr. Vaishali Patil	Impact of Financial Education Programs on Undergraduate Students.
33	24153	Maniyar Simran Mohammadshafik	Finance	Dr. Vaishali Patil	The Role of Mukhyamantri Majhi Ladki Bahin Yojna in Improving Women's Welfare and Empowerment
34	24154	Khakre Vaishnavi Mahesh	Finance	Dr. Vaishali Patil	Financial Literacy and Empowerment for Women
35	24156	Desai Srushti Rajendra Kumar	Finance	Dr. Vaishali Patil	A study of Sukanya Samriddhi Yojana at Indian post office in lohegaon.
36	24158	Sukhwani Khushbu Laxman	Finance	Dr. Vaishali Patil	The Effect of E-Commerce on the Economy of Local Businesses in Pimpri
37	24159	Mishra Kajal	Finance	Dr. Vaishali Patil	The impact of buy now pay later BNPL schemes on consumer spending

## Human Resource Specialization

1	24104	Rodge Rutuja Nainkumar	Human Resource	Dr. Niji Shajan	Unlocking the Insights of Recent Graduates and Postgraduate Students on Online Job Portals.
2	24113	Bulani Saniya Anil	Human Resource	Dr. Niji Shajan	Impact of AI driven Automation on Job Security and Skills Requirements for IT Employees
3	24124	Sadhwani Divya Mahesh	Human Resource	Dr. Niji Shajan	The Role of Employee Recognition in Retention
4	24126	Bepari Saima Altaf	Human Resource	Dr. Niji Shajan	Exploring the Use of AI for Workplace Safety and Health for Employees
5	24134	Waghmare Nikita Nilesh	Human Resource	Dr. Niji Shajan	A comparative Study of Traditional VS. AI Enhanced Stress Management Approaches in BPO sector
6	24135	Kamble Ritika Atul	Human Resource	Dr. Niji Shajan	Understanding The Influence of Work-Life Balance on Employee Well-being and Retention"
7	24139	Dhamani Khushi Karim	Human Resource	Dr. Niji Shajan	"Employee Engagement Strategies and Their Impact on Employee Satisfaction in IT Company
8	24140	Galande Khushi Sham	Human Resource	Dr. Niji Shajan	Exploring the Role of AI in Enhancing Workplace Engagement Between Gen Z and Millennials
9	24141	Govankop Akshata Shivanand	Human Resource	Dr. Niji Shajan	"Working Women's Perspectives on The Implementation of Menstruations Leave and its Impact on Health"
10	24145	Borkar Rachana Sunil	Human Resource	Dr. Niji Shajan	AI Implementation In Shift Management for Restaurants and Cafes In The Food Sector .
11	24146	Gaikwad Prerna Vijay	Human Resource	Dr. Niji Shajan	The influence of AI in Shaping Organisational Culture
12	24150	Kewlani Karishma Ishwar	Human Resource	Dr. Niji Shajan	Exploring Recent Trends and Challenges in Employee Relations: A Study on Strategies for Enhancing Workplace Harmony
13	24155	Pagrut Alisha Gopalrao	Human Resource	Dr. Niji Shajan	The Role of AI on Customer Satisfaction and Long-Term Loyalty in Personalized Beauty Solutions
14	24161	Shinde Shagun Sachin	Human Resource	Dr. Prognadipta Das	Application of Artificial Intelligence in Talent Acquisition: Impact on Diversity and Inclusion

15	24163	Siddibilal Muneebahsultana Abdul Haseeb	Human Resource	Dr. Prognadipta Das	The Digital Dilemma: Analyzing the Impact of Technology Driven Polychronicity on Employees' Mental Health
<b>Marketing Specialization</b>					
1	24108	Gaikwad Janhvi Pravin	Marketing	Dr. Ashish Jaswal	An Analysis of the Effects of Surge Pricing and Delivery Fees on College Students' Ordering Preferences Using Swiggy and Zomato
2	24118	Ruchandani Komal	Marketing	Dr. Ashish Jaswal	Decoding Consumer Preferences and Market Dynamics Driving UPI Adoption on Digital Payment Platforms
3	24142	Shrirame Vaishnavi Vasantrao	Marketing	Dr. Ashish Jaswal	The Influence of User Reviews on Consumer Buying Decisions in Online Shopping: A Marketing Perspective
4	24160	Shewale Anuja Nitin	Marketing	Dr. Ashish Jaswal	Evaluating the Effectiveness of Experiential Marketing in the Automobile Industry for four wheel automobiles
5	24164	Johnson Nithuna	Marketing	Dr. Ashish Jaswal	An Analysis of Art Purchasing Patterns Among Millennials and Gen Z and their Impact on the Contemporary Art Market

## **Documentary Evidence**

- a) Cover Page
- b) Institute Certificate

**FIELD PROJECT REPORT**  
**ON**  
**BANKING ON TRUST: A STUDY ON CUSTOMER PERCEPTION**  
**OF DIGITAL BANKING SERVICES**

**BY**  
**ALISHA DEEPAK JAGTIANI**  
**ROLL NO. 24101**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
Girls**

Approved by AICTE (Unaided – Private)  
Affiliated to Savitribai Phule Pune University  
NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Jagtiani Alisha Deepak**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Banking on Trust: A Study on Customer Perception of Digital Banking Services**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

*Divya Lakhani*

Dr. Divya Lakhani  
Project Guide

*Pravin Yadav*

Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

*B. H. Nanwani*

Dr. B. H. Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. *P. Samdaraja*

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**CHALLENGES IN HEALTH INSURANCE CLAIM PROCESS: A**  
**COMPARATIVE STUDY OF INSURANCE COMPANIES**

**BY**  
**VEDIKA PRASHANT GALANDE**  
**ROLL NO. 24102**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
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**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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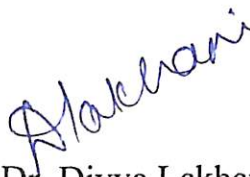
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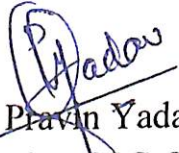
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**CERTIFICATE**

This is to certify that **Ms. Galande Vedika Prashant**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Challenges in Health Insurance Claim Process**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

  
Dr. B.H. Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**INVESTORS' PULSE: EXPLORING PREFERENCES AND RISK**  
**APPETITE IN FINANCIAL MARKETS**  
**BY**  
**ZAINAB ALI HASNAIN PAREKH**  
**ROLL NO. 24103**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
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**DR. DIVYA YOGESH LAKHANI**

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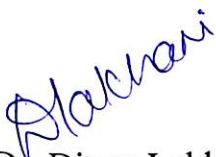
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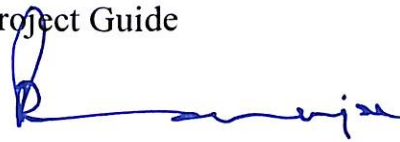
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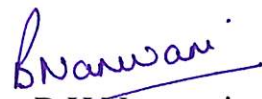
This is to certify that **Ms. Parekh Zainab Ali Hasnain**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Investors' Pulse: Exploring Preferences and Risk Appetite in Financial Markets”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

  
Dr/Mr./Ms. Pramod Sagar  
Name with Signature  
Examiner – External Viva-Voce

  
Dr. B.H. Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**EMPOWERING FINANCIAL RESILIENCE: PROMOTING CREDIT**  
**AWARENESS TO ALLEVIATE FINANCIAL STRESS**

**BY**  
**AKANSHA JITENDRA JAISWAL**  
**ROLL NO. 24105**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
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**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**6, KOREGAON ROAD, PUNE 411001**  
**APRIL 2025**



**FIELD PROJECT REPORT**  
**ON**  
**CHANGING CONSUMER PREFERENCES: THE IMPACT OF**  
**MILLENIALS AND GENZ ON RETAIL BANKING AND PAYMENT**  
**SYSTEMS**

**BY**  
**TEJAL KASHINATH GORE**  
**ROLL NO. 24106**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
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**IN**  
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**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
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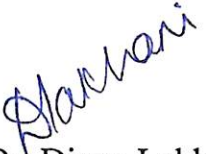
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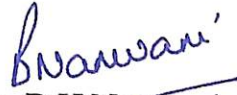
**CERTIFICATE**

This is to certify that **Ms. Gore Tejal Kashinath**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Changing Consumer Preferences: The Impact of Millennials and GenZ on Retail Banking and Payment Systems”**


The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr. B H Nanwani  
Director  
**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**Personal Finance Revolution: A survey on Impact of Fintech**  
**Apps on money management.**

**BY**  
**Sanskruti Pravin Pawar**  
**ROLL NO. 24107**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
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**THROUGH**  
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**CERTIFICATE**


This is to certify that **Ms. Pawar Sanskruti Pravin**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Personal Finance Revolution: A Survey on Impact of Fintech Apps on Money Management”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr/Mr./Ms. Poornima Sasane  
Name with Signature  
Examiner – External Viva-Voce

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**

**ON**

**Enhancing Customer Experience through Digital Banking and Technology Integration at**

**SBI**

**BY**

**Sakshi Vijay Kumbhar**

**ROLL NO. 24109**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. DIVYA YOGESH LAKHANI**

**THROUGH**

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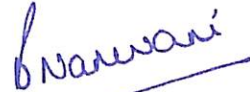
**CERTIFICATE**

This is to certify that **Ms. Kumbhar Sakshi Vijay**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Enhancing Customer Experience through Digital Banking and Technology Integration at SBI”**


The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT  
ON  
GREEN FINANCE – GAUGING AWARENESS AND INTEREST IN  
GREEN INVESTMENT**

**BY  
RIYA SINGH  
ROLL NO. 24111**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
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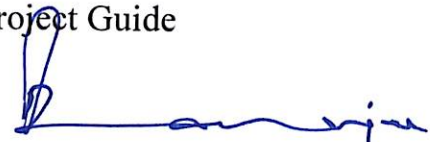
**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

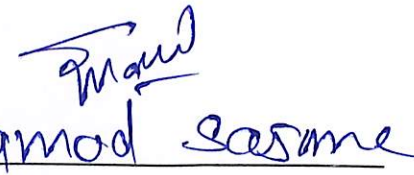
**CERTIFICATE**

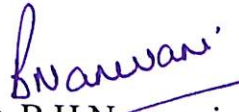
This is to certify that **Ms. Singh Riya Surendra Bahadur**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Green Finance: Gauging Awareness and Interest in Green Investments”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

  
Dr/Mr./Ms. Pramod Sasme  
Name with Signature  
Examiner – External Viva-Voce

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**FREEMIUM VS PREMIUM: FINANCIAL BEHAVIOR OF STREAMING**  
**PLATFORM USERS.**

**BY**  
**VANALIKA LILARAM ACHTANI**  
**ROLL NO. 24112**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
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**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute


**CERTIFICATE**

This is to certify that Ms. **Achtani Vanalika Lilaram**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Freemium vs. Premium: Financial Behavior of Streaming Platform Users**”


The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
WWW.SVIMS.GIRLS.PUNE.INDIA

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**THE RURAL INVESTOR: EXPLORING FINANCIAL CHOICES BEYOND**  
**AGRICULTURE**

**BY**  
**BHAGIRATHI CHANDRAKANT MALAGE**  
**ROLL NO. 24114**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Malage Bhagirathi Chandrakant**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Rural Investor: Exploring Financial Choices Beyond Agriculture - A Study in Alage Village in Solapur District”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

*Divya Lakhani*  
Dr. Divya Lakhani  
Project Guide

*Pravin Yadav*  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

*B H Nanwani*  
Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. *R. S. Bhandariya*  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**FINANCIAL KNOWLEDGE, SAVINGS AND INVESTMENT**  
**BEHAVIOUR OF INDIVIDUALS IN PUNE CITY**  
**BY**  
**SALONI UPENDRA MISHRA**  
**ROLL NO. 24115**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
Girls**

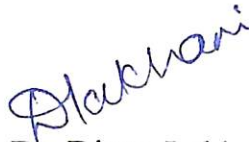
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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. Mishra Saloni Upendra, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “Financial Knowledge, Savings, and Investment Behavior of Individuals in Pune City”

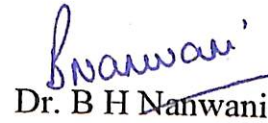
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.



Dr. Divya Lakhani  
Project Guide

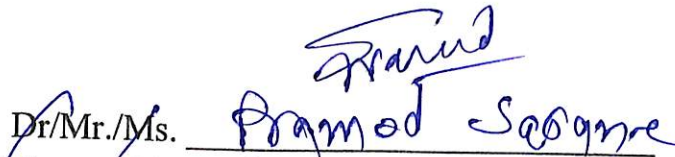


Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce



Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



Dr/Mr./Ms. Pramod Sengupta  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT  
ON  
CRYPTO CRAZE OR FAD? UNDERSTANDING THE ADOPTION  
OF CRYPTOCURRENCY IN INDIA**

**BY  
RHEA SHANE BELSHER  
ROLL NO. 24116**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE  
208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. DIVYA YOGESH LAKHANI**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. Belsher Rhea Shane, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “Crypto Craze or Fad? Understanding the Adoption of Cryptocurrency in India”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

*Dr. Divya Lakhani*

Dr. Divya Lakhani  
Project Guide

*Mr. Robin Banerjee*

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. *P. S. S. Dasgupta*

Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune

*Dr. B H Nanwani*

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



**FIELD PROJECT REPORT**  
**ON**  
**CREDIT CULTURE: UNDERSTANDING BORROWING TRENDS**  
**AMONG MILLENNIALS AND GENZ**

**BY**  
**MUSKAAN DINESH AWATRAMANI**  
**ROLL NO. 24117**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. DIVYA YOGESH LAKHANI**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**6, KOREGAON ROAD, PUNE 411001**

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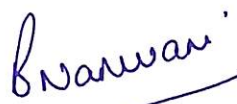
**CERTIFICATE**

This is to certify that Ms. Awatramani Muskaan Dinesh, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “Credit Culture- Understanding Borrowing Trends among Millennials and Genz”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Divya Lakhani  
Project Guide

  
Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KORECAON ROAD, PUNE-411 001

Dr/Mr./Ms. PSemdaraja  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT  
ON  
RISK MANAGEMENT IN SMALL BUSINESSES: ANALYZING HOW  
SMEs MANAGE FINANCIAL RISKS.**

**BY  
ROSHNI GOVINDWANI**

**ROLL NO 24120**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE**

**208 RM 03 - FIELD PROJECT**

**IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. PROGNADIPTA DAS**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)

ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Govindwani Roshni Sanjay**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Risk Management in Small Businesses: Analyzing How SMEs Manage Financial Risks”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Dr. B H Nanwani  
Director

DR. B. H. NANWANI

DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
SAVITRIBAI PHULE PUNE UNIVERSITY

Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

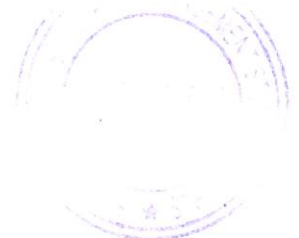
Dr/Mr./Ms. Prasanna Daryya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**“THE IMPACT OF GST DRIVEN PRICE CHANGES ON**  
**CUSTOMER LOYALTY AND SATISFACTION IN THE FOOD &**  
**HOTEL INDUTRY: INSIGHTS FROM THE POST PANDEMIC**  
**ERA”**

**BY**  
**HASMITA TILOKCHANDANI**  
**ROLL NO. 24121**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**



**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**



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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Tilokchandani Hasmita Shyam**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Impact of GST Driven Price Changes on Customer Loyalty and Satisfaction in the Food and Hotel Industry: Insights from the Post-Pandemic Era”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

Dr./Mr./Ms. Pramod Sasame  
Name with Signature  
Examiner – External Viva-Voce

Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**“MENSTRUATION & WORKPLACE ACCOMMODATION: A STUDY**  
**ON INCLUSIVE POLICIES AND SUPPORTIVE WORK**  
**ENVIORNMENTS”**

**BY**

**GITIKA TALREJA**

**ROLL NO. 24122**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. PROGNADIPTA DAS**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NAAC Accredited 'A' Grade

**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Talreja Gitika Deepak**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Menstruation and Workplace Accomodation: A Study on Inclusive Policies and Supportive Work Environment”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasame  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**ROLE OF SOCIAL MEDIA AND PEER GROUPS IN SAVING AND**  
**INVESTMENT CHOICES OF WHITE COLLAR WORKERS**

**BY**  
**ADITI JAGDISH PATHAK**  
**ROLL NO. 241023**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
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**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**

**THROUGH**  
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. Pathak Aditi Jagdish, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “The Role of Social Media and Peer Groups in Saving and Investment Choices of White-Collar Workers”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

*P. Das*

Dr. Prognadipta Das  
Project Guide

*[Signature]*

*B. H. Nanwani*

Dr. B-H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
Savitribai Phule Pune University

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

*Framod*

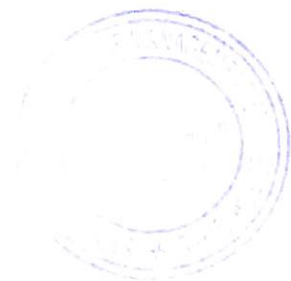
Dr/Mr./Ms. Framod Sasane

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**EXPLORING THE ADOPTION OF ARTIFICIAL INTELLIGENCE IN**  
**FINANCIAL DECISION-MAKING**  
**BY**  
**TAANVI PRABHAKAR YADAV**  
**ROLL NO. 24127**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
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**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**

**THROUGH**  
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

---

**CERTIFICATE**

This is to certify that Ms. Yadav Taanvi Prabhakar, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “Exploring the Adoption of Artificial Intelligence in Financial Decision Making Processes”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr. B-H Nanwani  
Director

DR. B. H. NANWANI

1981 - 1982

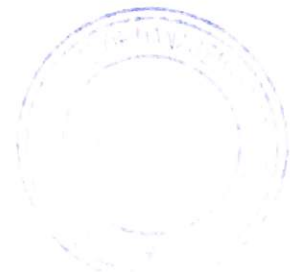
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KORECHON ROAD, PUNE 411 001

Dr/Mr./Ms. Poamod Sasane  
Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**ASSESSING CONSUMER TRUST IN DIGITAL PAYMENT SYSTEM: A**  
**COMPARATIVE STUDY OF PAYMENT PLATFORMS**

**BY**  
**NEHA TANAJI BIDAWE**  
**ROLL NO. 24128**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
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**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
Girls**

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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

---

**CERTIFICATE**

This is to certify that **Ms. Bidave Neha Tanaji**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Assessing Consumer Trust in Digital Payment Systems: A Comparative Study of Payment Platforms”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Dr. B. H. Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Pravin Yadav  
Founder, G2G Consulting  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sargane  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**THE ROLE OF FINANCIAL INSTITUTIONS IN BALANCING**  
**ECONOMIC GROWTH & ENVIRONMENTAL SUSTAINABILITY**

**BY**  
**PALAK BRINDAVAN TIWARI**  
**ROLL NO. 24130**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Tiwari Palak Brindavan**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Role of Financial Institution in Balancing Economic Growth and Environmental Sustainability”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr. B.H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. Pranod Jasane  
Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT  
ON  
HOW SOCIAL MEDIA ALGORITHMS CONTRIBUTE TO THE  
SPREAD OF FINANCIAL SCAMS AMONG STUDENTS.**

**BY  
SHRUTI CHANDRASHEKHAR KAREMORE  
ROLL NO. 24131**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE  
208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. PROGNADIPTA DAS**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS  
6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

---

**CERTIFICATE**

This is to certify that **Ms. Shruti Chandrashekhar Karemore**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Exploring How Social Media Algorithms Amplify the Spread of Financial Scams**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Dr. B. H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



## Declaration

I hereby declare that the project titled “**How Social Media Algorithms Contribute to the Spread of Financial Scams Among Students**” is an original piece of research work carried out by me under the guidance of **Dr. Prognadipta Das**. The information has been collected from genuine & authentic sources. The work has been submitted in partial fulfillment of the requirement of degree of **Master of Business Administration to Savitribai Phule Pune University**.

Date: 5 April 2025

Place: Pune



Shruti Chandrashekhar Karemore

## Acknowledgements

*I am overwhelmed in all humbleness and gratefulness to acknowledge all those who have helped me to put the ideas, well above the level of simplicity and into something concrete.*

*My gratitude is also due to our Director Dr. B H Nanwani, and our HOD Dr. Divya Yogesh Lakhani I owe a great debt to my guide Dr. Prognadipta Das, who provided wholesome direction and support to me at every stage of this work. Her wisdom, knowledge and commitment to the highest standards inspired and motivated me for her unconditional support and guidance.*



*Shruti Chandrashekhar Karemore*



**FIELD PROJECT REPORT  
ON  
“DIGITAL PAYMENTS FOR SMALL  
VENDORS – BHARATPE OR  
BANKING APP?”**

**BY  
TANUJA TUKARAM NEHARKAR  
ROLL NO. 24136**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE**

**208 RM 03 - FIELD PROJECT**

**IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. VAISHALI PATIL**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
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NAAC Accredited 'A' Grade

**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. Neharkar Tanuja Tukaram, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “Digital Payments for Small Vendors – BharatPe or Banking App?”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil

Project Guide

Mr. Aakash Vijayrangan

Operations Head, Vijay Investedge

Examiner – Internal Viva-Voce

Dr/Mr/Ms.

Name with Signature

Examiner – External Viva-Voce

Dr. B.H. Nanwani

Director

DR. B. H. NANWANI

DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT  
ON  
CENTRAL BANK DIGITAL CURRENCIES AND IT'S DISRUPTIVE  
IMPACT ON TRADITIONAL BANKING AND FINANCIAL  
INCLUSION.**

**BY  
SHIVANI RAM DESHMUKH  
ROLL NO. 24137**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE  
208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. PROGNADIPTA DAS**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. **Deshmukh Shivani Ram**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Central Bank Digital Currencies and it's Disruptive Impact on Traditional Banking and Financial Inclusion**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

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6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. P. Semdasya .

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



FIELD PROJECT REPORT  
ON  
Credit Cards : Financial Freedom Or Debt Trap?  
BY  
DHANASHRI SONONE  
ROLL NO. 24138  
SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE  
208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN  
UNDER THE GUIDANCE OF  
Prof. Vaishali Patil  
THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS  
6, KOREGAON ROAD, PUNE 411001  
APRIL 2025



**Sadhu Vaswani Institute of Management Studies for  
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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Sonone Dhanashri Ravikant**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Credit Cards : Financial Freedom Or Debt Trap?**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B. H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. f. Samdariya

Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**The Role of Social Media Platforms in Facilitating Financial**  
**Scams**

**BY**  
**VAIBHAVI SANTOSH PARTE**  
**ROLL NO. 24143**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Parte Vaibhavi Santosh**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Role of Social Media Platforms in Facilitating Financial Scams”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane

Name with Signature  
Examiner – External Viva-Voce

Dr. B. H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**IMPACT OF GST ON RETAIL SHOPKEEPERS IN VADGAON**  
**SHERI**

**BY**  
**SNEHA AMRUT DHABEKAR**  
**ROLL NO. 24144**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PAIL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Dhabekar Sneha Amrut**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Impact of GST on Retail Shopkeepers in Vadgaon Sheri”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. Pramod Sasame  
Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**CONSUMER AWARENESS OF CYBERSECURITY RISKS IN**  
**DIGITAL PAYMENTS**  
**BY**  
**PRIYANKA RAJENDRA PATIL**  
**ROLL NO. 24147**  
**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**  
**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**  
**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
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**APRIL 2025**



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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Patil Priyanka Rajendra**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Consumer Awareness of Cybersecurity Risks in Digital Payments**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B.H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. \_\_\_\_\_

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**FINANCIAL STRESS AND ITS IMPACT ON EMPLOYEES' PRODUCTIVITY.**

**BY**  
**PRATIKSHA NARAYAN UTTEKAR**  
**ROLL NO. 24148**

**SUBMITTED TO**

Savitribai Phule Pune University  
In Partial Fulfillment Of The Requirement For The Course

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**



**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Uttekar Pratiksha Narayan**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Financial Stress and Its Impact on Employees' Productivity”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. Pramod Sasane  
Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**COST MANAGEMENT DONE BY RETAIL SHOPKEEPER IN LOHEGAON**  
**BY**  
**PRAJAKTA MANOJKUMAR DESAI**  
**ROLL NO. 24149**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**FIELD PROJECT REPORT**  
**ON**  
**CONSUMER BEHAVIOR TOWARD UPI, DIGITAL WALLETS,**  
**AND OTHER ONLINE PAYMENT MODES**  
  
**BY**  
**EKTA WADHWANI**  
**ROLL NO. 24151**  
  
**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**  
  
**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**  
  
**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**  
  
**APRIL 2025**



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NAAC Accredited 'A' Grade

**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Wadhvani Ekta Mahesh Kumar**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Consumer Behaviour Towards UPI, Digital Wallets, and Other Online Payment Modes**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane

Name with Signature  
Examiner – External Viva-Voce

Dr. B H Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



Date: 17 April 2025

Place: Pune

**FIELD PROJECT REPORT**  
**ON**  
**IMPACT OF FINANCIAL EDUCATION PROGRAMS ON**  
**UNDERGRADUATE STUDENTS**  
**BY**  
**PRIYANKA PYARELAL KATARIYA**  
**ROLL NO. 24152**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**  
**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Katariya Priyanka Pyarelal**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Impact of Financial Education Programs on Undergraduate Students”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B. H. Nanwani

Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. P. S. Samsadasiya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**THE ROLE OF MUKHYAMANTRI MAJHI LADKI BAHIN YOJANA IN**  
**WOMEN'S WELFARE AND EMPOWERMENT**

**BY**  
**SIMRAN MOHAMMADSHAFIK MANIYAR**  
**ROLL NO. 24153**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**  
**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**



**Sadhu Vaswani Institute of Management Studies for  
Girls**

Approved by AICTE (Unaided – Private)  
Affiliated to Savitribai Phule Pune University  
NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Maniyar Simran Mohammadshafik**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Role of Mukhyamantri Majhi Ladki Bahin Yojna in Improving Women's Welfare and Empowerment”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**FINANCIAL LITERACY AND EMPOWERMENT FOR WOMEN**  
**BY**  
**VAISHNAVI MAHESH KHAKRE**  
**ROLL NO. 24154**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. VAISHALI PATIL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Khakre Vaishnavi Mahesh**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Financial Literacy and Empowerment for Women”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B H Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. P. Semdasiya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**

**ON**

**A STUDY OF SUKANYA SAMRUDDHI YOJANA AT INDIAN POST OFFICE  
LOHEGAON**

**BY**

**SRUSHTI RAJENDRA KUMAR DESAI**

**ROLL NO. 24156**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. VAISHALI PATIL**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Desai Srushti Rajendra Kumar**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “A Study of Sukanya Samridhhi Yojana at Indian Post Office in lohegaon”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr./Mr./Ms. Pramod Sasane  
Name with Signature

Examiner – External Viva-Voce

  
Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



Date: 17 April 2025

Place: Pune

**FIELD PROJECT REPORT**  
**ON**  
**THE EFFECT OF E-COMMERCE ON THE ECONOMY OF LOCAL**  
**BUSINESSES IN PIMPRI**

**BY**  
**KHUSHBU LAXMAN SUKHWANI**

**ROLL NO. 24158**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. VAISHALI PATIL**

**THROUGH**

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NAAC Accredited 'A' Grade

**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Sukhwani Khushbu Laxman**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Effect of E-Commerce on the Economy of Local Businesses in Pimpri”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Robin Banerjee  
Chairman, Nucleon Research  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Dr. B H Nanwani  
Director  
**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Date: 17 April 2025

Place: Pune



FIELD PROJECT REPORT ON  
A STUDY ON BUY NOW PAY LATER (BNPL)

BY

KAJAL MISHRA  
ROLL NO. 24159

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE

208 RM 03 - FIELD PROJECT

IN

MASTER OF BUSINESS ADMINISTRATION (MBA)

MBA 2024 PATTERN

UNDER THE GUIDANCE OF

PROF. VAISHALI PATIL



THROUGH

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS

6, KOREGAON ROAD, PUNE 411001

APRIL 2025



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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Mishra Kajal**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Impact of Buy Now Pay Later BNPL Schemes on Consumer Spending”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Vaishali Patil  
Project Guide

Mr. Aakash Vijayrangan  
Operations Head, Vijay Investedge  
Examiner – Internal Viva-Voce

Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. P. S. Sanderiya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**UNLOCKING THE INSIGHTS OF RECENTS GRADUATES**  
**AND POSTGRADUATES STUDENTS ON ONLINE JOB**  
**PORTALS : A CAPTIVATING SURVEY-BASED**  
**BY**  
**RUTUJA NAINKUMAR RODGE**  
**ROLL NO. 24104**  
**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR**  
**THE COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**  
**UNDER THE GUIDANCE Of**  
**DR. NIJI SHAJAN**  
**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES**  
**FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**  
**APRIL 2025**



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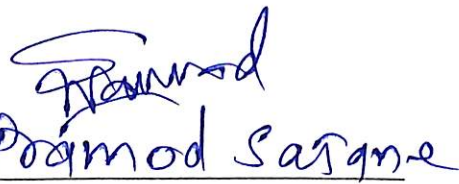
**CERTIFICATE**


This is to certify that **Ms. Rodge Rutuja Nainkumar**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Unlocking the Insights of Recent Graduates and Postgraduate Students on Online Job Portals.”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Niji Shajan  
Project Guide

  
Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

  
Dr./Mr./Ms. Pramod Sargane  
Name with Signature  
Examiner – External Viva-Voce

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KORELION ROAD, PUNE 411 001

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**“IMPACT OF AI-DRIVEN AUTOMATION ON JOB SECURITY &  
SKILLS REQUIREMENTS FOR IT EMPLOYEES”**

**BY**  
**SANIYA BULANI**  
**ROLL NO. 24113**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**

**FIELD PROJECT REPORT**  
**ON**  
**“IMPACT OF AI-DRIVEN AUTOMATION ON JOB SECURITY &  
SKILLS REQUIREMENTS FOR IT EMPLOYEES”**

**BY**

**SANIYA BULANI**  
**ROLL NO. 24113**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
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**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Bulani Saniya Anil**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Impact of AI Driven Automation on Job Security and Skills Requirements for IT Employees”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Niji/Shajan  
Project Guide

Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune

**FIELD PROJECT REPORT**  
**ON**  
**THE ROLE OF EMPLOYEE RECOGNITION IN RETENTION**

**BY**  
**DIVYA MAHESH SADHWANI**  
**ROLL NO. 24124**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**



**APRIL 2025**



**FIELD PROJECT REPORT**  
**ON**  
**EXPLORING THE USE OF AI FOR WORKPLACE SAFETY AND HEALTH FOR**  
**EMPLOYEES**

**BY**  
**SAIMA ALTAF BEPARI**  
**ROLL NO. 24126**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**  
**208 RM 03 - FIELD PROJECT**

**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NAAC Accredited 'A' Grade

NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Bepari Saima Altaf**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Exploring the Use of AI for Workplace Safety and Health for Employees**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Niji Shajan  
Project Guide

Dr. B H Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. P. Sandeepa

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**

**ON**

**A Comparative Study of Traditional vs. AI Enhanced Stress  
Management Approaches in BPO Sector**

**BY**

**Nikita Waghmare**

**Roll No. 24134**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**Dr. NIJI SHAJAN**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**

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**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Waghmare Nikita Nilesh**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**A Comparative Study of Traditional VS. AI Enhanced Stress Management Approaches in BPO Sector**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Niji Shajan  
Project Guide

Dr. B H Nanwani  
Director

**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**UNDERSTANDING THE INFLUENCE OF WORK – LIFE**  
**BALANCE ON EMPLOYEE WELL – BEING AND RETENTION**

**BY**  
**RITIKA ATUL KAMBLE**  
**ROLL NO. 24135**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Kamble Ritika Atul**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Understanding The Influence of Work-Life Balance on Employee Well-being and Retention”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Niji Shajan  
Project Guide

Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms.

Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**EMPLOYEE ENGAGEMENT STRATEGIES AND THEIR**  
**IMPACT ON EMPLOYEE SATISFACTION IN IT COMPANIES**  
**BY**  
**KHUSHI KARIM DHAMANI**  
**ROLL NO. 24139**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR**  
**THE COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN.**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES**  
**FOR GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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**NBA Accreditation for MBA Programme (2024-2027)**  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**


This is to certify that **Ms. Dhamani Khushi Karim**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Employee Engagement Strategies and Their Impact on Employee Satisfaction in IT Company”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Niji Shajan  
Project Guide

  
Dr. B H Nanwani  
Director  
**DR. B. H. NANWANI**  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**EXPLORING THE ROLE OF AI IN A WORKPLACE ENGAGEMENT**  
**BETWEEN GEN Z AND MILLENNIALS**

**BY**  
**KHUSHI SHAM GALANDE**  
**ROLL NO. 24140**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. NIJI SHAJAN**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute


**CERTIFICATE**

This is to certify that **Ms. Galande Khushi Sham**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Exploring the Role of AI in Enhancing Workplace Engagement Between Gen Z and Millennials**”

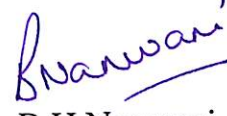
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Niji Shafan  
Project Guide

  
Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



**FIELD PROJECT REPORT**

**ON**

**“WORKING WOMEN’S PERSPECTIVE ON THE IMPLIMENTATION  
OF MENSTRUATION LEAVE AND ITS IMPACT ON HEALTH”**

**BY**

**AKSHATA GOVANKOP**

**ROLL NO. 24141**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. NIJI SHAJAN**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
Girls**

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NAAC Accredited 'A' Grade  
NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Govankop Akshata Shivanand**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Working Women's Perspectives on The Implementation of Menstruations Leave and its Impact on Health**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Niji Shajan  
Project Guide

Dr. B H Nanwani

Director

**DR. B. H. NANWANI**

DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Ms. Krutika Khubchandani  
Sr. Executive, Sagitech Solutions Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. P. S. Sanderiya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT  
ON  
AI IMPLEMENTATION IN SHIFT MANAGEMENT FOR RESTAURANT  
AND CAFES IN THE FOOD SECTOR**

**BY  
RACHANA SUNIL BORKAR  
ROLL NO. 24145**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE  
208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. NIJI SHAJAN**



**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**FIELD PROJECT REPORT**

**ON**

**"EXPLORING RECENT TRENDS AND CHALLENGES IN EMPLOYEE  
RELATIONS: A STUDY ON STRATEGIES FOR ENHANCING  
WORKPLACE HARMONY"**

**BY**

**KARISHMA ISHWAR KEWLANI**

**ROLL NO. 24150**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE  
COURSE**

**208 RM 03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. NIJI SHAJAN**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
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**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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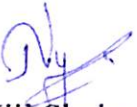
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute


**CERTIFICATE**

This is to certify that **Ms. Kewlani Karishma Ishwar**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Exploring Recent Trends and Challenges in Employee Relations: A Study on Strategies for Enhancing Workplace Harmony”**

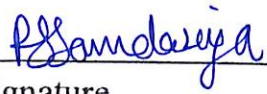
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Niji Shajan  
Project Guide

  
Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

  
Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms.   
Name with Signature  
Examiner – External Viva-Voce



Date: 17 April 2025  
Place: Pune

**FIELD PROJECT REPORT ON  
THE ROLE OF AI IN CUSTOMER SATISFACTION AND  
LONG- TERM LOYALTY IN PERSONALIZED BEAUTY  
SOLUTIONS**

**BY  
ALISHA GOPALRAO PAGRUT  
ROLL NO. 24155**

**SUBMITTED TO SAVITRIBAI PHULE PUNE  
UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE  
208 RM 03 - FIELD PROJECT IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF  
DR. NIJI SHAJAN MAM**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE 411001**




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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Pagrut Alisha Gopalrao**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Role of AI on Customer Satisfaction and Long-Term Loyalty in Personalized Beauty Solutions”**

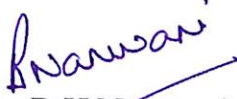
The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

  
Dr. Niji Shajan  
Project Guide

  
Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. P. S. Samdaniya  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025  
Place: Pune

  
Dr. B H Nanwani  
Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001



**FIELD PROJECT REPORT**  
**ON**  
**APPLICATION OF ARTIFICIAL INTELLIGENCE IN TALENT**  
**ACQUISITION: IMPACT ON DIVERSITY AND INCLUSION**

**BY**  
**SHAGUN SACHIN SHINDE**  
**ROLL NO. 24161**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. PROGNADIPTA DAS**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**  
**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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NBA Accreditation for MBA Programme (2024-2027)  
ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. **Shinde Shagun Sachin**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**Application of Artificial Intelligence in Talent Acquisition: Impact on Diversity and Inclusion**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Dr. B H Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**The Digital Dilemma - Analyzing the Impact of Technology-Driven Polychronicity**  
**on Employees' Mental Health**

**BY**  
**MuneebahSultana Abdul Haseeb Siddibilal**  
**ROLL NO. 24163**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**Dr. PROGNADIPTA DAS**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS**  
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**APRIL 2025**



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---

**CERTIFICATE**

This is to certify that **Ms. Siddibilal Muneebahsultana Abdul Haseeb**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Digital Dilemma: Analyzing the Impact of Technology Driven Polychronicity on Employees' Mental Health”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Prognadipta Das  
Project Guide

Dr. B. H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**

**ON**

**AN ANALYSIS OF THE EFFECT OF SURGE PRICING AND DELIVERY FEE ON  
COLLEGE STUDENT ORDERING PREFERENCE USING SWIGGY AND ZOMATO**

**BY**

**JANHVI GAIKWAD**

**ROLL NO. 24108**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**

**COURSE**

**208 RM 03-FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**

**DR. ASHISH JASWAL**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**

**GIRLS**

**6. KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. Gaikwad Janhvi Pravin, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “An Analysis of the Effects of Surge Pricing and Delivery Fees on College Students' Ordering Preferences Using Swiggy and Zomato”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Ashish Jaswal  
Project Guide

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr. B.H. Nanwani  
Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
E-ACHE, PUN ROAD, PUNE-411 001

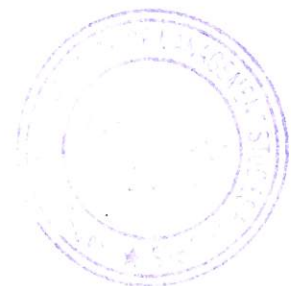
Dr/Mr./Ms. Prasadaiya

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**“DECODING CONSUMER PREFERENCES AND MARKET**  
**DYNAMICS DRIVING UPI ADOPTION ON DIGITAL PAYMENT**  
**PLATFORMS”**

**BY**  
**KOMAL RUCHANDANI**  
**ROLL NO. 24118**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**

**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. ASHISH JASWAL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
**GIRLS**

**6, KOREGAON ROAD, PUNE 411001**

**APRIL 2025**



**Sadhu Vaswani Institute of Management Studies for  
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Ruchandani Komal**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Decoding Consumer Preferences and Market Dynamics Driving UPI Adoption on Digital Payment Platforms”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Ashish Jaswal  
Project Guide

Dr. B H Nanwani  
Director  
**DR. B. H. NANWANI**  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. P. Semdasiya

Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**  
**ON**  
**THE INFLUENCE OF USER REVIEWS ON ONLINE SHOPPING**  
**DECISION**  
**BY**  
**VAISHNAVI VASANTRAO SHRIRAME**

**ROLL NO. 24142**

**SUBMITTED TO**  
**SAVITRIBAI PHULE PUNE UNIVERSITY**  
**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE**  
**COURSE**  
**208 RM 03 - FIELD PROJECT**  
**IN**  
**MASTER OF BUSINESS ADMINISTRATION (MBA)**  
**MBA 2024 PATTERN**

**UNDER THE GUIDANCE OF**  
**DR. AHISH R. JASWAL**

**THROUGH**  
**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR**  
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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that **Ms. Shrirame Vaishnavi Vasantrao**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“The Influence of User Reviews on Consumer Buying Decisions in Online Shopping: A Marketing Perspective”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Ashish Jaswal  
Project Guide

Dr. B.H. Nanwani  
Director H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Pramod Sasane  
Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT**

**ON**

**EFFECTIVENESS OF EXPERIENTIAL MARKETING IN THE  
AUTOMOBILE INDUSTRY (FOUR-WHEELER)**

**BY**

**ANUJA NITIN SHEWALE ROLL NO. 24160**

**SUBMITTED TO**

**SAVITRIBAI PHULE PUNE UNIVERSITY IN PARTIAL  
FULFILLMENT OF THE REQUIREMENT FOR THE COURSE 208 RM  
03 - FIELD PROJECT**

**IN**

**MASTER OF BUSINESS ADMINISTRATION (MBA) MBA 2024  
PATTERN**

**UNDER THE GUIDANCE OF**

**DR. ASHISH JASWAL**

**THROUGH**

**SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR  
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**APRIL 2025**



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**CERTIFICATE**

This is to certify that **Ms. Shewale Anuja Nitin**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled **“Evaluating the Effectiveness of Experiential Marketing in the Automobile Industry for Four Wheel Automobiles”**

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Ashish Jaswal  
Project Guide

Dr. B H Nanwani

Director

DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr/Mr./Ms. Farooq Saad

Name with Signature  
Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune



**FIELD PROJECT REPORT  
ON**

**ANALYSIS OF ART PURCHASING PATTERNS AMONG MILLENNIALS  
AND GEN Z AND THEIR IMPACT ON CONTEMPORARY ART MARKET**

**BY  
NITHUNA JOHNSON  
ROLL NO. 24164**

**SUBMITTED TO  
SAVITRIBAI PHULE PUNE UNIVERSITY  
IN PARTIAL FULFILLMENT OF THE  
REQUIREMENT FOR THE COURSE**

**208 RM 03 - FIELD PROJECT  
IN  
MASTER OF BUSINESS ADMINISTRATION (MBA)  
MBA 2024 PATTERN**

**1 UNDER THE GUIDANCE OF  
DR. ASHISH R JASWAL**

**THROUGH  
SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE 411001**

**APRIL**



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ISO 9001: 2015 and ISO 14001:2015 Certified Institute

**CERTIFICATE**

This is to certify that Ms. **Johnson Nithuna**, student of Master of Business Administration (2024-26 Batch) has completed her Field Project (208 RM – 03) titled “**An Analysis of Art Purchasing Patterns Among Millennials and Gen Z and their Impact on the Contemporary Art Market**”

The project is completed to our satisfaction and is submitted in partial fulfillment of requirement for Master of Business Administration Program (2024 Pattern) as per the rules of the Savitribai Phule Pune University.

Dr. Ashish Jaswal  
Project Guide

Mr. Abdul Majeed Khan  
Head Strategic Initiatives, Tejas Eduskills Pvt Ltd  
Examiner – Internal Viva-Voce

Dr. B.H. Nanwani

Director  
DR. B. H. NANWANI  
DIRECTOR

SADHU VASWANI INSTITUTE OF MANAGEMENT STUDIES FOR GIRLS  
6, KOREGAON ROAD, PUNE-411 001

Dr/Mr./Ms. \_\_\_\_\_

Name with Signature

Examiner – External Viva-Voce

Date: 17 April 2025

Place: Pune

