



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

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

Date: 24.12.2023

## DVV Clarifications for Metric Level Deviations Quality Indicator Framework 6.3.2

### Point-wise Reply:

Point No.	DVV Clarifications	Reply
1	Link to the policy document	Policy document on providing financial assistance to teachers has been provided herewith.
2	e-copy of letter/s indicating financial assistance to teachers	E-copy of letter/s indicating financial assistance to teachers has been provided herewith.
3	List of teachers receiving financial support year wise under each head signed by the principal.	List of teachers receiving financial support year wise under each head signed by the principal has been provided herewith.
4	Audited statement of account highlighting the financial support	Audited statement of account highlighting the financial support to teachers has been provided herewith.

### Institutional Website Link for Policy Document on Financial Support to Teachers:

<https://nesedu.in/wp-content/uploads/2023/12/6.3.2.a.pdf>

### Institutional Website Link for List of Teachers Receiving Financial Support:

<https://nesedu.in/wp-content/uploads/2023/12/6.3.2.b.pdf>

### Institutional Website Link for Audited Statement of Account Highlighting Financial Support:

<https://nesedu.in/wp-content/uploads/2023/12/6.3.2.c.pdf>

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



Navneet Education Society's

# **NAVNEET COLLEGE** **OF COMMERCE & SCIENCE**

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

## **Policy Document on Providing Financial Assistance to Teachers**



Navneet Education Society's  
**NAVNEET COLLEGE**  
**OF COMMERCE & SCIENCE**

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

*(Affiliated to the University of Mumbai, Mumbai)*

## **POLICY DOCUMENT ON FINANCIAL SUPPORT TO TEACHERS**

**Prepared by**

**INTERNAL QUALITY ASSURANCE CELL (IQAC)**

**Navneet College of Commerce and Science,**

**Mumbai**

## Introduction:

Navneet College of Commerce and Science recognises the pivotal role of research and continuous improvement in teaching and learning to enhance the overall educational experience. Given the dynamic landscape of education globally, it is imperative for educators to adapt, diversify, and stay abreast of contemporary developments. This policy aims to support faculty members in their academic endeavours by providing financial assistance and facilitating opportunities for professional growth.

## Policy Statement:

This program is designed to foster the professional development of faculty members, enabling them to contribute effectively to academic excellence. Financial support is extended to educators to attend seminars, symposia, conferences, workshops, and training sessions, both within India and abroad. This initiative aims to promote knowledge sharing, academic collaboration, and networking, creating an environment conducive to scholarly pursuits. The outcomes of such engagements are expected to enhance the professional and personal effectiveness of faculty members, ultimately contributing to institutional, individual, and student academic achievements.

## Objectives:

- (1) **Financial Assistance:** Provide support for faculty members to participate in various academic activities such as seminars, conferences, workshops, and training programs, both nationally and internationally.
- (2) **International Collaboration:** Encourage faculty members to engage in international collaborations, exchange programs, and internships to broaden their academic horizons.
- (3) **Research Funding:** Promote faculty participation in research and outreach activities by facilitating access to funding from recognized organizations.
- (4) **Corporate Training:** Facilitate collaboration with corporate partners to provide training programs essential for the smooth operation of collaborative initiatives.
- (5) **Capacity Building:** Organize career and skill capability enhancement programs for faculty members.

- (6) **Departmental Support:** Allocate funds at the departmental level for guest lectures, seminars, field visits, and other departmental activities.
- (7) **Professional Competency:** Organize staff training and development programs to enhance professional competency.

### **Scope of the Policy:**

This policy encompasses all levels of academic and research activities, excluding certification programs. Participation in these programs is subject to local need evaluations and approval, aligning with the institution's requirements and academic standards.

### **Eligibility Criteria:**

Teaching and non-teaching staff members on a permanent basis, including those on probation, are eligible for grants under the following circumstances:

- (1) Financial support for professors attending workshops, FDPs, and conferences.
- (2) Seed money for research projects with a social impact.
- (3) Encouragement for faculty to attend workshops, trainings, and refresher programs.

### **Procedure for Availing Grants:**

- (1) Applications for national conferences/seminars should be submitted at least 7 days in advance. For international events, the application must be submitted 45 days in advance.
- (2) The IQAC will scrutinize applications for relevance and need. In the case of multiple applicants from the same department, the principal's decision is final.

### **Outcome Reporting:**

- (1) Staff members must submit a detailed report and bills for reimbursement within a week of returning.
- (2) Original copies of travel-related documents and a brief report on the event should be provided for reimbursement.
- (3) Faculty attending international events are encouraged to publish their work in reputable international journals.



Navneet Education Society's

**NAVNEET COLLEGE**  
**OF COMMERCE & SCIENCE**

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

## **Year-wise List of Teachers Receiving Financial Support Signed by the Principal**



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



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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.





Navneet Education Society's

# **NAVNEET COLLEGE** **OF COMMERCE & SCIENCE**

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

## **E-copies of Letter/s Indicating Financial Assistance to Teachers**

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 \_\_\_\_\_

Received By S. Karshau




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

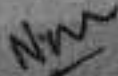
University of Mumbai



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

This is to certify that Dr. / Mr. / Ms. Varsha Singh of  
Navneet 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.  
Gilderfane Mun. School Bldg.  
Belasis Bridge.  
Mumbai Central.

Subject - Reimbursement of expenses

Respected Sir,

I, the below signatory had attended a workshop on  
'Avishtkar 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

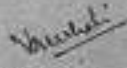
Workshop on Avishkar Research Convention:  
2018-2019


## Certificate of Participation


This is to Certify that Dr / M<sup>rs</sup> / M<sup>rs</sup> / Ms. 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-ordinator  
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  
GSD  
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:

*ME./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 T. Garg

Payment Authorised By [Signature]

Received By S. Varsha





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



*In collaboration with*

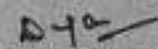
**DLLE UNIT - LALA LAJPATRAI COLLEGE  
OF COMMERCE AND ECONOMICS, MUMBAI**

***CERTIFICATE OF PARTICIPATION***

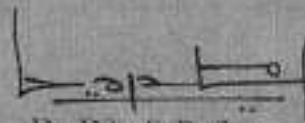
This is to certify that *Mr./Ms.* VARSHA B. SINGH  
of NAVNEET DEGREE COLLEGE

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 Sakseria  
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



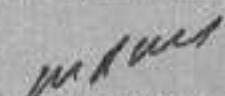
# N.S.S. COLLEGE OF COMMERCE AND ECONOMICS

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/B.A./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. 9579280877, 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 [Signature]

Received By S. Varsha





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

Vijayawada Vaidya Shivan, 8 Road, Chhatrapati, Mumbai - 400 001.  
Ph. No. (022) 2354 2475, (022) 2261 3600 Website: www.mu.ac.in

*Certificate of Extension Work*

This is to certify that ANVARASHA B. SINHA of  
WAKNEB 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 M L 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, PMMMNMT  
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  
(PMMNMT), 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 Dorg

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.", is placed below the text "Editor".

Editor

[www.eduindex.org](http://www.eduindex.org)  
[editor@eduindex.org](mailto:editor@eduindex.org)

Note: This eCertificate is valid with published papers and the paper must be available online at the website under the network of EDUINDEX

# 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. 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  
Resource Development  
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)*

*Anna Nikalje*

**Dr. Anna Pratima Nikalje**

**Course Co-ordinator**

*Jain K.S.*

**Dr. Khushpat S. Jain**

**Project Co-ordinator**

*Sangita V. Pakade*

**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)*

*Anna Nikalje*

**Dr. Anna Pratima Nikalje**

**Course Co-ordinator**

*Jain K.S.*

**Dr. Khushpat S. Jain**

**Project Co-ordinator**

*Sangita V. Pakade*

**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. 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 OWHAL  
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 Trust Education Society's

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

OF ARTS, SCIENCE AND COMMERCE

Shri N. G. Acharya Marg, Chembur, Mumbai - 40071

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

"BEST COLLEGE" Award (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.  
*[Handwritten 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. N. 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. Dhiraaj 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 Biatikshak

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





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 Pal

Payment Authorised By [Signature]

Received By Jitendra Mishra

## 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 –**

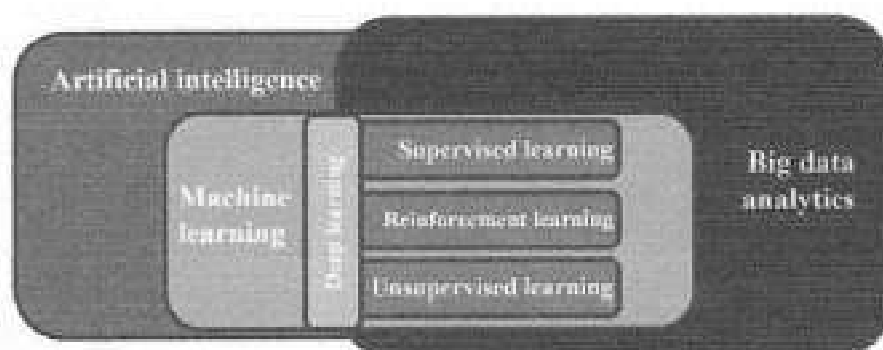
Application of computational tools to address tasks requires human sophistication is termed as "Artificial Intelligence (AI)." Existence of AI is from several years, right from the use of Computers from simplification to storing data. They have been using is diagnosis of diseases, language translation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

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.*  
  
*SP*



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 Research papers A Correlational Study on work life Balance and Quality of the Amongst university students in mumbai	1,435/-	
Rupees in Words: <u>One thousand four hundred Thirty five.</u>	1,435/-	

Prepared By Paalishka 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, Navneel College of Arts, Science and Commerce, University of Mumbai

<sup>2</sup>Assistant Professor, Navneel 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 Bholra 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 Poojilal

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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<sup>1\*</sup>Co-ordinator, BMS, BAF, and M. Com, Navneet College of Arts, Science & Commerce

<sup>2</sup>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

Email: vasavadasmruti@gmail.com<sup>1\*</sup>, vinipandit0083@gmail.com<sup>2</sup>

**DOI: 10.31838/ecb/2023.12.6.240**



Navneet Education Society's

# **NAVNEET COLLEGE** **OF COMMERCE & SCIENCE**

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

## **Audited Statement of Accounts Highlighting the Financial Support to Teachers**



Navneet Education Society's

# NAVNEET COLLEGE OF COMMERCE & SCIENCE

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

Date: 23.11.2023

## Certificate

This is to certify that the all types of financial support provided to the teaching and non-teaching staff has been included under the head '**Staff Welfare Expenses**' in the Annual Income and Expenditure Accounts of the College.

Also the reimbursement for the A.Y. 2021-22 has been included in the '**Staff Welfare Expenses**' for the F.Y. 2022-23.



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



NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2019-2020

PREVIOUS YEAR : 2018-2019

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2019

PARTICULARS		Amount	PARTICULARS		Amount
To	Advertising Expenses	1,94,040	By	Fees A/c - Tution Fees	50,48,505
To	Bank Charges	2,185	By	Miscellaneous Income	65,450
To	Conveyance Expenses	51,425	By	Interest	8,370
To	Convocation Ceremony	88,070			
To	Depreciation	28,993			
To	Donation	3,000			
To	Library Expenses	1,738			
To	Misc Exp	10,000			
To	Provident Fund	30,052			
To	Printing & Stationery Expenses	2,51,659			
To	Professional Expenses	8,500			
To	Remuneration	1,600			
To	Repair & Maintance Charges	41,957			
To	Salary	35,05,755			
To	Staff Welfare Expenses	13,168			
To	Teachers Day	7,500			
To	Telephone Expenses	26,364			
To	Travelling Expenses	9,580			
To	University Fees	3,07,875			
To	Excess of Income over Expenditure	5,38,864			
		<u>51,22,325</u>			<u>51,22,325</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Navneet Education Society

Trustee

**For PRAKASH J. WAGHELA & CO**  
**Chartered Accountants**



**Prakash J. Waghela**  
**Proprietor**



**NAVNEET COLLEGE OF COMMERCE & SCIENCE**

ASSESSMENT YEAR : 2019-2020

PREVIOUS YEAR: 2018-2019

**BALANCE SHEET AS AT 31ST MARCH 2019**

LIABILITIES	Amount	ASSETS	Amount
Trusts Funds or Corpus :- Balance as per last Balance Sheet		<b>Fixed Assets</b>	
Adjustment during the year	-	Air Conditioners	68,000
		Dep @ 10%	6,800
<b>Other Earmarked Funds :-</b>		Computer	49,440
Caution Money Fund	22,950	Add :Purchase	
Disaster Fund	440	Dep @ 40%	19,776
University Sports And Cultural Fund	1,320	Sound System with Amplifier	48,345
VICE Chancellors Fund	1,320	Dep @ 10%	2,417
Library Deposite Fund	38,250	Investments	
<b>Sundry Creditor</b>		Fixed Deposits	5,70,623
As per schedule A	1,12,883	<b>Loan Advance Assesst</b>	1,86,075
		As per schedule B	
		<b>Branch Division</b>	
		Navneet Education Society	9,62,706
		Navneet Junior Colleqe	(3,13,746)
		NICE	40,000
		Yashwantrao Chavan Maharashtra Open University	(54,465)
<b>Income &amp; Expenditure</b>			
Balance as per Last Year	9,37,648	Cash & Bank Balances	
Surplus for the Year	5,38,864	Bank of Baroda - 12460100018265	5,472
		Bank of Maharashtra-1435	16,509
		UBI 315402010576717	15,321
		Cash In Hand	88,388
		<b>16,53,675</b>	<b>16,53,675</b>

As per our report of even date attached

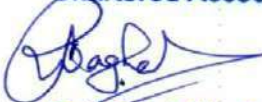
For Notes To Accounts - Refer Schedule B

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the rust.

For Navneet Education Society

Trustee

**For PRAKASH J. WAGHELA & CO.**  
**Chartered Accountants**

  
**Prakash J. Waghela**  
Proprietor



NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2020-2021

PREVIOUS YEAR : 2019-2020

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2020

PARTICULARS		Amount	PARTICULARS		Amount
To	Aid To Educational Institutes	13,935	By	Fees A/c - Tution Fees	53,64,819
To	Annual Day Expenses	42,440	By	Miscellaneous Income	1,47,545
To	Bank Charges	3,782	By	Interest	8,517
To	Conveyance Expenses	2,875			
To	Depreciation	75,068			
To	Educational Trip	71,053			
To	Electricity Exp	10,620			
To	Farewell Function	6,000			
To	Insurance Charges	7,859			
To	Misc Exp.	46,930			
To	Newspaper Expenses	649			
To	Nss	8,400			
To	Provident Fund	44,072			
To	Postage & Courier Charges	41			
To	Printing & Stationery Expenses	44,976			
To	Remuneration	4,390			
To	Repair & Maintance Charges	75,546			
To	Salary	46,30,048			
To	Staff Welfare Expenses	9,965			
To	Teachers Training Program	27,969			
To	Telephone Expenses	19,230			
To	Travelling Expenses	28,444			
To	University Fees	8,71,418			
			By	Excess of Expenses Over income	5,24,829
		<u>60,45,710</u>			<u>60,45,710</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Navneet Education Society

Trustee

**For PRAKASH J. WAGHELA &  
Chartered Accountants**

  
**Prakash J. Waghela**  
Proprietor



**NAVNEET COLLEGE OF COMMERCE & SCIENCE**

ASSESSMENT YEAR : 2020-2021

PREVIOUS YEAR: 2019-2020

**BALANCE SHEET AS AT 31ST MARCH 2020**

LIABILITIES	Amount	ASSETS	Amount
Trusts Funds or Corpus :-		<b>Fixed Assets</b>	
Balance as per last Balance Sheet	-	Air Conditioners	61,200
Adjustment during the year	-	Dep @ 10%	<u>6,120</u>
			55,080
<b>Other Earmarked Funds :-</b>		CCTV Camera System	8,296
Caution Money Fund	-	Dep @ 10%	<u>415</u>
Disaster Fund	-		7,881
University Sports And Cultural Fund	-	Computer	29,664
VICE Chancellors Fund	-	Add :Purchase	1,08,554
Library Deposite Fund	15,880	Dep @ 40%	<u>55,287</u>
			82,931
<b>Sundry Creditor</b>		Library books	56,284
As per schedule A	3,222	Dep @ 10%	<u>5,628</u>
			50,656
<b>Branch Division</b>		Projector	30,250
Navneet Education Society	(9,19,777)	Dep @ 10%	<u>3,025</u>
Navneet Junior College	8,38,497		27,225
NICE	(40,000)	Sound System with Amplifier	45,928
Yashwantrao Chavan Maharashtra Open University	1,27,330	Dep @ 10%	<u>4,593</u>
			41,335
<b>Income &amp; Expenditure</b>		<b>Investments</b>	
Balance as per Last Year	14,76,512	Fixed Deposits	5,70,623
Surplus for the Year	<u>5,24,829</u>	Loan Advance Assest	-
	9,51,682	As per schedule B	
		<b>Cash &amp; Bank Balances</b>	
		Bank of Baroda - 12460100018265	57,842
		Bank of Maharashtra-1435	<u>72,424</u>
			10,836
		Cash In Hand	10,836
			<u>9,76,834</u>
			<u>9,76,834</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

**For PRAKASH J. WAGHELA & CO.**  
Chartered Accountants



**Prakash J. Waghela**  
Proprietor



The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Navneet Education Society

Trustee

NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2021-2022

PREVIOUS YEAR : 2020-2021

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2021

PARTICULARS		Amount	PARTICULARS		Amount
To	Salary Expenses	37,84,151	By	Fees A/c - Tution Fees	56,59,288
To	Amc Charge For Biometric	3,970	By	Reimbursement Fees - Collected	6,20,427
To	Annual News Paper Subscription	899			
To	Bank Charges	4,002	By	Interest	14,010
To	Books For Library	559	By	Donations	5,000
To	Cable And Internet Charges	2,691	By	Interest on Fixed Deposite	2,29,118
To	Computer Expenses	73,737			
To	Depreciation	63,383			
To	Dept Of Life Long Learning 20-21( Paid )	14,900			
To	Domain And Website Hosting Exp(Library)	5,798			
To	Electricity And Power Charges	32,870			
To	Event Expenses	6,000			
To	Fees And Subscription	11,500			
To	Membership Fees	19,470			
To	Miscellaneous Expenses	27,000			
To	Online Exam Expenses	4,426			
To	Paper Setting Fees	3,000			
To	Printing And Stationery Exp	31,500			
To	Professional Fees - Accountant	1,20,000			
To	Professional Tax	2,280			
To	Providend Fund Expenses	1,60,510			
To	Rent Expense	9,60,000			
To	Repair And Maintenance	2,04,329			
To	Software Charges - Tally	18,500			
To	Software Expenses	41,166			
To	Software License Fees	1,77,000			
To	Staff Welfare Exp	2,53,999			
To	Student Welfare Expense	11,000			
To	Sundry Expenses	29,453			
To	Telephone And Internet Expenses	65,977			
To	University Fees	2,95,544			
To	Yearly Affiliation Fees -20-21 - Uni Of Mum	2,012			
To	Excess of Income over Expenditure	96,218			
		65,27,843			65,27,843

FOR THE NAVNEET COLLEGE OF COMMERCE & SCIENCE

AS PER REPORT ATTCHED EXAMINED  
AND FOUND TRUE AND FAIR

TRUSTEE

TRUSTEE

CHARTERED ACCOUNTANT

For PRAKASH J. WAGHELA & CO  
Chartered Accountants

  
Prakash J. Waghela  
Proprietor



NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2021-2022

PREVIOUS YEAR : 2020-2021

BALANCE SHEET AS AT 31ST MARCH 2021

LIABILITIES	Amount	ASSETS	Amount
<b>Trusts Funds or Corpus :-</b>		<b>Fixed Assets</b>	
Balance as per last Balance Sheet	-	Air Conditioners	55,080
Adjustment during the year		Dep @ 15%	8,262
(give details)			46,818
<b>Other Earmarked Funds :-</b>		Barcode Scanner	
Utility Fund- R.S.	1,13,250	Add :Purchase	1,799
Caution Money Fund	67,950	Dep @ 15%	135
Development Fund - R. S.	2,26,500		1,664
Laboratory Deposit Fund	1,01,200	CCTV Camera System	7,881
Library Deposit Fund	1,29,130	Add :Purchase	9,000
Student Welfare Fund- RS	22,650	Dep @ 15%	1,856
			15,025
<b>Branch Division</b>		Computer	82,931
Navneet Education Society	8,12,002	Add :Purchase	33,375
Navneet Junior College	25,38,497	Dep @ 40%	39,846
Navneet Junior College Exp	(19,20,972)		76,460
Yashwantrao Chavan Maharashtra Open University	90,113	Library Books	50,656
YCMOU Expenses	(51,750)	Dep @ 10%	5,066
			45,590
		Projector	27,225
		Dep @ 15%	4,083.75
			23,141
		Sound System with Amplifier	41,335
		Dep @ 10%	4,134
			37,202
		<b>Investments</b>	
<b>Duties &amp; Taxes</b>		Fixed Deposits	15,00,000
TDS On contract	1,733		
TDS on Professional Fees	6,100	<b>Loan Advance Asset</b>	7,27,000
TDS on Rent	6,000	As per schedule C	
TDS On Salary	39,528		
Employee Provident Fund - Payable	34,348	Prepaid - Professional Tax	4,559
TDS on Professional Fees	9,278		
<b>Sundry Creditor</b>		<b>Cash &amp; Bank Balances</b>	
As per schedule B	1,04,252	Bank of Baroda - 12460100018265	25,972
		Bank of Maharashtra-1435	30,916
<b>Income &amp; Expenditure</b>		Kotak Mahindra Bank-6996	2,53,114
balance as per Last Year	9,51,682		
Surplus for the Year	96,218	Cash In Hand	5,90,250
	33,77,710		33,77,710

NAVNEET COLLEGE OF COMMERCE & SCIENCE

AS PER REPORT ATTCHED EXAMINED AND FOUND TRUE AND FAIR.

TRUSTEE

TRUSTEE

CHARTERED ACCOUNTANT



For PRAKASH J. WAGHELA &  
Chartered Accountants

*(Signature)*  
Prakash J. Waghela  
Proprietor

NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2022-2023

PREVIOUS YEAR : 2021-2022

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

PARTICULARS		Amount	PARTICULARS		Amount
To	Accounting Writing Charges	112500.00	By	Fees A/c - Tution Fees	90,99,608
To	Advertisement Expense	55000.00	By	Reimbursement Fees - Collected	7,32,053
To	Amc Charge For Biometric	333.00	By	Interest	52,647
To	Amc For Cctv Exp	750.00	By	Public Health Department Centre Fees	6,000
To	Bank Charges	3599.74			
To	Cancer Day - Lunch Expense	50000.00			
To	Commission Expense	1200.00			
To	Computer Expenses	30030.00			
To	Consultancy Service For Pf	24000.00			
To	Conveyance Expenses	40825.00			
To	Courier And Postage	30612.00			
To	Depreciation	63365.70			
To	Discount In Fees	3408.00			
To	Diwali Expense	126948.00			
To	Event Expenses	13128.00			
To	External Library Fees- Thakur College	10000.00			
To	Housekeeping Charges	1000.00			
To	Internet Expense	2906.46			
To	Logo Design -Navneet College	10000.00			
To	Lunch And Refreshment	57010.00			
To	Membership Fees	13570.00			
To	Miscellaneous Expenses	71900.00			
To	Office Expenses	15434.00			
To	Online Exam Software Charges - Acadamin	45494.90			
To	Picnic Staff- Sou	89986.00			
To	Printing And Stationery Exp	29984.00			
To	Professional Tax Paid -College	2280.00			
To	Provident Fund Expenses	240364.00			
To	Rent Expense - Navjoti Malad	394600.00			
To	Repair And Maintenance	66088.00			
To	Round Up	27.80			
To	Salary Expenses	6839162.00			
To	Software ( Acadamin Renewal Charges )	10353.00			
To	Sundry Expenses	85104.86			
To	Supertendent Fees	800.00			
To	Supervision Fees	7700.00			
To	Teacher Day Expense	8550.00			
To	Telephone And Internet Expenses	12252.16			
To	Travelling Expense	42967.00			
To	University Fees	1038558.00			
To	Video Photo Shoot- Expense	18600.00			
To	Yearly Affiliation Fees - Uni Of Mum	4000.00			
To	Excess of Income over Expenditure	4,56,138			
		<u>98,90,308</u>			<u>98,90,308</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

For Prakash J Waghela & Co.  
Chartered Accountants  
Firm Reg No. - 124916W

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

Proprietor  
M. No. 116404  
Place : Mumbai  
Date :  
UDIN :



For Navneet Education Society

For NAVNEET EDUCATION SOCIETY  
Trustee  
*Ranulish S.K. Mishra*  
Trustee

NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2022-2023

PREVIOUS YEAR : 2021-2022

BALANCE SHEET AS AT 31ST MARCH 2022

LIABILITIES	Amount	ASSETS	Amount
Trusts Funds or Corpus :- Balance as per last Balance Sheet	-	<b>Fixed Assets</b>	
Adjustment during the year	-	Air Conditioners	46,818
		Dep @ 15%	7,023
			<u>39,795</u>
<b>Other F earmarked Funds :-</b>		Barcode Scanner	
Utility Fund- R.S.	2,53,750	Add :Purchase	1,664
		Dep @ 15%	250
			<u>1,414</u>
Caution Money Fund	1,55,500	CCTV Camera System	15,025
		Add :Purchase	47,136
Development Fund - R.S.	5,18,500	Dep @ 15%	5,789
			<u>56,372</u>
		Mobile Handset	
		Add :Purchase	23,710
		Dep @ 15%	3,557
			<u>20,154</u>
Laboratory Deposit Fund	2,50,200	Computer	76,460
		Add :Purchase	-
Library Deposit Fund	2,69,380	Dep @ 40%	30,584
			<u>45,876</u>
Student Welfare Fund- RS	50,750	Library Books	46,121
		Add :Purchase	18,940
		Dep @ 10%	5,559
			<u>59,502</u>
<b>Branch Division</b>		Projector	23,141
Navneet Education Society	15,31,075	Dep @ 15%	3,471
Navneet Junior College	24,38,497		<u>19,670</u>
Navneet Junior College Exp	(31,34,466)	Sound System with Amplifier	37,202
Yashwantrao Chavan Maharashtra Open University	90,113	Dep @ 10%	3,720
YCMOU Expenses	(51,750)		<u>33,482</u>
		Printer	30,300
<b>Duties &amp; Taxes</b>		Dep @ 15%	3,060
TDS On contract	1,251		<u>27,240</u>
TDS on Professional Fees	1,875	Router	3,450
TDS on Rent		Dep @ 15%	353
TDS On Salary	3,13,344		<u>3,097</u>
Employee Provident Fund - Payable		<b>Investments</b>	
Professional Tax	30,400	Fixed Deposits	15,00,000
		<b>Loan Advance Asset</b>	12,51,791
<b>Sundry Creditor</b>		As per schedule C	
As per schedule B	-	Prepaid - Professional Tax	2,279
<b>Income &amp; Expenditure</b>		<b>Cash &amp; Bank Balances</b>	
Balance as per Last Year	10,69,145	Bank of Baroda - 12460100018265	64,484
Surplus for the Year	4,56,138	Bank of Maharashtra-1435	1,47,135
		Kotak Mahindra Bank-6996	8,63,056
			<u>1,08,358</u>
		Cash In Hand	1,08,358
			<u>42,43,703</u>
			<u>42,43,703</u>

As per our report of even date attached

For Prakash J Waghela & Co.  
Chartered Accountants  
Firm Reg No. - 124916W

*Prakash J Waghela*  
Proprietor  
M. No. 116404  
Place : Mumbai  
Date :  
UDIN :



For Notes To Accounts - Refer Schedule B

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Navneet Education Society

**For NAVNEET EDUCATION SOCIETY**

*Prakash S.H. Mishra*  
Trustee  
**Trustee**



NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2023-2024

PREVIOUS YEAR : 2022-2023

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

PARTICULARS		Amount	PARTICULARS		Amount
To	Salary Expenses	77,36,334	By	Fees - Tution Fees	1,36,12,811
To	Amc Charge For Biometric	63,514	By	Bank Interest	46,680
To	Accounting Writing charges	1,23,756	By	Interest on Fixed Deposit	1,16,761
To	Advertisement Expense	66,638	By	Admission Cancellation Charges	6,443
To	Bank Charges	10,182	By	Donation Recieved	32,165
To	Books and Periodicals	587	By	University Exam Fees Refund	29,331
To	Commission Expense	25,006			
To	Computer Expenses	1,14,792			
To	Consultancy Service for PF	12,000			
To	Continuation of Affiliation Fee	1,90,512			
To	Conveyance Expenses	28,721			
To	Courier and Postage	31,401			
To	Diwali Expense	3,46,835			
To	Depreciation	4,98,155			
To	Discount on Fees	80,418			
To	Event Expenses	9,000			
To	Electricity and Power Charges	43,380			
To	Exam Supervision Duty Remuneration	1,500			
To	Festival Expenses	55,847			
To	Honorarium Expense	10,000			
To	Lunch And Refreshment	29,433			
To	Miscellaneous Expenses	15,254			
To	Natural Growth Fees	24,512			
To	NIOS Exam Fees	82,430			
To	NSS Camp Expense	7,000			
To	NSS - Donation Exp	5,001			
To	Office Expense	81,740			
To	Orientation Program Expense	10,000			
To	Online Exam Software Charges - Aadmin	45,500			
To	Picnic Staff- ujain	1,61,132			
To	Printing And Stationery Exp	2,83,836			
To	Providend Fund Expenses	3,77,604			
To	Rent Expense	3,94,600			
To	Repair And Maintenance	2,85,502			
To	Software Expense	1,10,083			
To	Sundry Expenses	17,543			
To	Staff Welfare Exp	80,607			
To	Telephone And Internet Expenses	31,126			
To	University Fees	12,54,589			
To	Video Photo Shoot- Expense	21,100			
To	Verification Exp	1,700			
To	Excess of Income over Expenditure	10,75,321			
		<u>1,38,44,191</u>			<u>1,38,44,191</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

For Prakash J Waghela & Co.  
Chartered Accountants  
Firm Reg No. - 124916W

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Navneet Education Society

Proprietor  
M. No. 116404  
Place : Mumbai



Trustee

NAVNEET COLLEGE OF COMMERCE & SCIENCE

ASSESSMENT YEAR : 2023-2024

PREVIOUS YEAR : 2022-2023

BALANCE SHEET AS AT 31ST MARCH 2023

LIABILITIES	Amount	ASSETS	Amount
Trusts Funds or Corpus :- Balance as per last Balance Sheet Adjustment during the year		<u>Fixed Assets</u> Air Conditioners Dep @ 15%	39,795 <u>5,969</u> 33,826
<u>Other Earmarked Funds :-</u>		Barcode Scanner Add :Purchase Dep @ 15%	1,414 212 1,202
Utility Fund- R.S.	2,53,750	CCTV Camera System Add :Purchase Dep @ 15%	56,372 8,456 47,916
Caution Money Fund	2,65,600	Mobile Handset Add :Purchase Dep @ 15%	20,153 9,000 <u>3,698</u> 25,455
Development Fund- R. S.	8,85,500	Computer Add :Purchase Dep @ 40%	45,876 21,68,250 <u>4,52,000</u> 17,62,126
Laboratory Deposite Fund	2,50,200	Library Books Add :Purchase Dep @ 10%	59,502 90,656 <u>12,501</u> 1,37,657
Library Deposite Fund	2,69,380	Projector Dep @ 15%	19,670 <u>2,951</u> 16,720
Student Welfare Fund- RS	50,750	Sound System with Amplifier Dep @ 10%	33,481 <u>3,348</u> 30,133
<u>Branch Division</u> Navneet Education Society Navneet Junior College Navneet Junior College Exp Yashwantrao Chavan Maharashtra Open University YCMOU Expenses	22,42,099 34,92,497 (11,35,587) 5,90,113 (51,750)	Printer Add :Purchase Dep @ 15%	30,300 59,600 <u>8,556</u> 78,284
<u>Duties &amp; Taxes</u> TDS On contract TDS on Professional Fees TDS on Rent TDS On Salary Employee Provident Fund - Payable Professional Tax	2,37,168     2,39,787 72,500	Router Dep @ 15%	3,097 <u>465</u> 2,632
<u>Sundry Creditor</u> As per schedule B	7,55,106	<u>Investments</u> Fixed Deposits	5,00,000
<u>Income &amp; Expenditure</u> Balance as per Last Year Surplus for the Year	15,25,283 <u>10,75,321</u> 26,00,605	Loan Advance Assesst As per schedule C	71,09,387
		<u>Cash &amp; Bank Balances</u> Bank of Baroda - 12460100018265 Bank of Maharashtra-1435 Kotak Mahindra Bank-6996  Cash In Hand	6,09,219 2,933 2,28,392  4,31,836
	<u>1,10,17,718</u>		<u>1,10,17,718</u>

As per our report of even date attached

For Notes To Accounts - Refer Schedule B

For Prakash J Waghela & Co.  
Chartered Accountants  
Firm Reg No. - 124916W

The above Balance Sheet to the best of our belief contains  
a true account of the Funds and Liabilities and of the  
Property and Assets of the trust.

Proprietor  
M. No. 116404  
Place : Mumbai

For Navneet Education Society

Trustee

