



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

## List of Teachers Receiving Financial Support Year-wise under Each Head

Sr. No.	Year	Name of the Teacher	Head of Financial Support
1	2018-19	Varsha Singh	Registration Fees
2	2018-19	Varsha Singh	Registration Fees
3	2018-19	Varsha Singh	Registration Fees
4	2018-19	Varsha Singh	Registration Fees
5	2018-19	Varsha Singh	Registration Fees
6	2018-19	Varsha Singh	Registration Fees
7	2018-19	Varsha Singh	Registration Fees
8	2019-20	Varsha Singh	Registration Fees
9	2019-20	Varsha Singh	Registration Fees
10	2019-20	Varsha Singh	Registration Fees
11	2019-20	Varsha Singh	Registration Fees
12	2020-21	Vishal Tiwari	Registration Fees
13	2020-21	Harishankar Singh	Registration Fees
14	2020-21	Prashantkumar Pathak	Registration Fees
15	2020-21	Varsha Singh	Registration Fees
16	2020-21	Varsha Singh	Registration Fees



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

Recognised under Section 2(f) of the UGC Act, 1956

17	2020-21	Varsha Singh	Registration Fees
18	2021-22	Satyendra Pal	Publication Fees
19	2021-22	Jitendra Kumar Mishra	Publication Fees
20	2022-23	Smruti Vasavada	Publication Fees
21	2022-23	Satyendra Pal	Publication Fees
22	2022-23	Satyendra Pal	Publication Fees
23	2022-23	Smruti Vasavada	Publication Fees



PRINCIPAL  
Navneet College of Commerce & Science  
Mumbai Central, Mumbai - 400 008.

Varsha Singh,  
February 15, 2018.

To,  
The Principal,  
Navneet College of Commerce & Science  
Gildexlane Mun. School. Bldg.,  
Belasis Bridge.  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, the below signatory had participated in Faculty Development Programme titled "Innovative Teaching Methodologies & Application of Emotional Intelligence in Education" on 10/2/2018.

I hereby kindly request you to reimburse the amount of Rs. 850/-.

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,  
Varsha Singh.



#Approved and verified

*[Handwritten signature]*



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 15.02.2018

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
bring registration fees & travelling expenses incurred for attending Faculty Development Program	850/-	
Rupees in Words: <u>Eight hundred and fifty only</u>	850/-	

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha





# CERTIFICATE

of Participation in Faculty Development Program

This is to certify that, ~~Mr.~~ / Ms. / ~~Dr.~~ / ~~Prof.~~

**VARSHA BANSHIDHAR SINGH**

has attended a one Day Faculty Development Program (FDP) on  
"Innovative Teaching Methodologies" & "Application of Emotional Intelligence in Education"  
conducted by MasterMyLife EQ Education Pvt. Ltd.

Date: 10<sup>th</sup> February 2018

**HEMANT LAWANGHARE**  
Director: MasterMyLife EQ Education Pvt. Ltd.

MasterMyLife EQ Education Pvt. Ltd, Partner Institute of University of Mumbai's Garware Institute of Career Education & Development (GICED), Kallina Campus, Santacruz (E), Mumbai - 98. Website: [www.MasterMyLifeEdu.com](http://www.MasterMyLifeEdu.com)

Varsha Singh  
April 11, 2018

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.,  
Belasis Bridge  
Mumbai Central.

Subject - Reimbursement of expenses incurred on  
publication of research articles.

Respected Sir,

I, the undersigned, incurred expenditure on publication of article titled "Performance Appraisal System on Employee Motivation: A Study of Private Banking Sector" in Mumbai City on 7/4/18.

So, I kindly request you to reimburse the amount of Rs. 1,685/-

Kindly do the needful.  
Thanking you.

S. Varsha

Yours Sincerely  
Varsha Singh

# Approved and Verified.





Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 11-04-2018

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
being publication expenses incurred on publication of Research articles	1,685/-	
Rupees in Words: <u>One thousand six hundred and eighty-five only</u>	1,685/-	

Prepared By Dang

Payment Authorised By [Signature]

Received By S. Varsha




LALA LAJPATRAI COLLEGE OF COMMERCE AND ECONOMICS  
MAHALAXMI, MUMBAI-400034.

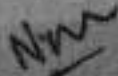
University of Mumbai



IN COLLABORATION WITH  
**UNIVERSITY OF MUMBAI**  
Certificate of Participation

This is to certify that Dr. / Mr. / Ms. Varsha Singh of  
Navnet Night Degree College / Institute has participated / presented a research  
paper titled Performance Appraisal System on Employee Motivation: A Study  
of Private Banking Sector in Mumbai City  
at National Conference on "VISION 2050: A ROAD A HEAD" held on Saturday, 7<sup>th</sup> April 2018

  
Dr. Purnima Sharma  
Convener

  
Dr. Neelam Arora  
Principal





# CERTIFICATE

of Contribution Awarded to

Name Ms. Valsha B. Singh


Has successfully contributed and published a paper title  
Performance Appraisal System on  
Employee Motivation: A Study of  
Private Banking Sector in Mumbai City  
In an

International Peer Reviewed & Referred  
Scholarly Research Journal For  
Interdisciplinary Studies

ISSN 2278-8808, SJIF 2016:6.177  
UGC APPROVED SR. NO. 49366  
APRIL-JUNE, 2018 Volume 7, Issue 36, Released On 07/04/2018

[www.srjs.com](http://www.srjs.com)



  
Dr. Yashpal D. Netraonkar  
Editor-In-Chief for SR Journals

Varsha Singh  
September 7, 2018

To,  
The Principal,  
Navneet College of Commerce & Science.  
Gilderlane Mun. School Bldg.  
Belasis Bridge.  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, the below signatory had attended a workshop on  
'Avishkar Research Convention' organized by Department  
of Students Development, UoM at Ruparel College on  
01/09/2018.

The expenditure on attending a workshop amounting to Rs. 745/-

Kindly request you to reimburse the amount.

Thanking you.

S. Varsha

Yours Sincerely,  
Varsha Singh

~~Approved and Verified~~





Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 07.09.18

Name of the Staff: Varsha Banshidhar Singh -

Particulars	Rs.	P.
being expenses incurred for attending a workshop organized by UoM at D.G. Ruparel College.	745/-	
Rupees in Words: <u>Seven hundred and forty-five only</u>	745/-	

Prepared By Garg

Payment Authorised By [Signature]

Received By S. Varsha

University of Mumbai




DEPARTMENT OF STUDENTS' DEVELOPMENT

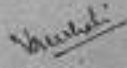
Workshop on Avishkar Research Convention:  
2018-2019


## Certificate of Participation


This is to Certify that Dr / Ms / Mx / Mr. VARSHA SINGH  
of NAVNEET NIGHT DEGREE COLLEGE.

Participated in the Workshop on "Avishkar Research Convention: 2018-19"  
Organized by Department of Students' Development, University of Mumbai at  
D.G. Ruparel College of Arts, Science and Commerce, Mahim, Mumbai for  
Mumbai I District/Zone on September 1, 2018.


  
DR. DEEPAK SALVE  
District Co-coordinator  
Avishkar Research  
Convention

  
MRS. VRUSHALI KANERI  
District Co-ordinator  
Avishkar Research  
Convention

  
DR. (MRS.) MINAKSHI GURAV  
Convener  
Avishkar Research  
Convention

  
DR. TUSHAR DESAI  
Principal  
D.G. Ruparel College of Arts,  
Science and Commerce,  
Mahim, Mumbai

  
DR. SIDDHIVINAYAK BARVE  
OSD  
Avishkar Research  
Convention,  
University of Mumbai

  
DR. SUNIL PATIL  
Director  
Department of  
Students' Development,  
University of Mumbai

Date: September 1, 2018

Place: Mahim, Mumbai



Varsha Singh,  
October 4, 2018

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge.  
Mumbai Central.

Subject: Reimbursement of expenses incurred on  
publication of research publication

Respected Sir,

I, the undersigned, incurred expenditure on publication  
of article titled "A Study of emerging trends in Marketing  
& Advertising" on 29<sup>th</sup> September, 2018 at Vile Parle,  
Mumbai.

So, I kindly request you to reimburse the amount of  
Rs. 1,815/- incurred as publication expenses.

Kindly do the needful.

Thanking you

S. Varsha

Yours Sincerely,  
Varsha Singh





Navneet Education Society's

# NAVNEET COLLEGE

## OF COMMERCE & SCIENCE

### EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 04.10.18

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
being expenses incurred for publications of research papers titled "A Study of emerging trends in Marketing & Advertising".	1,815/-	
Rupees in Words: <u>One thousand eight hundred and fifteen only</u>	1,815/-	

Prepared By Dargy

Payment Authorised By [Signature]

Received By S. Varsha



Parle Tilak Vidyalaya Association's  
**M.L. DAHANUKAR COLLEGE OF COMMERCE**  
 (Affiliated to University of Mumbai & Accredited by NAAC with "A" Grade)  
 INTERNAL QUALITY ASSURANCE CELL



organises  
 A One Day  
 MULTIDISCIPLINARY INTERNATIONAL CONFERENCE

On  
*"Sustainability in A Globalised World"*

This certificate is presented to:

MR./MS./DR. VARSHA SINGH of  
NAUNEET NIGHT DEGREE COLLEGE for  
 Presenting Research Paper Titled A study of emerging trends in Marketing and Advertising

in A One Day Multidisciplinary International Conference on "Sustainability in A Globalised World" on  
 29<sup>th</sup> September 2018 at Vile Parle, Mumbai.



*Chandana*  
 Smt. Chandana Chakraborti  
 Convener

*D.M. Doke*  
 Dr. D.M. Doke  
 Principal



Varsha Singh  
October 10, 2018

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory had attended a Seminar on "Role of Intellectual Property Rights & Patents in Facilitating Trade Capacity of India" held on 5<sup>th</sup> October 2018 at Lala College, Mahalaxmi, Mumbai.

The expenditure on attending a Seminar amounting to Rs. 678/-

I, kindly request you to reimburse the amount.

Thanking you.

S. Varsha

Yours Sincerely,  
Varsha Singh

~~HE~~ Approved and Verified  






Navneet Education Society's

# NAVNEET COLLEGE

## OF COMMERCE & SCIENCE

### EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 10.10.18

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
<u>being registration fees and travelling expenses incurred for attending a Seminar</u>	<u>678/-</u>	
Rupees in Words: <u>Six hundred and seventy-eight only</u>	<u>678/-</u>	

Prepared By IGarg

Payment Authorised By [Signature]

Received By S. Varsha



**UNIVERSITY OF MUMBAI**  
DEPARTMENT OF LIFELONG LEARNING AND EXTENSION



*In collaboration with*

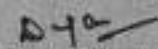
**DLLE UNIT - LALA LAJPATRAI COLLEGE  
OF COMMERCE AND ECONOMICS, MUMBAI**

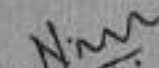
***CERTIFICATE OF PARTICIPATION***

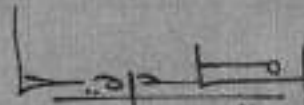
This is to certify that *Mr./Ms.* VARSHA B. SINGH  
of NAVNEET DEGREE COLLEGE

has participated in One Day State Level Seminar on "**ROLE OF INTELLECTUAL PROPERTY RIGHTS & PATENTS IN FACILITATING TRADE CAPACITY OF INDIA**" held on 05<sup>th</sup> October 2018 at Lala Lajpatrai College of Commerce and Economics, Mahalaxmi, Mumbai.

  
Dr. Mintam Saksera  
Convener

  
Dr. Divya Nigam  
Convener

  
Dr. Neelam Arora  
Chairperson - Principal, LLC

  
Dr. Dilip S. Patil  
Chairperson - Director, DLLE

Varsha Singh  
February 14, 2019

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge.  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory had attended a Seminar as well as presented a research paper organized by Internal Quality Assurance Cell (IQAC) of NSS College of Commerce & Economics, held on 9<sup>th</sup> February, 2019.

The expenditure incurred is ₹. 635/- & ₹. 1958/- for ~~seminar~~ seminar and research paper respectively.

I kindly request you to reimburse the amount of ₹. 2593/- (total of both).

Thanking you  
S. Varsha

Yours Sincerely,  
Varsha Singh

# Approved and Verified





Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 14-02-19

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
being expenditure for attending a Seminar incurred on "Paradigm Shift in Com, Mngmnt & Eco: Towards Sustainable Growth of India.	635/-	
Rupees in Words: <u>Six hundred and thirty-five only</u>	635/-	

Prepared By Dharg

Payment Authorised By [Signature]

Received By S. Varsha





Navneet Education Society's

**NAVNEET COLLEGE**  
OF COMMERCE & SCIENCE

**EXPENSES REIMBURSEMENT VOUCHER - CASH**

Voucher No.: \_\_\_\_\_

Date: 14.02.19

Name of the Staff: Varsha Banshidhar Singh

Particulars	Rs.	P.
<u>being expenses incurred for presentation of research papers</u>	<u>1,958/-</u>	
Rupees in Words: <u>One thousand nine hundred and fifty - eight only</u>	<u>1,958/-</u>	

Prepared By Dara

Payment Authorised By [Signature]

Received By S. Varsha



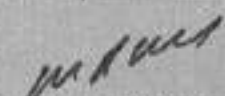
# N.S.S. COLLEGE OF COMMERCE AND ECONOMICS

RE-ACCREDITED BY NAAC WITH 'B++'

'B' Wing, NSS Educational Complex, M.P. Mills Compound, Tardeo, Mumbai 400034  
Tel. 23510203 / 2352 0261 (Website : www.nsseducation.org, email : nsscomm@gmail.com)

## Certificate

This is to certify that, Dr./Mr./Ms. Mrs. Vaxha Singh.  
of Navneet Night Degree of Com/BM/IT.  
participated in the **One Day Multidisciplinary National Seminar on " Paradigm Shift in  
Commerce, Management and Economics : Towards Sustainable Growth of India "** held on  
**Saturday, 9th February 2019** (9.00 a.m. to 5.30 p.m.) organized by Internal Quality Assurance Cell  
(IQAC) of N.S.S. College of Commerce and Economics and presented a paper on the topic \_\_\_\_\_  
A Descriptive Study on Performance Appraisal System on Employee Motivation  
for Private Banking Sector Special Reference to Mumbai City.

  
**MR. DHIRAJ OVHAL**  
CONVENOR - (IQAC)

  
**DR. RAJ SOSHTE**  
CO-CONVENOR



  
**DR. CHANDRA PURKAYASTHA**  
PRINCIPAL



Peer-Reviewed National  
and UGC Listed Journal



ISO 9001:2008 CMS  
ISBN / ISSN

An International Multidisciplinary  
Quarterly Research Journal

# AJANTA

ISSN 2277 - 5730

Volume - VIII, Issue - I, January - March - 2019

Impact Factor - 5.5 ([www.sjifactor.com](http://www.sjifactor.com))

Is Hereby Awarding This Certificate To

Varsha B. Singh

As a Recognition of the Publication of the Paper Entitled  
A Descriptive Study on Performance Appraisal  
System on Employee Motivation for Private Banking  
Sector Special Reference to Mumbai City

Ajanta Prakashan,  
Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004  
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,  
[ajanta1977@gmail.com](mailto:ajanta1977@gmail.com), [www.ajantaprakashan.com](http://www.ajantaprakashan.com)

Editor : Vinay S. Hatole

Varsha Singh  
February 26, 2019

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh, the below signatory has participated in Annual Extension Activities (Community work) related to Values of National Integration, Secularism, Democracy, Socialism, Humanism, Peace, Scientific Norms etc.

The expenditure incurred for participation is ₹. 565/-.

So, I kindly request you to reimburse me the above amount.

Thanking you,

S. Varsha

Yours Sincerely,  
Varsha Singh.

Approved and Verified







Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 26.02.19

Name of the Staff: Varsha Banshidhar Singh \_\_\_\_\_

Particulars	Rs.	P.
being expenses incurred for participating in Annual Extension Activities on Values of National Integration, Secularism, Democracy, etc.	565/-	
Rupees in Words: <u>Five hundred and sixty-five only</u>	565/-	

Prepared By D. Garg

Payment Authorised By \_\_\_\_\_

Received By S. Varsha



University of Mumbai  
**DEPARTMENT OF LIFELONG LEARNING AND EXTENSION**

Vijayawada Vaidya Devi Bhawan, 8 Road, Chhatrapati, Mumbai - 400 030.  
Ph. No. (022) 2354 2475, (022) 2261 3600 Website: www.mu.ac.in

*Certificate of Extension Work*

This is to certify that ANVARSHA B. SINHA of  
WAKNEET EDUCATION WEEKLY NIGHT DEGREE COLLEGE  
has participated in Annual Extension Activities  
(Community Work) related to Values of National Integration, Secularism,  
Democracy, Socialism, Humanism, Peace, Scientific Norms etc.  
during the academic year

Date: 21 FEB 2019

Dr. Dilip S. Patil  
Professor & Director

Varsha Singh  
September 16, 2019

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, Varsh Singh participated in Faculty Development Programme on 'Empowering Educators' held on 11<sup>th</sup> September, 2019 at Keshavrao Ghaisas Auditorium, Behind ML Dahanukar College, Ville Parle.

The expenditure incurred for the same was ₹. 985/-

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,  
Varsha Singh.

~~##~~ Approved and Verified





Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 16-09-2019

Name of the Staff: Varsha Bonshidhar Singh -

Particulars	Rs.	P.
bring paid for participating in Faculty Development Programme on "Empowering Educators".	985/-	
Rupees in Words: <u>Nine hundred and eighty-five only</u>	985/-	

Prepared By Dang

Payment Authorised By [Signature]

Received By S. Vansha





**THE INSTITUTE OF  
Company Secretaries of India**

**भारतीय कम्पनी सचिव संस्थान**

IN PURSUIT OF PROFESSIONAL EXCELLENCE  
Statutory body under an Act of Parliament  
(Under the jurisdiction of Ministry of Corporate Affairs)

WESTERN INDIA REGIONAL COUNCIL OF THE INSTITUTE OF COMPANY SECRETARIES OF INDIA

**CERTIFICATE OF PARTICIPATION**

This Certificate is awarded to

Ms. VARSHA SINGH for participating in the ICSI Teacher's Conference / Faculty Development Programme on  
"EMPOWERING EDUCATORS" held on 11<sup>th</sup> September, 2019 at Keshavrao Ghaisas Auditorium, Behind M L  
Dahanukar College, Vile Parle East, Mumbai.

Dr. Rajesh Kumar Agrawal  
Regional Director  
ICSI-WIRC

CS Ashish Karodia  
Chairman  
ICSI-WIRC

PRIDE No.	
DATE	/ /

Varsha Singh  
March 2, 2020

To,  
The Principal,  
Navneet College of Commerce & Science  
Gilderlane Mun. School Bldg,  
Belasis Bridge,  
Mumbai Central

Subject - Reimbursement of expenses

Respected Sir,

I, Varsha Singh participated in Faculty Development Programme on Best Sector - Recent Trends & Future Outlook organised at H.R. College from 15/02/20 to 24/02/20.

The expenditure incurred for participation is ₹ 890/-.

So, I kindly request you to reimburse me the above amount.

Thanking you,  
S. Varsha

Yours Sincerely,  
Varsha Singh.

~~Approved and Verified.~~





Navneet Education Society's

**NAVNEET COLLEGE**

OF COMMERCE & SCIENCE

**EXPENSES REIMBURSEMENT VOUCHER - CASH**

Voucher No.: \_\_\_\_\_

Date: 02-03-20

Name of the Staff: Varsha Rahul Singh -

Particulars	Rs.	P.
being paid for attending Faculty Development Programme on "Recent trends & future outlook"	890/-	
Rupees in Words: <u>Eight hundred and ninety only</u>	890/-	

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha



**MHRD**  
Ministry of Human  
Resource Development,  
Government of India



**SYDENHAM**  
Faculty Development  
Centre, PNMMNMTT  
Mumbai

## Certificate

*Varsha Rahul Singh*

Navneet College of Commerce & Science, Mumbai

*Has Successfully Completed*

**'FDP on BFSI Sector - Recent Trends & Future Outlook'**

*Organised at*

**H.R. College of Commerce & Economics Churchgate, Mumbai**

*Under the*

**Pandit Madan Mohun Malviya National Mission on Teachers and Teaching  
(PNMMNMTT), MHRD, New Delhi**

*(F.No. 1-21/2018-PN.H dated 7 August, 2018)*

*from 15/02/2020 to 24/02/2020 (Including Sundays & Holidays) and*

*has been awarded Grade 'B'.*

*Jain*

**Dr. Jashbir Kaur Sodhi**  
Course Co-ordinator

*Jain*

**Dr. Khushpat S. Jain**  
Project Co-ordinator

*Pakode*

**Dr. Sangita V. Pakode**  
Chairperson

Date: 14<sup>th</sup> February, 2020

Place: Mumbai





Varsha Singh  
March 20, 2020

To,  
The Principal,  
Navneet College of Commerce and Science  
Gilderlane Mun. School Bldg.  
Belasis Bridge  
Mumbai Central

Subject - Reimbursement of expenses incurred on  
publication of research publication.

Respected Sir,

I, Varsha Singh, the undersigned incurred expenditure on  
publication of article titled "Sustainable Development in  
the Field of Commerce, Management & Economics in  
the 21<sup>st</sup> Century" in March 2020.

So, I request you to reimburse the amount of  
Rs. 2,652/- incurred.

Kindly do the needful.

Thanking you.

S. Varsha

Yours Sincerely,  
Varsha Singh

~~##~~ Approved and Verified





Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 20.03.20

Name of the Staff: Varsha Rahul Singh \_\_\_\_\_

Particulars	Rs.	P.
being paid for publication of research papers titled 'Sustainable Development in the field of Comm, Mngmat & Eco. in 21 <sup>st</sup> Century'	2,652/-	
Rupees in Words: <u>Two thousand six hundred and fifty-two only.</u>	2,652/-	

Prepared By Dong

Payment Authorised By [Signature]

Received By S. Varsha



## **PUBLICATION CERTIFICATE**

This publication certificate has been issued to

*Varsha Rahul Singh*

For publication of research paper titled

*Sustainable Development in the Field of Commerce,  
Management & Economic in the 21st Century*

Published in

*Studies in Indian Place Names with ISSN no. 2394-3114*

*Vol: 40 Issue: 73 Month: March Year: 2020*

*Impact factor:6.2*

The journal is indexed, peer reviewed and listed in UGC Care

Editor

A handwritten signature in black ink, appearing to read "B. S. D." or similar.

Editor

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**SYDENHAM**  
College of Commerce  
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

**MR. VISHAL MANOHAR TIWARI**

A 803 Winstone apartment Beverly park Kanakia mira  
road east  
Mumbai - 401107  
# 9833964469 | Form No.:10284

**RECEIPT NO :** 177

**DATE :** 16-04-2020

**COURSE :** Online Faculty Development Programme

Particulars	Amount
Faculty Development Programme	200
Total Fees Amount : 200.00	
<b>Rupees: Two Hundred Only</b>	<b>Paid Amount : 200.00</b>

**Payment Detail**

Trans. ID : 20200416111212800110168293324163888	Mode : Net Banking
Date : 2020-04-16 13:48:22	Amount : 200.00
Control No : 2007290	Form No : 10284

Print : 2020-04-16 13:50:50, Client IP : 27.60.179.47, Print by : www.itpower.in



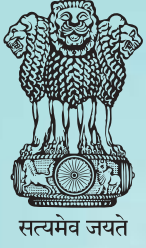


**Bank of Baroda Internet Banking Services**

**Taxpayers counterfoil**

**Date:** 16/04/20 1:49 PM

<b>Registration Department</b>	
<b>e-Receipt</b>	
Bank Ref No	131845522
Paytm Transaction id	00000022507 Sydenham College Of Commerce And Ec
Amount	218.88
<b>Return To PAYTM website</b>	



**MHRD**  
Ministry of Human  
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Government of India



**SYDENHAM**  
Faculty Development  
Centre, PMMMNMTT  
Mumbai

# Certificate

*Vishal Manohar Tiwari*

Navneet College of Commerce & Science, Mumbai, Maharashtra

*Has Successfully Completed*

**'One Week Online Faculty Development Programme on  
Developing Future Generation Teachers'**

*Organised at*

**Wilson College, Mumbai**

*Under the*

**Pandit Madan Mohan Malviya National Mission for Teachers & Teaching**

**(PMMMNMTT), MHRD, New Delhi**

*(F.No. 1-21/2018-PN.II dated 1<sup>st</sup> August, 2018)*

*from 18/04/2020 to 23/04/2020 (Excluding Sunday) and*

*has been awarded Grade "A".*

*(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)*

**Dr. Anna Pratima Nikalje**

*Course Co-ordinator*

**Dr. Khushpat S. Jain**

*Project Co-ordinator*

**Dr. Sangita V. Pakade**

*Chairperson*

**Date: 23<sup>rd</sup> April, 2020**

**Place: Mumbai**



# FEES RECEIPT



**MHRD**  
Ministry of Human  
Resource Development  
Government of India



**SYDENHAM**  
College of Commerce  
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

**MR. HARISHANKAR RAMKHELAWAN SINGH**

B/G-4, Geeta park c. H. S temba road near mandali  
talav bhayandar west 401101  
Bhayandar - 401101  
# 9819532495 | Form No.:10298

**RECEIPT NO :** 178

**DATE :** 16-04-2020

**COURSE :** Online Faculty Development Programme

Particulars	Amount
Faculty Development Programme	200
Total Fees Amount : 200.00	
<b>Rupees: Two Hundred Only</b>	<b>Paid Amount : 200.00</b>

**Payment Detail**

Trans. ID : 20200416111212800110168612124472828	Mode : Net Banking
Date : 2020-04-16 13:53:29	Amount : 200.00
Control No : 2007369	Form No : 10298

Print : 2020-04-16 13:55:21, Client IP : 27.60.179.47, Print by : www.itpower.in



**Bank of Baroda Internet Banking Services**

**Taxpayers counterfoil**

**Date:** 16/04/20 1:54 PM

<b>Registration Department</b>	
<b>e-Receipt</b>	
Bank Ref No	131845780
Paytm Transaction id	00000022507 Sydenham College Of Commerce And Ec
Amount	218.88
<b>Return To PAYTM website</b>	





**MHRD**  
Ministry of Human  
Resource Development  
Government of India



**SYDENHAM**  
Faculty Development  
Centre, PMMMNMTT  
Mumbai

# Certificate

*Harishankar Ramkhelawan Singh*

Navneet College of Commerce and Science, Mumbai, Maharashtra

*Has Successfully Completed*

**‘One Week Online Faculty Development Programme on  
Developing Future Generation Teachers’**

*Organised at*

**Wilson College, Mumbai**

*Under the*

**Pandit Madan Mohan Malviya National Mission for Teachers & Teaching**

**(PMMMNMTT), MHRD, New Delhi**

*(F.No. 1-21/2018-PN.II dated 1<sup>st</sup> August, 2018)*

*from 18/04/2020 to 23/04/2020 (Excluding Sunday) and*

*has been awarded Grade “A”.*

*(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)*

**Dr. Anna Pratima Nikalje**

*Course Co-ordinator*

**Dr. Khushpat S. Jain**

*Project Co-ordinator*

**Dr. Sangita V. Pakade**

*Chairperson*

**Date: 23<sup>rd</sup> April, 2020**

**Place: Mumbai**



# FEES RECEIPT



**MHRD**  
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Resource Development  
Government of India



**SYDENHAM**  
College of Commerce  
& Economics

B - Road, Churchgate, Mumbai - 400 020.

Ph: 022 2204 2897 | 022 2287 1452 | Email Id : sydenham.pmmnmtt@gmail.com

**MR. PRASHANT KUMAR PATHAK**

19/1300 m h b colony Kalachowki Abhyudaya Nagar  
Matru Chaya CHS Mumbai Maharashtra  
Mumbai - 400033  
# 9320362824 | Form No.:10281

**RECEIPT NO :** 175

**DATE :** 16-04-2020

**COURSE :** Online Faculty Development Programme

Particulars	Amount
Faculty Development Programme	200
Total Fees Amount : 200.00	
<b>Rupees: Two Hundred Only</b>	<b>Paid Amount : 200.00</b>

**Payment Detail**

Trans. ID : 20200416111212800110168190924204721	Mode : Net Banking
Date : 2020-04-16 13:38:32	Amount : 200.00
Control No : 2007276	Form No : 10281

Print : 2020-04-16 13:40:49, Client IP : 116.73.122.12, Print by : www.itpower.in



**Bank of Baroda Internet Banking Services**

**Taxpayers counterfoil**

**Date:** 16/04/20 1:40 PM

<b>Registration Department</b>	
<b>e-Receipt</b>	
Bank Ref No	131845033
Paytm Transaction id	00000022507 Sydenham College Of Commerce And Ec
Amount	218.88
<b>Return To PAYTM website</b>	



**MHRD**  
Ministry of Human  
Resource Development  
Government of India



**SYDENHAM**  
Faculty Development  
Centre, PMMMNMTT  
Mumbai

# Certificate

*Prashant Kumar Pathak*

Navneet College of Commerce and Science, Mumbai, Maharashtra

*Has Successfully Completed*

**‘One Week Online Faculty Development Programme on  
Developing Future Generation Teachers’**

*Organised at*

**Wilson College, Mumbai**

*Under the*

**Pandit Madan Mohan Malviya National Mission for Teachers & Teaching**

**(PMMMNMTT), MHRD, New Delhi**

**(F.No. 1-21/2018-PN.II dated 1<sup>st</sup> August, 2018)**

**from 18/04/2020 to 23/04/2020 (Excluding Sunday) and**

**has been awarded Grade “A”.**

*(This Certificate has been issued as per the existing guidelines of the UGC & the MHRD with respect to FDPs and revisions thereof from time to time)*

**Dr. Anna Pratima Nikalje**

**Course Co-ordinator**

**Dr. Khushpat S. Jain**

**Project Co-ordinator**

**Dr. Sangita V. Pakade**

**Chairperson**

**Date: 23<sup>rd</sup> April, 2020**

**Place: Mumbai**





Varsha Singh  
August 5, 2020

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Varsha Singh**) has participated in 2 days Faculty Development Programme on "An Effective E-Content Development Tools" held on 25 & 26 July, 2020 which was jointly organized by I.Q.A.C. & Dept. of Library of N.S.S. College of Commerce & Economics.

I incurred expenditure amounting to **Rs. 440/-**.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

S. Varsha

Yours Sincerely,



Approved and Verified  
*[Handwritten signature]*



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 05.08.20

Name of the Staff: Varsha Singh

Particulars	Rs.	P.
being paid for attending faculty Development Programme on "An Effective E-Content Development Tools".	440/-	
Rupees in Words: <u>four hundred and forty only</u>	440/-	

Prepared By Devg

Payment Authorised By [Signature]

Received By S. Varsha



## N.S.S. COLLEGE OF COMMERCE AND ECONOMICS

RE-ACCREDITED BY NAAC WITH "B++"

"B" Wing, NBS Educational Complex, N.F.Mills Compound, Tardeo, Mumbai-400034  
Tel. 255103 / 25520261 (website: nsseducation.org, email: nsscomm@gmail.com)



# Certificate

This is to certify that Dr./Mr./Mrs./Ms. varsha singh  
of Navneet college of commerce and science

has participated in Two Days National Level Faculty Development Programme on "An Effective E-Content Development Tools" held on 25<sup>th</sup> & 26<sup>th</sup>, July, 2020 (Saturday and Sunday, Time: 11.30 a.m. to 1.30 p.m.) jointly organised by I.Q.A.C. and Dept. of Library of N.S.S. College of Commerce and Economics, Tardeo, Mumbai.

MR. DHIRAJ OVHAL  
FDP CONVENER & IQAC CO-ORDINATOR

MR. RAHUL HIREMATH  
FDP CONVENER - LIBRARIAN

DR. SHAMIM SAYED  
I/C PRINCIPAL

Varsha Singh  
August 5, 2020

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Varsha Singh**) has participated in Faculty Development Programme on "Research Methodology" held from 27<sup>th</sup> to 29<sup>th</sup> July, 2020 which was organized by I.Q.A.C., Department of Accountancy & Commerce of N.G. Acharya & D.K. Marathe College of Arts, Science & Commerce .

I incurred expenditure amounting to **Rs. 1,450/-**.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

*S. Varsha*

Yours Sincerely,



*Approved and Verified*  
*[Signature]*





Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 05.08.20

Name of the Staff: Varsha Singh

Particulars	Rs.	P.
being paid for participating in faculty Development Programme on Research Methodology	1,450/-	
Rupees in Words: <u>One thousand four hundred and fifty only.</u>	1,450/-	

Prepared By Darg

Payment Authorised By [Signature]

Received By S. Varsha

Chembur Teachers Education Society's



## N. G. ACHARYA AND D. K. MARATHE COLLEGE

OF ARTS, SCIENCE AND COMMERCE

Shri N. G. Acharya Marg, Chembur, Mumbai - 400071

Re-accredited by NAAC with Grade "A" (CGPA 3.19)

"BEST COLLEGE" Awardee (2015-16) by University of Mumbai

IQAC, Department of Accountancy and Commerce

in association with


**Indian Accounting Association [Thane Branch]**

Organised online

Three Day National Level Faculty Development Programme on 'Research Methodology'

### CERTIFICATE

This is to certify that VARSHA RAHUL SINGH of NAVNEET COLLEGE OF COMMERCE AND SCIENCE has participated in the Three Day National Level Faculty Development Programme on 'Research Methodology' organized by the IQAC, Department of Accountancy and Commerce of N. G. Acharya & D. K. Marathe College of Arts, Science & Commerce, in association with Indian Accounting Association - Thane Branch, from 27th July to 29th July 2020.

  
Dr. Arvind Lahar  
Chairman IAA-TB

  
Dr. Shikant Jha  
Secretary IAA-TB

  
Dr. Kaldeep Sharma  
Treasurer IAA-TB

  
Capt. Dr. Sushil Kadam  
Convener

  
Ms. Ashwini Ranade  
IQAC Coordinator

  
Dr. Vijayagauri Loke  
Principal

Varsha Singh  
May 6, 2020

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Varsha Singh**) has incurred expenditure on Publication of article titled "A Study on the role of Advertising on Electronic Media: An analysis of its impact on Buying behavior with special emphasis on Television and Internet advertising" held on 30<sup>th</sup> April, 2020 which was organized jointly by I.Q.A.C. & P.G. Section of NSS College of Commerce & Economics.

I incurred expenditure amounting to Rs. 1,465/-.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

S. Varsha

Yours Sincerely,



Approved and Verified.  
[Signature]



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 06.05.2021

Name of the Staff: Varsha Singh

Particulars	Rs.	P.
being expenses incurred for publication of Research papers on "A Study on the role of Advertising on Electronic media.	1,465/-	
Rupees in Words: <u>One thousand four hundred and sixty-five only</u>	1,465/-	

Prepared By D. Singh

Payment Authorised By [Signature]

Received By S. Varsha





## N.S.S. COLLEGE OF COMMERCE & ECONOMICS

RE-ACCREDITED BY NAAC WITH "B++"

"B" Wing, NSS Educational Complex, M.P.M. Compound, Tarden, Mumbai-400034  
Tel: 235100 / 2352026 | website: nsseducation.org | email: telocentre@gmail.com



### CERTIFICATE OF PRESENTATION

This is to certify that Dr./Mr./Mrs./Ms. Varsha Singh

of Navneet College of Commerce and Science, Mumbai

has participated in Multidisciplinary National E- Conference on "Contemporary Issues in Commerce, Management and Economics : An Overview of Covid 19 Pandemic and Its Impact on Indian Economy" held on Friday, 30<sup>th</sup> April 2021 (11.00 am onwards) jointly organized by IQAC and P.G Section of NSS College of Commerce & Economics, Mumbai and Presented a paper on the topic "A Study on the role of Advertising on Electronic media: An analysis of its impact on Buying behavior with Special emphasis on Television and Internet advertising"

Dr. Dhiraj Ovhal  
Convener  
IQAC Coordinator

Dr. Raj Soshte  
Convener  
P.G.Section Coordinator

Dr. Shamm Sayed  
I/C Principal

Satyendra Pal  
July 7, 2020

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "An approach to reduce Carbon emission on Data Centers" held in June 2021.

The expenditure amounting to **Rs. 1,650/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

*spal*

Yours Sincerely,



Approved and Verified



Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 10/06/2021

Name of the Staff: Satyendra Bansraj pal.

Particulars	Rs.	P.
Being expenses incurred for publication of research papers An approach to reduce carbon emission on Data Centers.	1,650/-	
Rupees in Words: <u>One thousand six hundred and fifty only.</u>	1,650/-	

Prepared By Bhatikshak

Payment Authorised By [Signature]

Received By [Signature]

## AN APPROACH TO REDUCE CARBON EMISSION ON DATA CENTERS

Satyendra Kumar Pal

Mumbai

**ABSTRACT**

*In the recent years, IT industry decline towards the cloud services. With the growing demand of users for cloud services, cloud providers deploy large data centers, which consume very large amount of energy and contribute to high carbon dioxide emission day to day. Cloud computing is itself a greener option to reduce carbon emission on cloud data centers. It cannot be ignores the fact that data centers using cloud vendors, which is big source of carbon emission. Here the discussion of this is based on how to reduce the carbon emission in the cloud infrastructure. The architectural design of data centers requires more innovative and keep together with disciplined operational management.*

**INTRODUCTION:**

Green cloud computing is a practice of using resource efficiently that is environmental ecological and low power consumption on very low cost of operation.

Green cloud data centers includes the architectural design and development, installation, operations, and disposal of the data server machines and their related marginal such as printers, monitors, storage devices etc. In business, carbon emission occurs through end user tools such as laptops, personal computers, mobile gadgets, large data servers, communication equipment and infrastructures. Carbon release from the digital equipment and infrastructures, which creates risk in business field. To reduce carbon emission we need to perform some specific amounts and metrics has to be integrated as a part in the IT- business relationship with respect to Green cloud computing [1].

Thousands of digital devices and internet users share their own photos and documents through some applications, which are helpful for the serious actions of personal or business work. For this kind of activities, it is very important to have a platform, which provides faster access to elastic and low cost IT equipment. In order to provide this platform, the inventive service model called cloud computing has been introduced to the world. In the word of Mr. Taroub Ahmed Mustafa, cloud computing accommodates an easy way to access an extensive set of application services, databases, storage and servers over the internet. Cloud services provides the facility as resistance and Fats access for reliable cost by only paying for the service use by users. Data and services are enduring in common, scalable resource pools, which are dynamically expandable, generally virtualized in a cloud computing architecture and those data and services are available for any verified device through the internet [3].

Google Cloud Platform, Amazon Web Services, IBM Cloud, Oracle Cloud, Microsoft Azure, Adobe, VMware, Virtual Box, Rackspace and Red Hat are some of distinguished cloud service providers and those providers charge their customers for consuming the services according to the usage.

In the different way illumination of cloud computing is, explaining the development models of cloud computing which can be described as a computing methodology that involves computational resource, instead of arranging the personal machine to administrate the request and the demanded applications of the user.

The followings are the different models of cloud:

- **Public cloud:** Public cloud is available for any organization by allowing users to organize and outline services in the cloud environment.
- **Private cloud:** In this cloud, the availability of services is limited and maintained, controlled and deployed for a private organization.
- **Community cloud:** It is allows the users of number of specific organizations with shared services of community.
- **Hybrid cloud:** It is a grouping of any other types of clouds (means combination of private, public and community), which have the capability over the interfaces to move and allow data or applications between more than one cloud.

Three types of Cloud computing Services as shown in the figure 1[2] below.



Jitendra Kumar Mishra  
July 7, 2021

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Mr. Jitendra Mishra**) has incurred expenditure on Publication of research papers titled "Artificial Intelligence in Financial Services" held in June 2021.

The expenditure amounting to **Rs. 2,590/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

*Jitendra Mishra*

Yours Sincerely,



#Approved and Verified

*[Handwritten signature]*



Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 02.07.2021

Name of the Staff: Jitendra Mishra

Particulars	Rs.	P.
<u>being paid for publication of Research papers on topic - Artificial Intelligence in Financial Services</u>	<u>2590/-</u>	
Rupees in Words: <u>Two thousand five hundred and ninety only</u>	<u>2590/-</u>	

Prepared By [Signature]

Payment Authorised By [Signature]

Received By [Signature]

## ARTIFICIAL INTELLIGENCE IN FINANCIAL SERVICES

Mr. Jitendra Kumar Mishra

**ABSTRACT**

*This study explores the application of Artificial Intelligence (AI) on the various financial services such as portfolio management, credit ratings, exchange rate and trading etc. which is been supported by various examples where companies have used and using AI for increasing their efficiency and to have competitive advantage.*

*Financial Institutions are pioneer of the application of AI in business and rate this is increasing exponentially. AI is one of the reasons for adaption of changes in financial services which finally reduces cost and help in bringing operational efficiencies.*

**INTRODUCTION AND BACKGROUND –**

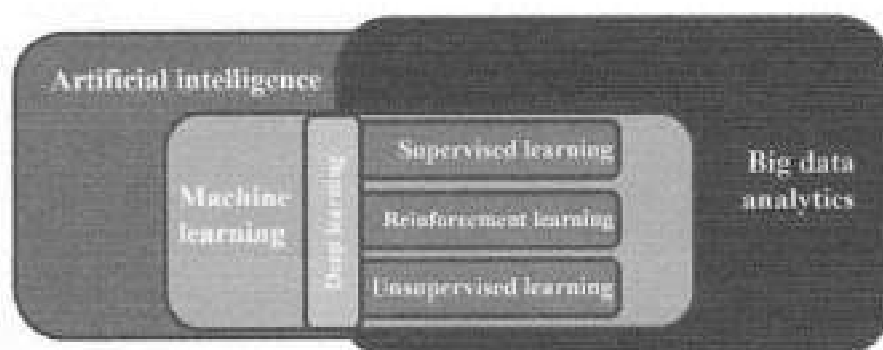
Application of computational tools to address tasks requires human sophistication is termed as "Artificial Intelligence (AI)." Existence of AI is from several years, right from the use of Computers from simplification to storing data. They have been using is diagnosis of diseases, language translation and now penetrating in financial sector.

AI is form of technology which finds loopholes and bottleneck in system, analyzes the situation and take decision based on algorithms. AI is also a self-learning system which implements decisions on its own and thus need to have human control on system.

AI is bringing rapid changes in financial operations and regulations, especially in the field of Risk Management of Projects, Fraud Detection in Banking sector, Trading Security, Portfolio management and calculation of rate of return in future by analyzing complex graphs of market.

AI uses "Big Data Analytics" which is a combination of supervised, reinforced and unsupervised learning along with machine learning. Machine learning deals with optimization, predication and categorization of data made available from past or learned through experience (without human intervention).

- a) Supervised Learning – Algorithm present in memory
- b) Unsupervised Learning – Algorithm build after experience
- c) Reinforcement Learning – Algorithm is present but can be changed as per experience. e.g. Driver less Cars



Senior MD of Accenture Finance and Risk Services, Steve Culp predicted that 'AI will be disruptive force in Financial Services and will restructure model and process.' But due to trend, rising competition, digitalization and rapid changing technology adopting AI is the only option available for finance sector.

**Keywords –**

AI, Trading, Fraud Detection, Portfolio Management, Forecasting, Banking Sector

**CURRENT APPLICATIONS OF AI-  
Financial Services**

1. **Fraud Detection** –In terms of Insurance claims, Credit and Debit card defaulters, illegal transfers and transfer scams.

Smruti Vasavada  
November 3, 2022

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (Ms. Smruti Vasavada) has incurred expenditure on Publication of research paper titled "Perception about newly launched CBDC by RBI in South Mumbai region" held in October 2022.

The expenditure amounting to Rs. 1,975/- was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,



Yours Sincerely,



Approved and Verified







Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 24/10/2022

Name of the Staff: Ms. Smriti Rakesh Vasavada

Particulars	Rs.	P.
Being expenses incurred for publications of Research Papers titled "Perception about newly launched CBDC by RBI in South Mumbai region	1,975/-	-
Rupees in Words: <u>one thousand Nine Hundred and seventy five</u> <u>_____ . Only</u>	1,975/-	-

Prepared By Brajaj

Payment Authorised By [Signature]

Received By [Signature]

## **Perception about newly launched CBDC by RBI in South Mumbai region**

**Prof. Vinit Ashvin Upadhyay**

Visiting Faculty, Dr. Homi Bhabha State University's Sydenham College of Commerce and Economics, HSNC University's K.C. College, HSNC University's H.R. College of Commerce & Economics, Lilavati Lalji Dayal High School & College of Commerce  
vinipandit0083@gmail.com

**Ms. Smruti Rakesh Vasavada**

Co-ordinator, BMS, BAF and M. Com  
Navneet College of Arts, Science & Commerce  
vasavadasmruti@gmail.com

### **Abstract:**

World is going through rapid transformation in financial sector reforms along with dynamic innovation changing the way financial transactions are carried out. There were days when people used to consider digital payment methods & digitization of the economy with reference to the Indian context an impossible affair. The one big move in the series of digital innovations after UPI is CBDC. It refers to Central Bank Digital Currency. CBDC is an important tool in the future digitized economy and will play a vital role in providing a competitive advantage to countries with strong technological infrastructure. The digital wave and growing crypto trend were also key factors forcing central banks to explore this horizon. The growing preference of investors in crypto created various concerns for central banks, like funding illegal activities, development of a parallel economy, financial instability, and many more. Across the globe, approximately nine countries have already launched CBDC, out of which eight countries are located in Caribbean. Nigeria is the first country in Africa to launch CBDC in the form of e-Naira. Apart from this, more than 100 countries are exploring the opportunities to launch CBDC in their country. India, one of the fastest developing economies globally, has also launched CBDC at a pilot stage to study its impact and the benefits it can offer to the Indian economy in the coming years. Reserve Bank of India has launched a pilot for wholesale transactions on 1<sup>st</sup> November 2022 and for retail transactions on 1<sup>st</sup> December 2022. A retail pilot is carried out in cities like Mumbai, Delhi, Bengaluru and Bhuvneshwar. Then subsequently adding different cities of the country. This paper looks forward to addressing people's perception of CBDC in the South Mumbai region.

Satyendra Pal  
July 5, 2023

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "A Correlational Study on Work Life Balance and Quality of Life Amongst University students in Mumbai" held in June 2023.

The expenditure amounting to **Rs. 1,435/-** was incurred for the above mentioned purpose.


So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

*Spal*

Yours Sincerely,

*Approved and Verified.*  
  
*SS*



Navneet Education Society's

# NAVNEET COLLEGE

## OF COMMERCE & SCIENCE

### EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 5/06/2023

Name of the Staff: Satyendra Bansraj Patil

Particulars	Rs.	P.
Being expenses incurred for publication of	1,435/-	
Research papers A Correlational Study on work life		
Balance and Quality of the Amongst university students in Mumbai		
Rupees in Words: <u>one thousand four hundred</u>	1,435/-	
<u>Thirty five.</u>		

Prepared By Paatiksha K

Payment Authorised By \_\_\_\_\_

Received By Spal



## A CORRELATIONAL STUDY ON WORK LIFE BALANCE AND QUALITY OF LIFE AMONGST UNIVERSITY STUDENTS IN MUMBAI

<sup>1</sup>Mhatre Goraksha Dattaram, <sup>2</sup>Satyendra Pal and <sup>3</sup>Shaikh Ahtesham

<sup>1</sup>Student, Navneet College of Arts, Science and Commerce, University of Mumbai

<sup>2</sup>Assistant Professor, Navneet College of Arts, Science and Commerce, University of Mumbai

<sup>3</sup>OD B.sc.IT, Akbar Peerbhoy College of Commerce and Economics

### ABSTRACT

*The study aims at exploring the relationship between the Work - life balance and Quality of life amongst the university students working part time and full time. The data was collected from 110 participants from all different academic backgrounds. The participants were between the ages of 20 to 30 years. The scales used were Work - life balance (WLB) questionnaire and Satisfaction with life scale (SWLS). The obtained data was evaluated using statistical analysis. The results showed a significant and positive correlation between Work - Life Balance and Quality of Life. Additionally, it also revealed that the Work - Life Balance is not equal amongst males and females. The study can help throw a light on the existing disparity about the work life balance between both the genders. Moreover, planning an appropriate intervention can aid in cutting down the gap and attempt to make it equal.*

*Keywords: Work- life balance, Quality of life, part - time, full - time and University Students.*

### 1. INTRODUCTION

Work - life balance in simple terms means the steadiness or convenience at which we try to maintain the stability of professional life as well as personal life. It is a necessity which maintains an equilibrium at work as well as in a person's life. It is the equity of the number of hours a person spends at work in comparison to the time spent with family. It is levelling of the demands at work while prioritising personal life as per circumstances.

The meaning of quality of life can be understood in many ways. It is the excellent way any human being can exist. It's the capability of doing right things for oneself to enjoy one's life. Different people may have different understanding about it. It can be understood in terms of health wealth society relationships environment factors etc.

Something which definitely should not be overlooked would be the impact of pandemic. People got so comfortable they started preferring work from home. In addition, a lot of families were affected due to the pandemic. As a result, many students or the young adults had to take up any kind of work to support the family financially.

Supporting one's family financially can take a toll on their physical as well as mental health. As one is invested in earning more and supporting the family usually these aspects are neglected. Compromising with one's well-being will directly impact the quality of life.

### 2. LITERATURE REVIEW

Author & Year	Area of Study	Gap
Awg Talip, Dyg Siti Nurshamira, Zaitou Hassan and Mark Kasa	The Relationship of Work Life Balance and the Quality of Life among Employees Studying Part Time.	One of the gaps can be part time studying. Additionally, the study also doesn't explore the unique opportunities or challenges faced by them.
Sarang Bhola and Jyoti Jayasingrao Nigade. July 2016	Relationship between Work Life Balance, Quality of Work Life and Quality of Life of Women Working in Service Industry.	Gaps can be limited focus on women as it focuses only on working women. Lack of diversity; The study may also benefit from including participants from diverse backgrounds and cultures to explore whether work-life balance, quality of work life, and quality of life vary across different groups.

Satyendra Pal  
July 5, 2023

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Mr. Satyendra Pal**) has incurred expenditure on Publication of article titled "A Study on Impact of Social Media Detoxification on Work – Life Balance in Mumbai" held in June 2023.

The expenditure amounting to **Rs. 1,285/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

*Spal*

Yours Sincerely,



*Approved and Verified*  
*Spal*



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 19/06/2023

Name of the Staff: Satyendra Bansraj pat.

Particulars	Rs.	P.
Being expenses incurred for publication of research papers A Study on Impact of Social Media Detoxification on work - Life Balance in Mumbai	1,285/-	
Rupees in Words: <u>One thousand two hundred and Eighty five.</u>	1,285/-	

Prepared By Pratiksha K.

Payment Authorised By

Received By

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**A STUDY ON IMPACT OF SOCIAL MEDIA DETOXIFICATION ON WORK-LIFE BALANCE IN MUMBAI****<sup>1</sup>Farooqi Samira Iqbal, <sup>2</sup>Satyendra Pal and <sup>3</sup>Shaikh Ahtesham**<sup>1</sup>Navneet College of Arts, Science and Commerce, University of Mumbai<sup>2</sup>Assistant Professor, Navneet College of Arts, Science and Commerce, University of Mumbai<sup>3</sup>HOD B.sc.IT, Akbar Peerbhoy College of Commerce and Economics**ABSTRACT**

*We live in an era where Internet has become an integral part of our lives. The use of Internet without social media may be considered implausible. As the proverb says 'Excess of everything is bad', same applies to use of social media. Life is about balance, but disconnecting totally from it isn't a feasible solution as we are living in a digital age. Hence, there is a balance needed between the use of social media and its abstinence. Social Media detoxification is a process that helps achieve this goal. In today's fast paced world work-life balance has turned into an ongoing test for all. Although work-life balance has been talked about for many years and estimated with various aspects, its high time to understand it with respect to current culture. This research is carried out to find whether there is an impact of social media detoxification on an individual's professional and personal life who reside in Mumbai. The point is to investigate whether planned disruption of constant utilization of social media can benefit a working individual and how 'detoxing' impacts the concept of time and social bonds.*

*Keywords: Social Media Detox, social media addiction, family relations, professional productivity, work-life balance.*

**1. INTRODUCTION:****1.1 Emergence of social media**

Internet revolution has taken the world by storm. The way we communicate has transformed drastically. Hand written letters changed to instant messaging; landlines have been replaced by smartphones. The initial idea for the emergence of social media was to connect people especially those who were staying at a distance. It is one of the forms of internet communication.

**1.2 Need for social media and benefits of it:**

Social media refers to "the websites and online tools that facilitate interactions between users by providing them opportunities to share information, opinions, and interest" (Swar & Hameed, 2017)

Social networking in social media is done by allowing its users to create and share content or to participate in the same. Entertainment, communication, and searching for information are causes of using of social media. Right from Playing e-games, texting, sharing pictures, videos to writing comments, liking posts and interactive communication using emoticons all fall under use of social media.

Through social media we can express our ideas, feelings, opinions, experiences with one another. Due to its easy use, social media is also widely adopted for e-commerce activities such as selling of products, shopping, online gaming and dating. Online learning for distance education is one of the benefits of it as it is a faster, easier and convenient way of interacting with any person, any time from any part of the world.

Instagram, Snapchat, WhatsApp, Facebook, Twitter, LinkedIn are some of the examples of social media applications. Each of these applications are built for various purposes. For instance, WhatsApp is for instant messaging while LinkedIn is an employment oriented online service. These applications help individuals to freely express anything and also carry out social interactions without being present physically at the same place. It plays a huge role in long-distance relationships where couples or family members can have a video conversation at any time of the day. Social media keeps a person updated with the latest trends.

**1.3 Increase in social media platforms and its addiction:**

The usage of social media has grown considerably in these years. With the advent of new applications, screen time use has taken a surge. As there are two sides of a coin, the same goes for social media. Usage of social media results in both productive and unproductive behaviour (Kumar & Priyadarshini, 2018)

Time is an asset which is precious and should be utilized in an efficient manner. A balanced life is essential in which there is enough time for dear ones. Having a conversation with family members, fun activities, planning vacations all require a person not only to be physically present but also mentally and emotionally. Similarly valuable time during office time can be utilized for professional learning rather than scrolling up and down scrutinizing each and every push notification thinking that it might be an important one



Smruti Vasavada  
July 5, 2023

To,  
The Principal,  
Navneet College of Commerce & Science,  
Gilderlane Mun. School Building,  
Belasis Bridge,  
Mumbai Central.

**Subject: Reimbursement of expenses**

Respected Sir,

I, the undersigned (**Ms. Smruti Vasavada**) has incurred expenditure on Publication of research paper titled "Perception about CBDC Launched by RBI W.R.T Curbing Illegal Activities" held in June 2023.

The expenditure amounting to **Rs. 1,165/-** was incurred for the above mentioned purpose.

So, I request you to reimburse the expenditure amount.

Kindly do the needful.

Thanking you,

SRW

Yours Sincerely,



Approved and Verified



Navneet Education Society's

# NAVNEET COLLEGE

OF COMMERCE & SCIENCE

## EXPENSES REIMBURSEMENT VOUCHER - CASH

Voucher No.: \_\_\_\_\_

Date: 04-07-2023

Name of the Staff: Ms. Smruti Rakesh Vasavada

Particulars	Rs.	P.
Being expenses incurred for publications of Research papers titled " Perception about CBDC Launched by RBI w.r.t Curbing Illegal Activities	1,165/-	-
Rupees in Words: <u>One Thousand one Hundred and sixty five only</u>	1,165/-	-

Prepared By Principal

Payment Authorised By [Signature]

Received By [Signature]



## PERCEPTION ABOUT CBDC LAUNCHED BY RBI W.R.T CURBING ILLEGAL ACTIVITIES

Ms. Smruti Rakesh Vasavada<sup>1\*</sup>, Prof. Vinit Ashvin Upadhyay<sup>2</sup>

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**Article History:** Received: 21.05.2023

Revised: 30.06.2023

Accepted: 26.07.2023

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### Abstract

CBDC is the most talked about concept these days. The evolution of crypto made central banks in various countries explore the option of CBDC. It refers to Central Bank Digital Currency which will enable central banks to promote a formal economy, effective financial inclusion, curbing illegal activities like money laundering, etc. The launch of CBDC also raises questions on changing monetary policy implementations, probable threats to financial stability, and many more. CBDC is a fully electronic digital asset carrying features of legal tender providing the option to use digital means for transactions. It is also essential for central banks to attract and make citizens adopt this system. The mode of conducting crypto transactions and trading features is likely a strategic advantage for the central banks. Apart from a few Caribbean countries, Nigeria has implemented CBDC already. India is already in the pilot stage of implementing CBDC in the country. India is undergoing a paradigm shift as moving towards "Digital India." In a country like India, where people are more comfortable using physical cash, it is a significant challenge for people to adopt this innovation. CBDC issuance has three types, i.e., Central Bank Issued (CBI), Central Bank Authorized (CBA), and Non-Central Bank (NCB). India is working on Central Bank-issued (CBI) digital currency. CBDC implementation will help to have a digital trail of transactions in the country, which was impossible to identify at the retail level. It will also help central banks to curb activities like money laundering, tax evasion, etc. While the whole exercise is going on by The Reserve Bank of India, it is important to highlight people's perceptions. People will play a pivotal role in the success of CBDC implementation. The paper looks forward to addressing people's perception of curbing illegal activities like money laundering.

**Keywords:** CBDC, Money Laundering, Cryptocurrency, Digital India.

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**DOI: 10.31838/ecb/2023.12.6.240**