



SREE NARAYANA GURU COLLEGE OF COMMERCE

(LINGUISTIC MINORITY INSTITUTION)

RE-ACCREDITED BY NAAC (GRADE 'B'-CGPA 2.45) [2019-2024]

AFFILIATED TO UNIVERSITY OF MUMBAI & RECOGNISED BY UGC-u/s 2(f)&12B

MANAGED BY SREE NARAYANA MANDIRA SAMITI (REGD.)

P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089. ☎ 9326063380 / 9326083775 ✉ sngcollege86@yahoo.co.in / sngcollegeprincipal@gmail.com

Teachers Against Sanctioned Posts 2019-20

Sr. No.	Department	Name of the Full-time teachers	Designation	Date of joining DD/MM/YYY
1	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Dr. Ravindran Karathadi	Principal	04.07.2005
2	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Dr. Hinduja Srichand Parsram	Assistant Professor	16.11.2004
3	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Sneha Sachin Jagadale	Assistant Professor	15.11.2019
4	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Dr. Devaki Shetty	Assistant Professor	06.11.2012
5	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Reshma Khudabox	Assistant Professor	03.07.2013
6	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Mamta Meghnani	Assistant Professor	14.06.2016
7	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Mr. Mohammed Jabir	Assistant Professor	07.07.2015
8	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Mahtab Khan	Assistant Professor	09.01.2017
9	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Roslin Swami Dasan	Assistant Professor	06.06.2019
10	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Dr. Bina Sarkar	Assistant Professor	20.08.2014
11	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Sreelekshmi K. S.	Assistant Professor	19.08.2019
12	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Mr. Harish Kamble	Assistant Professor	06.06.2019
13	Commerce and Allied Subjects (B.C., E.V.S. & Accounts)	Ms. Beena Pandey	Assistant Professor	06.06.2019
14	Economics & F.C.	Mrs. Jayasree Venkitachalam	Associate Professor	29.06.1990
15	Management	Ms. Rishita Shukla	Assistant Professor	09.06.2014
16	Management	Mrs. Naveena Suresh	Assistant Professor	20.06.2016
17	Management	Mrs. Lakhmichaya Anil Kale	Assistant Professor	18.06.2018
18	Management	Ms. Gulfamjaha Jumma Khan	Assistant Professor	17.01.2019




Principal

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Sr. No.	Department	Name of the Full-time teachers	Designation	Date of joining DD/MM/YYYY
19	Banking & Insurance	Dr. Karishma Sandeep Kasare	Assistant Professor	06.11.2012
20	Banking & Insurance	Mr. Iyer Parmeshparan	Assistant Professor	06.05.2017
21	Banking & Insurance	Mr. Priyadharsan Shede	Assistant Professor	13.03.2018
22	Information Technology & Mathematics	Mrs. Vandana Gupta	Assistant Professor	31.07.2009
23	Information Technology & Mathematics	Ms. Saraswati Nadi	Assistant Professor	08.08.2014
24	Information Technology & Mathematics	Ms. Mehjabeen Khan	Assistant Professor	13.06.2014
25	Information Technology & Mathematics	Ms. Nahid Shaikh	Assistant Professor	18.06.2018
26	Information Technology & Mathematics	Ms. Bhagyashree Patil	Assistant Professor	18.06.2018
27	Information Technology & Mathematics	Ms. Priyanka Shankar Suryawanshi	Assistant Professor	06.06.2019
28	Information Technology & Mathematics	Ms. Vaidehi Thakor	Assistant Professor	02.08.2018
29	Mass Media	Ms. Prasadhini Gautam	Assistant Professor	19.06.2017
30	Mass Media	Ms. Rachna Sachin Vasan	Assistant Professor	06.06.2019
31	Mass Media	Mrs. Siddhi Tanmay Kamble	Assistant Professor	27.07.2018
32	PG Programme	Dr. Sumi Nijith	Assistant Professor	06.05.2017
33	Librarian	Dr. Sangaraj Husamani	Librarian	02.08.1996




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6.3.2 Teachers provided with Financial Support to attend conferences / workshops during the year 2019-20						
Sr. No.	Name of the Faculty	Name of conference/ Seminar attended for which financial support provided and organisational Body	Name of Workshop/ FDP attended for which financial support provided and organisational Body	Registration Fees	Publication Charges	Total Amount
1	Ms. Jayasree Venkitachalam		2 days National level FDP on E-Content Development organised by K.J. Somaiya College of Science and Commerce	1500		4200
		National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce		1200	1500	
2	Mr. Srichand P. Hinduja		2 days National level FDP on E-Content Development organised by K.J. Somaiya College of Science and Commerce	1500		4200
		National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce		1200	1500	




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3	Dr.Sumi Nijith	Paper presentation in Seminar organised by Dr.Babasaheb Ambedkar college,Chembur	1200		4900
		National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	
		Paper presented and published in International Conference organised by Chandrabhan Sharma college,Powai	1000		
4	Ms. Mamta Meghnani	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950
5	Ms. Karishma Kasare	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	2700
6	Ms. Saraswati Nadi	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	3450
			2 days National level FDP on E-Content Development organised by K.J. Somaiya College of Science and Commerce		



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7	Mrs.Lakshmi aya Kale	National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	3300
		Workshop Attended	600		
8	Mrs.Naveena Suresh	Paper presentation in Seminar organised by Dr.Babasaheb Ambedkar college,Chembur	1200		4900
		Paper presented and published in International Conference organised by Chandrabhan Sharma college,Powai		1000	
		National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	
9	Ms. Bhagyashree Patil	National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950
10	Ms.Roslin Swamidasan	National Seminar on Changes in Economic Policies in India Since Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950



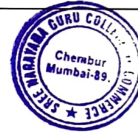

Principal
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 Chembur, Mumbai - 400 001.

11	Ms. Mehjabeen Khan	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950
12	Ms. Sneha Sachin Jagadale	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	2700
13	Ms. Devaki Shetty	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	1500	4200
		Paper presented in Seminar organised by Thakur College Kadivali	1500		
14	Ms. Priyanka Suryawanshi	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950
15	Ms. Shaikh Nahid	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce	1200	750	1950




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16	Ms. Thakor Vaidehi Tushar	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce		1200	750	1950
17	Ms. Mahtab Khan	National Seminar on Changes in Economic Policies in India Since- Implications and Challenges organised by Sree Narayana Guru College of Commerce		1200	1500	2700
18	Ms. Sreelaxmi	Paper presented and published in International Conference organised by Chandrabhan Sharma college, Powai		1000		1000
					TOTAL	51900



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Duty
Time : 3-Mar-2020
14:01

SREE NARAYANA GURU COLLEGE OF COMMERCE-SENIOR

Voucher No. : 436
Dated : 3-Mar-2020

Payment Voucher

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Debit | Cheque # 259105
| Credit

Title and Narration

1,500.00

1,500.00

Seminar/Conference/Workshop Expenses

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Payment Remarks: Ch. No. : 264807 dt. 03-03-2020, Being reimbursement of amount to Prof. Jayasree V for seminar attended on 28.02. & 29.02.2020 at K.J.Somaiya College of Science and Commerce (Sub-National Level Faculty Development Programme on E-content Development)

Initiated By : Sngcc

Checked By : _____ Approved By : _____

Received By : *Jay*

1,500.00

Paid Rupees One Thousand Five Hundred Only.

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Verified by	<i>[Signature]</i>
Passed by	<i>[Signature]</i>
	Principal Treasurer Asst.Treasurer Chairman Gen.Secretary



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Department of Chemistry and Commerce
in association with IQAC organises

National Level Faculty Development Programme on
E-content Development

Certificate of Participation

This certificate is awarded to

Ms. Jayasree Venkitachalam

for attending two days National Level Faculty
Development Programme on E-content Development,
held on February 28 and 29, 2020.



N. Karanjule

Dr. Nanabhau Karanjule
CONVENOR

Smita

Dr. Smita Paranjape
CONVENOR

Pradnya

Dr. Pradnya Prabhu
PRINCIPAL

Principal

Smt. Maryana Gura
College of Commerce
P. 1. - Malande Marg,
Bambur, Mumbai - 400 089.

Date 6-Mar-2020
Time 12:05

SREE NARAYANA GURU COLLEGE OF COMMERCE-SENIOR

Voucher No. : 441
Dated : 6-Mar-2020

Payment Voucher

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Cheque # 0
Credit

Title and Narration

Debit 2,700.00

Seminar/Conference/Workshop Expenses

Credit 2,700.00

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Payment Remarks Ch. No:264823 / dt:06.03.2020, Being reimbursement of amount to Mrs.Jayasree Venkitchalam for seminar registration
JUGC care publication charges held on 22.02.2020 (1200+1500)

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Approved By : _____

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2,700.00

Rs. Two Thousand Seven Hundred Only.

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NATIONAL SEMINAR
ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES
22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. JAYAGREE VENKATACHALAM
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.
Participated / Presented paper on FINANCIAL LITERACY AWARENESS AMONG WOMEN
at the One Day Seminar held in this college.
IN M WARD AREA OF CITY OF MUMBAI.



[Handwritten Signature]

[Handwritten Signature]

Dr. Sumi Nijith
Convenor



[Handwritten Signature]

Dr. Ravindran Karathadi
Principal

Principal

Sree Narayana Guru
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Financial Literacy Awareness among Women in M Ward Area of City of Mumbai

Jayasree. Venkitachalam¹ and Dr. Deepak Sable²

Associate Professor¹, Sree Narayana Guru College of Commerce, Chembur, Mumbai
PhD Guide², VPM's K. G. Joshi College of Arts & N. G. Bedkar College of Commerce

ABSTRACT

The term financial literacy is generally defined as money management capability by an individual. Financial literacy is the blend of one's knowledge, attitude, skill and awareness towards financial matters. Women empowerment is the empowerment of women which helps them to take their own decisions by breaking all personal limitations of the society and family. Women empowerment and financial literacy are related to each other. In this paper, overall perception, awareness and practices relating to financial literacy of women has been studied and found that perception is very high but practices are very low among women respondents. However practices of financial operations is significantly less than perception but better than awareness. The reason of practices score is better than awareness score is most of women respondents opened savings account under Jan Dhan Yojana or they have joint account with their spouse. But these accounts are either inactive or operated by their family members. This research paper also found that there is no significant association between age and occupation of respondents and financial literacy awareness, but awareness is related to income and qualification. However there is significant association between age, income, qualification and occupation and financial practices of women respondents. Low educational level and poor family income are significant factors responsible for low financial literacy awareness of women in M ward.

Keywords: Financial literacy, awareness, financial practices, women empowerment.

1.A. INTRODUCTION

The term financial literacy is commonly interchanged by many researchers as financial education and financial knowledge unlike other literacy terms, due to lack of proper and professional definitions upon financial literacy. However in the year 1997 the term financial literacy has been professionally defined by Jump Start Coalition (JSC) as a construct. Basically the term literacy is defined as one's ability to write and read and more refined definition would be one's competence; hence when the same is collaborated with financial literacy it is generally defined as money management capability by an individual. Financial literacy is the blend of one's knowledge, attitude, skill and awareness towards financial matters. The Organisation for Economic Co-operation and Development (OECD, 2005) defines financial literacy as the combination of consumers'/investors' understanding of financial products and concepts and their ability and confidence to appreciate the financial risks and opportunities, involved so as to be able to make informed choices, to know where to go for help, and to be able to take other effective actions to improve their financial well-being.

Financial literacy, when acquired, can help in empowering and educating consumers so that they become knowledgeable about finances in such a way that is relevant to their lives. Financial literacy can enable consumers to use this knowledge for the purpose of evaluating products and making informed decisions. It is expected that greater financial knowledge would help to overcome the recent difficulties experienced by consumers in advanced credit markets. Financial literacy prepares consumers for tough financial times and through appropriate strategies, help consumers to mitigate risks such as accumulating savings, diversifying assets, and purchasing insurance.

1.B Women Empowerment

According to Jawarharlal Nehru "to awaken the people, it is women who must be awakened, once she is on the move, family moves, village moves and nation moves" Women empowerment is the empowerment of women which helps them to take their own decisions by breaking all personal limitations of the society and family. Empowering the women with equal social and economic



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Voucher No. : 431
Dated : 2-Mar-2020

Payment Voucher


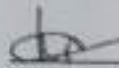

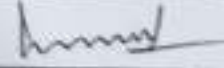
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Title and Narration	Cheque # 258105	
	Debit	Credit
Seminar/Conference/Workshop Expenses	1,500.00	
Bank-SNG Co.Op.Bank Ltd. A/c No.8		1,500.00

Payment Remarks: Ch. No. 264805 dt. 02-03-2020. Being reimbursement of amount to Prof.Hinduja Srichand for seminar attended on 28.02.2020 at K.J.Somaiya College of Science and Commerce (Sub-National Level Faculty Development Programme on E-content Development)

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Paid Rupees One Thousand Five Hundred Only. 1,500.00

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Passed by   
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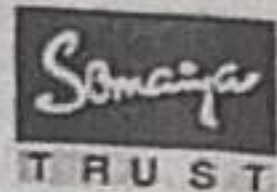



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This certificate is awarded to

Dr. Hinduja Srichand

for attending two days National Level Faculty
Development Programme on E-content Development

held on February 28 and 29, 2020.



Principal

Shri. Manoj Gopal

Principal

Principal

Principal

Nanabhai Karaniule

Dr. Smita

Ambhik

Nanabhai Karaniule

Dr. Smita

6-Mar-2020 12:05

Payment Voucher

Bank-SNG Co.Op.Bank Ltd. A/c No.8




Title and Narration	Debit	Credit	Cheque #
Seminar/Conference/Workshop Expenses	2,700.00		0
Bank-SNG Co.Op.Bank Ltd. A/c No.8		2,700.00	

Payment Remarks : Ch: No-264824 / dt:06.03.2020, Being reimbursement of amount to Prof. S.P.Hinduja for seminar registration /UGC care publication charges held on 22.02.2020 (1200+1500)

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NATIONAL SEMINAR ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES
22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. SRICHAND P. HINDUJA
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.
Participated / Presented paper on ZERO HUNGER : DREAM OF INDIA 2030.
at the One Day Seminar held in this college.



Dr. Ravindran Karathadi

Zero Hunger: Dream of India 2030

Dr. Srichand P. Hinduja

Assistant Professor, Department of Commerce, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

17 Sustainable Development Goals (SDGs) have become Agenda 2030 for all 193 member nations of United Nations in the year 2015. The present paper is an attempt to confirm the probability of achievement of SDG 2 which is related to zero hunger by adopting three variables i.e. Availability of Food, Accessibility of Food and Utilisation of Food by taking into account the secondary data from various reports submitted to Government of India.

Keywords: SDGs, Availability, Accessibility, Utilisation.

1. INTRODUCTION

1.1. Background

United Nations General Assembly has set 17 Global goals in the year 2015 with 169 targets to achieve the better and more sustainable development for all. These Global goals are approved by all the 193 member countries of United Nations and now it has become as "Sustainable Development Goals" (SDGs). After the various rounds for the development of status of all on the earth, UN has framed these goals as targets to be achieved by 2030 by all the members of UN and has become the Mission 2030. SDGs are considered as Universal call to action to eradicate poverty, hunger and to ensure that all enjoy the peace and prosperity by 2030.

These SDGs includes the following.



If we compare the 17 SDGs, SDG 2, SDG 3, SDG 4 and SDG 6 are related to each other directly or indirectly with one common aspect and it is the Nutritional Values of the people gained from food which they consume. In other words it can be said that it is the nutritional values possessed by the people of the country which will help to achieve these goals significantly.

The present paper is an attempt to frame a probability of achieving SDG2 which is 'Zero Hunger' by making use of three variables i.e. Availability of Food, Accessibility of food and Utilisation of food.

1.2. Objectives

1. Understanding the concept of SDGs.
2. Evaluating Availability, Accessibility and Utilisation of food.
3. Forming an opinion on degree of probability of attainment of SDG 2 by 2030.



(Handwritten signature)

Principal

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DR. BABASAHEB AMBEDKAR COLLEGE OF ARTS, SCIENCE & COMMERCE
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24347 ACCREDITED "B" GRADE BY NAAC

No. _____ Date 11/1/20

Class _____ Roll No. _____

Name Pont. Mas. Sumi Nijith

Sr. No.	Particulars	Amount Rs.
	Seminar Dated 11/01/20	1200/- 7.
Total		1200/-



Ms. Nijith
14/1/20

P. Kondare
 Signature of receiving clerk



[Signature]

Principal
 Sree Narayana Guru
 College of Commerce
 P. L. Lokhande Marg,
 Chembur, Mumbai - 400 099.

To,
Kamishma Kasare,
Research In charge,
SNMC, Chembur.

Respected,

As I informed earlier, I am going to present research paper titled "A Study of Impact of GST on Retailers in Chembur Area" on the National Seminar to be held in Dr. Bahasaheb Ambedkar college Chembur. kindly allow to the present the paper and reimburse the registration fees.

Thanking You.

Sumi

10/01/2020

Dr. Sumi. Nejieth





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P. L. Lokhande Marg
Chembur, Mumbai - 400 084

Checked by
Kamishma Kasare
(Research Committee)

Dr. Sumi Nejieth
Coordinator

Functioned

14/1/20



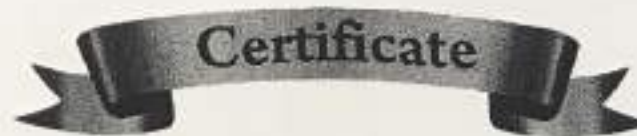
Estd: 2007

Nalanda Educational Foundation (Sanchalit) Dr . Babasaheb Ambedkar College Of Art, Science And Commerce

Affiliated To University Of Mumbai
Accredited "B" Grade By NAAC
Chembur (West) Mumbai - 400089



IQAC Cell And The Department of Self Finance



Principal
Sree Narayana Guru
College of Commerce
Chembur, Mumbai - 400 089

THIS IS TO CERTIFY THAT DR/MR/MRS: Sumi Nijth

Sree Narayana Guru College of Commerce HAS PARTICIPATED / PRESENTED
A Study of Impact of GST in Chembur IN ONE DAY INTERDISCIPLINARY NATIONAL
LEVEL SEMINAR ON " BRIDGING GAP BETWEEN BHARAT & INDIA" ON 11TH JAN 2020

MR.M. SAKTHIVEL
CONVENER



MR. NITIN KADAM
I/O PRINCIPAL

SNG Bank- Pmt Voucher

No : 459

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Najith Cheque 265397 28-Feb-2020 2,700.00	<p><i>Demanded (for Dr. Sane)</i></p> <p><i>Statement</i></p> <p><i>Mehy</i></p> <p><i>of checks</i></p> <p><i>Mehy</i></p> <p><i>Ronick</i></p> <p><i>20/3/2020</i></p>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
Bhagyashree Patil Cheque 265399 28-Feb-2020 1,950.00	
Priyanka Suryawanshi Cheque 265400 28-Feb-2020 1,950.00	
Nahid Shaikh Cheque 265401 28-Feb-2020 1,950.00	
Vaidehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
Saraswati Nadi Cheque 265403 28-Feb-2020 1,950.00	
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	
Roslin Swamidasan Cheque 265405 28-Feb-2020 1,950.00	
Mamta Meghnani	

continued ...



[Signature]

Principal

Sree Narayana Guru
 College of Commerce
 P. L. Lokhande Marg,
 Chembur, Mumbai - 400 089.

Self Financing Degree College(From 1/4/13)

P.L.Lokhande Marg, Chembur,
Mumbai-400089

E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

(Page 2)

No. : 459

Dated : 28-Feb-2020

Particulars				Amount
Cheque	265406	28-Feb-2020	1,950.00	
Karishma Kasare Cheque	265407	28-Feb-2020	2,700.00	<i>Sany abhishek (for lakshmi)</i>
Lakshnichaya Kale Cheque	265408	28-Feb-2020	2,700.00	
Mahtab Khan Cheque	265409	28-Feb-2020	2,700.00	<i>Mahab</i>
Amount (in words) : Indian Rupees Twenty Nine Thousand One Hundred Only				₹ 29,100.00

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Saritha

for Sree Narayana Guru College of Commerce-Self Financing Courses

Verified by : _____

[Signature]

PRINCIPAL

TREASURER

CHAIRMAN/GEN. SECRETARY

Passed by : _____



[Signature]
Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

22/2020

sngc.qualcampus.com/Report_Viewer.aspx

SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided) Payment Receipt

Receipt No. : SNGC-AIDED201902986
Name : Mrs.SumI Joseph
Mobile No. :
Receipt Date : 20-02-2020
Program :
Email ID :

Particulars	Amount
Seminar Feb.2020	2,700.00
	0.00
TOTAL	INR 2,700.00

Rupees Two Thousand Seven Hundred only

Mode of Payment : Net Banking Bank :

Instrument No. :

Narration

Seminar Registration Fee Rs.1200/- & UGC Care
publication charges Rs.1500/-

Receiver's Signature



Principal

Sree Narayana Guru
College of Commerce
P. L. Lohanda Marg,
Chembur, Mumbai 400 080.



SREE NARAYANA GURU COLLEGE OF COMMERCE

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SREE NARAYANA NAGAR, P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089.

NATIONAL SEMINAR ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES 22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. SUMI NIJITH

from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.

Participated / Presented paper on ROLE OF GOLD LOAN IN FINANCIAL INCLUSION.

at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convenor



Dr. Ravindran Karathadi
Principal



Role of Gold Loan in Financial Inclusion

Dr. Sumi Nijith

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

The nature of the Indian economy makes the role of gold all the more important. For a country of more than 1.2 billion people, where 22% of its population is below the poverty line and more than 70% of the population is still categorized under the informal economy with vulnerable jobs and irregular income, gold acts as a medium to cater to the various financial needs of the household. Hence, gold could be classified as an alternate tool for financial inclusion among low income households. India has made great progress in the space of financial inclusion. Financial inclusion, defined in terms of access to bank accounts, has increased from 35% of adult population having access to bank accounts in 2011 to 65% in 2015.6 The Government sponsored Pradhan Mantri Jan Dhan Yojana (PMJDY) is responsible for this in a large way as it spurred the access to bank accounts even in rural and remote parts of India. This study aims mainly focus on the role of gold loan in financial inclusion. The study confirm that respondents are used their gold ornaments as a financial product. Whenever they face any emergency, they approached organized financial institutions but mostly depends on the gold specialised non banking financial institutions.

Keywords: NBFC, PMJDY, Financial Inclusion, Gold Loan, LTV

1.1 INTRODUCTION

India is second populous country and largest growing economy in the world. But the benefit of this growth hadnot reached the bottom of the pyramid. The main reason is low space of financial inclusion. It is considered as an important parameter which measures the welfare of the economy. India is the second largest gold market after China. In India gold play a very important role in the country's culture, considered a store of value, a symbol of wealth and status and a fundamental part of many rituals. India has an exclusive feature of largest stock of gold particularly in the hands of rural households. So we can use this gold stock for the benefit of the country and people at the same time. The latest report from the World Gold Council says that gold demand from India was what supported global gold demand in the first quarter of 2017. And major share is from Kerala state, both in urban and rural Kerala. For instance, not only does rural Kerala top the rankings for spending on gold ornaments, its per capita spending is six times higher than the state that ranks number 2, Goa. Indeed, rural Kerala's per capita spending on gold ornaments is far ahead of the total per capita spending of all the other six top states by gold consumption shown in Table Number 1.1. and 1.2.

Table No 1.1 Monthly Per Capita Expenditure on Gold Ornaments in Rural India (in Rs)

States	MPCE on Gold Ornaments
Kerala	208.55
Goa	34.07
Karnataka	28.01
Himachal Pradesh	25.33
Tamil Nadu	22.02
Jammu & Kashmir	21.87
Punjab	19.90

Source: NSSO

Table No 1.2 Monthly Per Capita Expenditure on Gold Ornaments in Urban India (in Rs)

States	MPCE on Gold Ornaments
Kerala	189.95
Tamil Nadu	44.86
Haryana	33.20



(Signature)

Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
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Self Financing Degree College (From-1/4/13)
P.L.Lokhande Marg, Chembur,
Mumbai-400089
E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

No. : 458

Dated : 26-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	3,000.00
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being cash paid for International Conference on 08.02.2020	
Bank Transaction Details:	
Naveena Suresh Cheque 265394 26-Feb-2020	1,000.00
Sumi Nijith Cheque 265395 26-Feb-2020	1,000.00
Sreelekshmi K.S Cheque 265396 26-Feb-2020	1,000.00
Amount (in words) : Indian Rupees Three Thousand Only	
	<u>₹ 3,000.00</u>

advised ..
advised ..
(for Dr. Sumi)
B. N. S.
19/03/2020

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh *Saritha*

Verified by : *[Signature]*

Passed by : _____

for Sree Narayana Guru College of Commerce-Self Financing Courses

PRINCIPAL *[Signature]* TREASURER *[Signature]* CHAIRMAN/GEN.SECRETARY *[Signature]*



[Signature]

Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089



No. 93

Date: 08/02/2020

RECEIVED with thanks from Dr. Sumi Nijith
the sum of Rupees NEFT/1000/-

by cheque / draft / cash, in full / part / advance

payment of our Bill No. _____ Dated _____ / A/c of. 5th

International Conference.

₹ 1000/-

08.02.2020

IOAC - coordinator
S.P. HENDOTA

Signature

This receipt is valid subject to Realisation of cheque.



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089

From

Dr. Sumi Nijith

Asst. Professor

Sree Narayana Guru College of Commerce
Chembur

To
The Principal
Sree Narayana Guru College of Commerce
Chembur.

Subject :- Permission to present seminar paper.

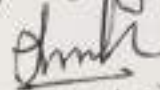
Respected Sir,

I am glad to inform that the paper titled "A study on the use of electronic resources by the teaching faculty members of TISS, Mumbai" which was authored by Sreedekshmi K.S. Narasena Suresh, Asst. Professors have been selected to be published in the 5th international multidisciplinary conference of Chandrabhan Sharma College at Powai on 8th Feb 2020.

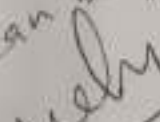
So I humbly request you to grant permission for attending the same.


Thanking you,

Yours faithfully,


Dr. Sumi Nijith.

Chembur
7/02/2020.

she can be permitted

1/02/2020

allowed 20/20

1/02/20





Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,

Chembur, Mumbai - 400 089.



Smt. Durgadevi Sharma Charitable Trust's
Chandrabhan Sharma College
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INTERNAL QUALITY ASSURANCE CELL
 In collaboration with

University of Mumbai



&

Indian Accounting Association



THANE CHAPTER

Certificate

This is to certify that

Dr./Mr./Ms. Sumi Nijith.

of Sree Narayan Guru College of Commerce

has participated / presented a paper

Title A study on use of electronic resources by the teaching faculty members of TATA institute of social science

in the 5th International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday, 8th February, 2020.

Dr. Arvind Luhar
 Chairperson BoS Accountancy
 University of Mumbai

Dr. Pratima Singh
 Principal
 Chandrabhan Sharma College

Dr. Nishikant Jha
 Secretary, Indian Accounting Association
 (Thane Chapter)

Dr. Kuldeep Sharma
 Treasurer, Indian Accounting
 Association(Thane Chapter)

Mr. Umesh Kabadi
 Conference Convenor

Principal
 Sree Narayana Guru
 College of Commerce
 P. L. Lokhande Marg,
 Chembur, Mumbai - 400 056

CA Neeta Vaidya
 Conference Secretary

SNG Bank- Pmt Voucher

No. : 459

Dated : 28-Feb-2020

Particulars				Amount
Account : Faculty Improvement Expenses				29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank (4820)				
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020				
Bank Transaction Details:				
Sumi Nijth				
Cheque	265397	28-Feb-2020	2,700.00	
Naveena Suresh				
Cheque	265398	28-Feb-2020	2,700.00	
Bhagyashree Patil				
Cheque	265399	28-Feb-2020	1,950.00	
Priyanka Suryawanshi				
Cheque	265400	28-Feb-2020	1,950.00	
Nahid Shaikh				
Cheque	265401	28-Feb-2020	1,950.00	
Valdehi Thakor				
Cheque	265402	28-Feb-2020	1,950.00	
Saraswati Nadi				
Cheque	265403	28-Feb-2020	1,950.00	
Mehjabeen Khan				
Cheque	265404	28-Feb-2020	1,950.00	
Roslin Swamidasan				
Cheque	265405	28-Feb-2020	1,950.00	
Mamta Meghriani				

Advance (for Dr. Sami)
Advance
Mely
of cheque
Mely
Ronide
20/3/2020

continued ...



[Handwritten Signature]

Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

Self Financing Degree College(From 1/4/13)
P.L.Lokhande Marg, Chembur,
Mumbai-400089
E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

(Page 2)

Dated : 28-Feb-2020

No. : 459

Particulars			Amount
Cheque	265406	28-Feb-2020	1,950.00
Karishma Kasare Cheque	265407	28-Feb-2020	2,700.00
Lakshnichaya Kale Cheque	265408	28-Feb-2020	2,700.00
Mahtab Khan Cheque	265409	28-Feb-2020	2,700.00
Amount (in words) : Indian Rupees Twenty Nine Thousand One Hundred Only			₹ 29,100.00

Authorised Signatory

Receiver's Signature:

Prepared by : Saritha Suresh *Saritha*

Verified by : *[Signature]*

Passed by : _____

for Sree Narayana Guru College of Commerce-Self Financing Courses

[Signature]
PRINCIPAL

TREASURER

CHAIRMAN/GEN.SECRETARY



[Signature]

Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.



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NATIONAL SEMINAR
ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES

22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Ms. / Ms. MAMTA MEGHNANI

from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI

Participated / Presented paper on A STUDY OF AWARENESS & EFFECTIVENESS OF SUKAM SAMRIDHI YOJANA SCHEME INITIATIVES TAKEN BY GO.
at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convener



Dr. Ravindran Karathadi
Principal



Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,

Chembur, Mumbai - 400 089.

A Study of Awareness and Effectiveness of Sukanya Samriddhi Yojana Scheme Initiatives Taken By GOI

Roslin Swamidasan¹ and Mamta Meghnani²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

SSY is one of the ideal scheme initiated by Government of India specially designed for girl child. This scheme will benefit for girl's higher education or marriage needs. The study has been conducted on awareness and effectiveness of SSY schemes. Simple structure questionnaire prepared and conducted a survey based on 30 responses. The study reveals that people who are enrolled for this scheme are satisfied with scheme benefit and returns. The study also shows that people who are eligible for this scheme but not applied for this scheme. There is a need for more awareness to make the schemes more effective.

Keywords: Sukanya Samriddhi Yojana, Girl child, Effectiveness, Awareness, Benefits

INTRODUCTION

Sukanya Samriddhi Yojana is one of the most popular tax free small savings deposit schemes meant exclusively for a girl child. The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 at Panipat, Haryana as a part of the Beti Bachao, Beti Padhao campaign. The scheme is specially designed to meet the education and marriage expenses of a girl child.

It is currently 8.1 per cent and provides income-tax benefit under section 80 C of the Income Tax Act, 1961. Under this scheme, deposit, returns as well as maturity amount are also tax free.

The account can be opened at any branch of authorised commercial Bank or any Indian Post office. Only one account can be opened for one girl child and maximum two account can be opened for two girl children. However the third account can be opened incase of second birth as twins girls or first birth as triplets. The account can be opened when the girl child age is below 10 and matures when she is 21. A minimum of Rs 250 must be deposited in the account initially and thereafter, any amount in multiples of Rs 100 for this scheme can be deposited. However, the maximum deposit limit for this scheme is Rs 150,000. If the minimum deposit of Rs 250, (initially which was 1000) is not made in a year, a fine of Rs 50 will be put on. The account will remain operative till the marriage of the girl after she turns 18 or for 21 years from the date of its opening. For higher education expenses, partial withdrawal of 50 per cent of the balance is allowed after she turns 18. So far, more than 1.26 crore accounts have been opened under this scheme, with assured amount of Rs. 19,183 crores.

Financial inclusion primarily aims to include everybody in the society by giving them basic financial services without considering person's income and savings. Financial inclusion additionally intends to unfold awareness about financial services and financial management among people of the society. In India, many of them were illiterate and did not have basic knowledge about finance and hence, they got cheated by the greedy and rich people of the society.

FINANCIAL INCLUSION SCHEMES IN INDIA

The Government of India has launched various schemes for the purpose of financial inclusion. These schemes intend to provide social security for Indians The following are the initiatives and programmes in this regard:

1. **Pradhan Mantri Jan Dhan Yojana (PMJDY):** PMJDY is initiated by Government of India which is applicable to 10 to 65 years age group. This scheme aims to ensure access to financial services such as Savings and deposit, accounts, remittance, Credit, Insurance, Pension in an affordable manner.

Special benefits highlighted under PMJDY Scheme:



Principal
Sree Narayana Guru College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 070

SNG Bank- Prnt Voucher
(Page 2)

No. : 459

Dated : 28-Feb-2020

Particulars			Amount
Cheque	265406	28-Feb-2020	1,950.00
Karishma Kasare			
Cheque	265407	28-Feb-2020	2,700.00
Lakshnichaya Kale			
Cheque	265408	28-Feb-2020	2,700.00
Mahtab Khan			
Cheque	265409	28-Feb-2020	2,700.00
Amount (In words) : Indian Rupees Twenty Nine Thousand One Hundred Only			₹ 29,100.00

Sany
Abhishek . (for Lakshmi)
Abhishek

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Saritha

for Sree Narayana Guru College of Commerce-Self Financing Courses

Verified by : _____

SA

Passed by : _____

[Signature]
PRINCIPAL

TREASURER

CHAIRMAN/GEN. SECRETARY



[Signature]

Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

5/2021
2

SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided) Payment Receipt

Receipt No. : SNGC-AIDED201902948	Receipt Date : 14-02-2020
Name : Karishma Kasare	Program :
Mobile No. :	Email ID :

Particulars	Amount
Seminar Feb 2020	2,700.00
	0.00
TOTAL	INR 2,700.00

Rupees Two Thousand Seven Hundred only

Mode of Payment : Cash Bank : Instrument No. :

Description : Seminar Registration Charges Rs.1200/- & UGC
Care publication charges Rs.1500/-



Receiver's Signature



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 199



SREE NARAYANA GURU COLLEGE OF COMMERCE


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CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES ON NATIONAL SEMINAR 22nd FEBRUARY, 2020

Participation Certificate

This is to certify that ~~Dr.~~ / ~~Mr.~~ / Ms. KARISHMA SANDEEP KASARE
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.
Participated / Presented paper on A STUDY ON WOMEN EMPDWERMENT SCHEME WITH
SPECIAL REFERENCE TO MAHILA E-HAAT
at the One Day Seminar held in this college.


Dr. Sumi Nijith
Convenor




Dr. Ravindran Karathadi
Principal

Chembur, Mumbai 400 089
P. L. Lokhande Marg
Sree Narayana
College of
Commerce
Principal

A Study on Women Empowerment Scheme with Special Reference to Mahila E-Haat

Karishma Sandeep Kasare

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur.

ABSTRACT

Women Empowerment is always a topic of discussion for an economic development. It is not possible for many women to leave home and do the job for earnings. Therefore the women who wants to get in to the business and to show their potential, online marketing is always a best option to earn money without leaving home. This paper is mainly focusing on the women empowerment schemes such "Mahila E-Haat" which was launched by The Ministry of Women & Child Development. This paper studies on the awareness of women on Mahila E-Haat scheme and objectives and functioning of the schemes.

Keywords: Women Empowerment, Awareness, Mahila E-Haat

A Study on Women Empowerment Scheme with special reference to Mahila E-haat

"How wrong is it for a woman to expect the man to build the world she wants, rather than to create it herself?" – Anaïs Nin

INTRODUCTION

The situation of Indian women has been subject to many changes over the span of Indian history. Presently women in India participating in many areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. Apart from this, the status of women in India is strongly connected to family relation. In India, women participation in paid workforce is very less compare with men participation in paid workforce. In 2017, a study by Monster Salary Index (MSI) found that there is 20 percent of gender pay gap in India. Based on educational background, men with equivalent educational qualification as women, earned 33.7percent higher median wages than women. Though India has passed the Equal Remuneration Act in 1976, which prohibits discrimination in remuneration on ground of sex, but still in practice, the pay disparity is still exist. With this situation it has become challenge to Government of India to have women empowerment.

Women empowerment is to encourage women to feel strong about their abilities to do everything they want to do. To make them realized they are not depended on men. They can earn money to support their family through their abilities.

To have women empowerment in India the Ministry of Women & Child Development launched "Mahila E-Haat" a bilingual portal on 7th March, 2016 under Rashtriya Mahila Kosh (RMK). This is a unique direct online marketing platform leveraging technology for supporting women entrepreneurs/SHGs/ NGOs for showcasing the products / services which are made/manufactured/ undertaken by them. It is an initiative for meeting aspirations and needs of women. This was done keeping in mind that technology is a critical component for business efficiency and to make it available to the majority of Indian women entrepreneurs / SHGs / NGOs. This exclusive portal is the first in the country to provide a special, focused marketing platform for women. Being a bilingual portal, it aims at financial inclusion and economic empowerment of women. This unique e-platform showcases products and services.

Following are the Vision, Mission and Goal of the Mahila E haat.

Vision: To empower and strengthen financial inclusion of women entrepreneurs in the economy by providing continued sustenance and support to their creativity.

Mission: To act as a catalyst by providing a web based marketing platform to the women entrepreneurs to directly sell to the buyers.



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai

SNG Bank- Pmt Voucher

No 459

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Nijith Cheque 265397 28-Feb-2020 2,700.00	<p><i>Demand statement (for Dr. Suni)</i></p> <p><i>Mely</i></p> <p><i>of cheque</i></p> <p><i>Mely</i></p> <p><i>of cheque</i></p> <p><i>Mely</i></p> <p><i>of cheque</i></p> <p><i>Mely</i></p> <p><i>of cheque</i></p> <p><i>Mely</i></p> <p><i>of cheque</i></p> <p><i>20/3/2020</i></p>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
Bhagyashree Patil Cheque 265399 28-Feb-2020 1,950.00	
Priyanka Suryawanshi Cheque 265400 28-Feb-2020 1,950.00	
Nahid Shaikh Cheque 265401 28-Feb-2020 1,950.00	
Valdehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
Araswati Nadi Cheque 265403 28-Feb-2020 1,950.00	
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	
Oslin Swamidasan Cheque 265405 28-Feb-2020 1,950.00	
Amta Meghnani	

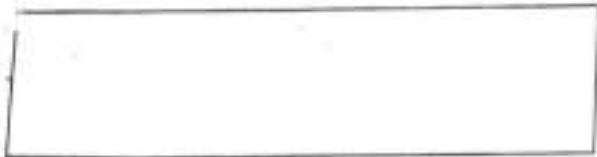
continued ...



[Handwritten Signature]

Principal
 Sree Narayana Guru
 College of Commerce
 P. L. Lokhande Marg,
 Chembur, Mumbai 400 089.

Reg No - 25



No.

9

Date:

22/02/20

RECEIVED with thanks from Mrs. Saraswati Nadi
the sum of Rupees One Thousand two hundred
only by cheque / draft / cash, in full / part / advance

payment of our Bill No. 9 Dated 22/02/20 / A/c of. National Seminar

₹ 1200/-

Signature

This receipt is valid subject to Realisation of cheque.



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

**SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided)
Payment Receipt**

Receipt No. : SNGC-AIDED201902943 Receipt Date : 13-02-2020
 Name : Mehjabeen & Saraswati Program :
 Mobile No. : Email ID :

Particulars	Amount
Seminar Feb.2020	1,500.00
	0.00
TOTAL	INR 1,500.00

Rupees One Thousand Five Hundred only

Mode of Payment : Cash Bank : Instrument No. :

Narration UGC care publication charges



Receiver's Signature



Principal
 Sree Narayana Guru
 College
 P. L. Lokesh
 Chembur, Mumbai 400 088



[Handwritten Signature]

Principal
Sree Narayana Guru

P. L. Lokhande Marg,
Chembur, Mumbai - 400 059



SREE NARAYANA GURU COLLEGE OF COMMERCE

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NATIONAL SEMINAR ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES 22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. SARASWATI NADI
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.
Participated / Presented paper on A STUDY ON AWARENESS ABOUT 'MAKE IN INDIA' INITIATIVE
among UNDERGRADUATES OF MUMBAI SUBURBAN.
at the One Day Seminar held in this college.

[Handwritten Signature]

Dr. Sumi Nijith
Convener



[Handwritten Signature]

Dr. Ravindran Karathadi
Principal

A Study on Awareness about 'Make in India' Initiative among Undergraduates of Mumbai Suburban

Saraswati Nadi¹ and Mehjabeen Khan²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur.

ABSTRACT

'Make in India' is a wonderful national programme was launched by Government of India on 25th September 2014 to encourage companies to manufacture their products in India and entuse with dedicated investments into manufacturing. India currently has the second largest population in the world and expected to become first by 2025. As an Indian youth population is growing very fast which indicates that a growing number of Indian youth need the well educational infrastructure to develop skills and satisfactory opportunities to get employed or become entrepreneurs. The ultimate goal of 'Make in India Initiatives' is to make the youth employed or to setup their business. With this initiative Government is inviting foreign countries to set up their business in India and invest their money for the future of India. But are the youths aware of it? If yes to what extent? This paper attempts to find out to what extent the Mumbai Suburban undergraduate students are aware of the 'Make in India' initiative. The findings describe that the students are well aware about the programme but partially aware about the measures and policies. The government of India should boost the initiative by more campaigning to the youth.

Keywords: Make in India, Youth Entrepreneurs, Youth Empowerment, Business growth

INTRODUCTION

The 'Make in India' initiative was launched by honorable Prime Minister Shri Narendra Modi in 25th September 2014 as part of a wider set of nation-building initiatives. The aim of 'Make in India Initiative' is to attract global investors and make India a global manufacturing Hub and this is the timely response to the critical situation. It was a powerful, motivating call to action to India's citizens and business leaders, and an invitation to potential partners and investors around the world. It is a powerful slogan to inspire the youth. It includes following 25 sectors of economy:

Sr. No.	Sector	Sr. No.	Sector
1	Automobiles	14	Mining
2	Automobile components	15	Oil and gas
3	Aviation	16	Pharmaceuticals
4	Biotechnology	17	Ports & shipping
5	Chemicals	18	Railways
6	Construction	19	Renewable energy
7	Defense manufacturing & Exports	20	Roads and highways
8	Electronic systems	21	Space and astronomy
9	Electrical machinery	22	Thermal power
10	Food processing	23	Textiles and garments
11	Information technology and business process management	24	Tourism
12	Leather	25	Wellness and Healthcare
13	Media and entertainment		

The Key Milestones of 'Make in India'



(Handwritten signature)

Principal

Sree Narayana Guru

College of Commerce

P. L. Lokhande Marg,

Chembur, Mumbai - 400 089.

Self Financing Degree College(From 1/4/13)

P. L. Lokhande Marg, Chembur,

Mumbai-400089

E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

No. : 478

Dated : 11-Mar-2020

Particulars	Amount
Account : Faculty Improvement Expenses ✓	1,500.00

Through :

Sree Narayana Guru Co-Op Bank(4820)

On Account of :

Being chq issued to Saraswati Nadi for attending two days National Level on 28 & 29 Feb 2020

Amount (In words) :

Indian Rupees One Thousand Five Hundred Only

₹ 1,500.00

265426/11.03.2020

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Verified by : _____

Passed by : _____

for Sree Narayana Guru College of Commerce-Self Financing Courses


PRINCIPAL


TREASURER


CHAIRMAN/GEN. SECRETARY





Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089



No. 33

Date: 28-02-2020

RECEIVED with thanks from Saraswati Nadi

the sum of Rupees one thousand five hundred only

by cheque / draft / cash, in full / part / advance

payment of our Bill No. 33 Dated 28/2/2020 / No. of KJ

Somaiya College of Sci & Comm

₹ 1500/-

*MS. N. Limon
By ~~Signature~~
At 15/2/20
9/3/20*

Signature



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089

K. J. SOMAIYA COLLEGE OF SCIENCE AND COMMERCE



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Department of Chemistry and Commerce in association with IQAC organises

National Level Faculty Development Programme on
E-content Development

Certificate of Participation

This certificate is awarded to

Ms. Saraswati Nadi

for attending two days National Level Faculty
Development Programme on E-content Development,
held on February 28 and 29, 2020.

N. Karanjule

Dr. Nanabhan Karanjule

CONVENOR



Smita Paranjape

Dr. Smita Paranjape

CONVENOR

Principal
Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

Pradnya Prabhu

Dr. Pradnya Prabhu

PRINCIPAL

REPORT OF FDP programme on E-content held on 28th and 29th
February 2020 at K.J.Somaiya College, Vidyavihar.

Above mentioned workshop was attended by Myself, Dr.Hinduja and Ms.Saraswathi Nadi from our College .

Day one :[28/02/2020]

- Resource persons Mr.Bhusan Khulkarni and Mr.Eknath Kore are people of highstrepute who conduct similar workshop throughout Maharashtra. They started the workshop by making us aware about changing mode of teaching in the current as well as in future through some videos . They explained about various type of mikes which can be used for recording audio voice at different environments. It included collar mike, headband mike and dynamic mike and how to choose among the three types for recording our voice in mobile.
- They also explained about how to use **AUDACITY** software in desktop for quality recording and also about mobileapp'called **LEXIS AUDIO EDITOR** for mobile which will serve the same purpose .
- There was also a session on how to use **CINEMA FV5 LITE** app for quality video shoot.
- They also explained about use of **CHROMA CURTAIN** in shooting and also about mobile stand setting for shoot.
- They also made us familiar with mobile video production techniques with the help of **KINEMASTER** app.

Day Two :[29/02/2020]

- Day started with practical sessions how to face lenses while shooting and how to add sound along with the video.
- They also explained how to use **CAMTASIA** software on desktop for video editing and make quality videos for teaching.
- Session also covered how to make **video of Powerpoint presentation** and to record own voice with help of dynamic mike,
- There was display of various type of mikes and other accessories which will be used for teaching .
- At the end, there was valedictory function and distribution of certificates.

Outcome of Workshop.

We all realised the need for changing style of teaching and making videos in mobile with help of various app. However editing and shooting will take some time to practice it and however after getting permission from Principal of our College , we purchased the following from workshop venue ,

- 02 sets of dynamic mikes with full accessories for laptop and mobile . One for SF and one for aided section. [Rs 1800* 02= Rs 3600]
- One tripod for keeping mobile for shooting which is common for all. Rs 1200]
- Total cost =Rs 4800

We are thanking Principal and Management for allowing us to attend this workshop. We decided that once ongoing exams are over, we may arrange similar session for our faculties too by inviting the same resource persons and if possible by inviting some other college faculties to attend the same .

Ms.Jayasree. V



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

Self Financing Degree College(From 1/4/13)

P.L.Lokhande Marg, Chembur,

Mumbai-400089

E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

(Page 2)

No. : 459

Dated : 28-Feb-2020

Particulars				Amount
Cheque	265406	28-Feb-2020	1,950.00	<i>Suresh</i> <i>(for Lakshmi)</i>
Karishma Kasare				
Cheque	265407	28-Feb-2020	2,700.00	
Lakshmitchaya Kale				
Cheque	265408	28-Feb-2020	2,700.00	
Mahtab Khan				<i>Mahtab</i>
Cheque	265409	28-Feb-2020	2,700.00	
Amount (in words) :				
Indian Rupees Twenty Nine Thousand One Hundred Only				
				<u>₹ 29,100.00</u>

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Saritha

for Sree Narayana Guru College of Commerce-Self Financing Courses

Verified by :

[Signature]

Passed by :



TREASURER

CHAIRMAN/GEN.SECRETARY

[Signature]

Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided)
Payment Receipt

Receipt No. : SNGC-AIDED201902949 Receipt Date : 14-02-2020
 Name : Lakshnichaya Kale Program :
 Mobile No. : Email ID :

Particulars	Amount
WORKSHOP AND SEMINAR	2,700.00
	0.00
TOTAL	INR 2,700.00

Rupees Two Thousand Seven Hundred only

Mode of Payment : Cash Bank : Instrument No. :

Narration Seminar Registratin charges Rs.1200/- & UGC care
 publicatin charges Rs.1500/-



Receiver's Signature



(Handwritten Signature)

Principal
 Sree Narayana Guru
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 P. L. Lokhande Marg.,
 Chembur, Mumbai - 400 089.



SREE NARAYANA GURU COLLEGE OF COMMERCE

(Managed by SREE NARAYANA MANDIRA SAMITI)

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SREE NARAYANA NAGAR, P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089.

NATIONAL SEMINAR ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES

22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. LAKSHMICHAYA KALE
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI.

Participated/ Presented paper on THE USE OF ENGLISH TO EMPOWER WOMEN ENTREPRENEURS
TO ACHIEVE WOMEN EMPOWERMENT.

at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convenor



Dr. Ravindrañ Karathadi
Principal



Sree Narayana
Guru
College of Commerce
P. L. Lokhande
Chembur, Mumbai

The Use of English to Empower Women Entrepreneurs to Achieve Women Empowerment

Lakshnichaya Kale

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur

Frank Smith says "One language sets you in a corridor for life. Two languages open every door along the way."

ABSTRACT

Women empowerment means making an environment where women are can communicate confidently with the outside world and shine as equals in the society. Women are the pillars of the society, if they are empowered then the whole world is empowered. In today's world we can say that women are the harbingers of change. Women empowerment is making the women business owners. The instrument for developing women empowerment is through women entrepreneurship. The Government of India is transforming Home maker to entrepreneur through MSME. To communicate and run the business successfully one of the powerful medium is by using English language. This paper aims at studying the use of English to empower Women Entrepreneurs to achieve Women Empowerment. This study is an attempt to find out if the Women Entrepreneurs can expand their business with the skills of English language such as speaking, reading and writing not only in their daily business but also over social media. Key Words: Women empowerment, Women Entrepreneurs, Use of English Language, Social Media.

INTRODUCTION

According to Dr. S. Radha Krishnan Commission on Education "English is the only means of preventing our isolation from the world and we will act unwisely if we allow ourselves to be enveloped in the folds of a dark curtain of ignorance".

Empowering women is a global agenda over the years. It is a power which is created among women to take decisions if their own lives, their surrounding and the society. To call a nation a developed nation the key factor is to find out the position and status of women in the given country. Empowerment means able to access the opportunities which are available without restrictions on medium of education, choice of profession and lifestyle. The status of the women can be raised by providing good quality of education, creating awareness, and literacy and training. The society needs accept that women need to communicate with the outside world for their financial independence, knowledge gain and access to resources. Women empowerment gives power to women to prove themselves in all walks of lives. It is a way in which women can be given power to create power within them. The Fourth World Conference (1995) held in Beijing stressed on Political, Economic and Legal empowerment of women. If we look at history of ancient India, women were given equal status as men. They were given training for warfare. However over the centuries the women was confined to the four wall of the house and was the caretaker of the family. However due to urbanization, educational opportunities, and digital media the role of women has changed altogether. If a woman wants to empower herself then she needs to earn money to contribute to the family income. One of the ways empowering women is through empowerment. A women entrepreneur is a self assured, creative and inspired who is today ready to be financially independent, and create employment for others. She has learnt to have a balance between her family, work, and life. The growth of ITC and internet has empowered women entrepreneurs to use social media to promote their business. Social Media was created by the people, for the people and was also moderated by people who took centre stage of social interaction. The effect of Social Media can be seen in today's world in all walks of life.

We can find more numbers of women users in the 20th century who use social media expand their customers. Hence learning of English language has become essential for the women entrepreneurs. It is the most widely used language over the social media. To sustain in this competitive world



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College of Commerce
P. L. Lokhande Marg,**

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AJANTA PRAKASHAN

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Pay in

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Thank You...!



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Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089

 MAHARASHTRA EDUCATIONAL FOUNDATION (SANCHALIT) DR. BABASAHEB AMBEDKAR COLLEGE OF ARTS, SCIENCE & COMMERCE P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400089. ACCREDITED "B" GRADE BY NAAC		
No.	4346	Date 11/1/20
Class		Roll No.
Name	Prof. Mrs. Noor-eena Sulekh	
Sr. No.	Particulars	Amount Rs.
	Seminar Dated 11.01.20  	1200/-
Total		1200/-
		<i>Attest</i>
Signature of receiving clerk		




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 P. L. Lokhande Marg,
 Chembur, Mumbai - 400 089.



Nalanda Educational Foundation (Sanchalit)
Dr. Babasaheb Ambedkar College
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11.01.2020



Seminar Chairperson
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infodbacollege@gmail.com



Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

From
Ms. Navreena Suresh
Assistant Professor
Sree Narayana Guru College
Chembur.

To
Mrs. Karishma Kasare
Research Committee Incharge
Sree Narayana Guru College
Chembur.

~~Sub:- Request to submit a paper for the seminar to be held on 11th Jan 2020, at Anandekar College Chembur.~~

Respected Madam,

I would like to present a seminar paper on 11th Jan 2020 at Anandekar College, Chembur on the topic sustainable tourism. I humbly request you to consider this application and permit me to go for the same.

Thanking you,

Yours faithfully
Navreena Suresh
11/1/2020

6/1/2020
Chembur.

Approved by
Karishma Kasare
Research Committee



Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

From

Ms. Naveena Suresh
Assistant Professor
Sree Narayana Guru College
Chembur

To Mrs.
Karishma Kasare
Research Committee In charge
Sree Narayana Guru College
Chembur.

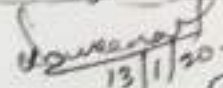
Sub: - Request to reimburse the seminar fee.

Respected Madam,

I had attended the seminar organised by Ambedkar College, Chembur on 11th Jun 2020 and presented a paper titled, "Sustainable tourism - few examples in India".
I request you to take necessary action in reimbursing the seminar fee of Rs 1200. The certificate copy and seminar brochure is attached along with.

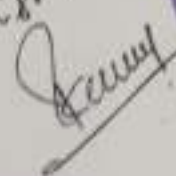
Thanking you,

Yours faithfully,


13/11/2020
Naveena Suresh

13/11/2020
Chembur.

Checked & Verified
by
Karishma Kasare







Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhunde Marg,
Chembur, Mumbai - 400 089.

Self Financing Degree College(From 1/4/13)

P.L.Lokhande Marg, Chembur,

Mumbai-400089

E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

No : 458

Dated : 26-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses <	3,000.00
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being cash paid for International Conference on 08.02.2020	
Bank Transaction Details:	
Naveena Suresh Cheque 265394 26-Feb-2020 1,000.00	
Sumi Nijith Cheque 265395 26-Feb-2020 1,000.00	
Sreelekshmi K.S Cheque 265396 26-Feb-2020 1,000.00	
Amount (in words) : Indian Rupees Three Thousand Only	
	₹ 3,000.00

*admission
arrangement
B. K. K.
19/03/2020* (for Dr. Suresh)

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Saritha

for Sree Narayana Guru College of Commerce-Self Financing Courses

Verified by :

[Signature]

PRINCIPAL

TREASURER

CHAIRMAN/GEN.SECRETARY

Passed by :



[Signature]

- Principal
Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.



No.

93

Date:

06/02/2020

RECEIVED with thanks from Mrs. Naveena Sureshthe sum of Rupees INR 1000/- Cash OTG ₹ 1000/-

by cheque / draft / cash, in full / part / advance

Payment of our bill No.

Dated

/ A/c of 5thInternational Conference

₹

1000/-


P. Hemduta
Principal

Signature

This receipt is valid subject to verification of cheque



Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chowdar, Mumbai - 400 049

From

Naveena Suresh
Assistant Professor
Sree Narayana Guru College of Commerce
Chembur.

To
The Principal
Sree Narayana Guru College of Commerce
Chembur.

Sub:- Permission to present seminar paper on 8th Feb 2020.

Respected Sir,

I am glad to inform that the seminar paper titled "A study on the use of electronic resources by the teaching faculty members of TISS, Mumbai" has been selected to be published at the 5th International Multidisciplinary Conference to be held on 8th February, 2020, Saturday at Chandrabhan Sharma College, Powai. The paper was ~~co~~ authored by Ms. Sreelekshmi, Asst. Librarian, co-authored by Dr. Sumi Nijith and Ms. Naveena Suresh.

I request you to kindly grant permission to attend the same.

Thanking You,

Yours faithfully,

Naveena Suresh
12/2/2020
Naveena Suresh

Chembur

7/2/2020.

can be permitted.
M. now

Allowed to go.
S. Suresh



[Signature]

Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089

INTERNAL QUALITY ASSURANCE CELL
In collaboration with

University of Mumbai



Indian Accounting Association



THANE CHAPTER

Certificate

This is to certify that

Dr./Mr./Ms. Naveena Suresh

of Sree Narayan Guru College of Commerce

has participated / presented a paper

Title A study on use of electronic resources by the teaching faculty members of TATA institute of social science

in the 5th International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday, 8th February, 2020.

Dr. Arvind Luhar
Chairperson BoS Accountancy
University of Mumbai

Dr. Pratima Singh
Principal
Chandrabhan Sharma College

Dr. Nishikant Jha
Secretary, Indian Accounting Association
(Thane Chapter)

Dr. Kuldeep Sharma
Treasurer, Indian Accounting
Association(Thane Chapter)

Mr. Umesh Kabadi
Conference Convener



CA Neeta Vaidya
Conference Secretary
Principal

Sree Narayan Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 076

SNG Bank- Pmt Voucher

No. 489

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Nijith Cheque 265397 28-Feb-2020 2,700.00	<p>Sumi Nijith (for Dr. Sumi)</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>Mehy</p> <p>20/3/2020</p>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
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Vaidehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
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Mamta Meghnani	

continued ...




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Receipt No. : BNGC-AIDED201902946
 Name : Naveena Suresh
 Mobile No. :
 Receipt Date : 14-02-2020
 Program :
 Email ID :

Particulars	Amount
Seminar Feb.2020	2,199.99
	9.99
TOTAL	INR 2,199.99

Rupees Two Thousand Seven Hundred only

Mode of Payment : Cheque Bank : Instrument No. : 244481

Narration : Seminar Registration charges Rs.1200/- & UG Care publication charges Rs.1500/-



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NATIONAL SEMINAR
ON

CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES
22nd FEBRUARY, 2020

Participation Certificate

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College of Commerce
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Chembur, Mumbai - 400 089.

This is to certify that Dr. / Mr. / Ms. NAVEENA SURESH
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI
Participated/ Presented paper on WHERE TEAMWORK WINS - A CASE STUDY ON WOMEN
EMPOWERMENT WITH RESPECT TO LIJAT PAPPAD
at the One Day Seminar held in this college.



Dr. Sumi Nijith
Convener



Dr. Ravindran Karathadi
Principal

Where Teamwork Wins-A Case Study on Women Empowerment with Respect to Lijjat Papad

Naveena Suresh

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

This paper aims to explain about women empowerment in Maharashtra with the help of a case study. A case study helps to understand how a particular situation or a process has evolved and developed over a period of time and how it is relevant in research. It tries to explain real life examples and how it can be applied in different areas.

This particular paper aims to understand the role of self-help groups in women empowerment and how it created a difference in their lives. It showcases how a simple and routine task of women have changed their entire life.

INTRODUCTION

Empowerment means becoming stronger and confident in living our own life and acquiring our rights. It means having or building up the capacity in facing the world in a powerful way. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process is action which both build individual and collective assets and improve the efficiency and fairness of the organization and institutional context which govern the use of these assets."

Women empowerment refers to making women empowered in various facets of life and improving their economic, social, educational and health status in the society. It can be achieved through education, women's organization, information technology, science and technology, entrepreneurship, microfinance institutions, law and agriculture etc. Women empowerment can happen individually or through various self-help groups.

Self-help Groups are informal group of about 15-20 people from a homogeneous class, who come together for addressing their common problems in various areas like financial, social, educational etc. Such groups make women independent, and gives them confidence in decision making capability.

IMPORTANCE OF THE STUDY

The study gives us an overview about how few women members can come together and be successful in entrepreneurship by choosing to sell a simple domestic product. It shows how teamwork and expertise can help in acquiring a prestigious position in the society.

The study also explains about the different strategies adopted by them in surviving in this field. They are a true role model for all budding startups and women entrepreneurs in the world.

LITERATURE REVIEW

The beginning of the concept of empowerment can be traced back to the works of Paulo Freire (1921-1997), a Brazilian scholar, who championed the concept of "the Pedagogy of the Oppressed"

The economic empowerment of women refers to the process of according women the power to become "bread winners" to be self-reliant to generate income from projects and fight poverty (Elliot 2008). The political empowerment of women is the process of advancing women's political interests (Pam Rajput, 2001; Tiwari, 2001).

The psychological empowerment of women refers to the process in which woman increase their motivation, self-interests and morale to become more involved in national programmes, such as education, politics, health matters, agricultural issues and developmental programmes (Pam Rajput, 2001; Tiwari, 2001).



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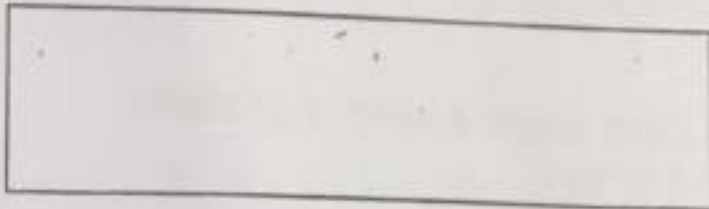
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Sumi Tejith Cheque 265397 28-Feb-2020 2,700.00	Sumit (for Dr. Sankar)
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Vaidhi Thakor Cheque 265402 28-Feb-2020 1,950.00	P. Sankar
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Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	Uday
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No. 7

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RECEIVED with thanks from Mrs. Bhagyashree Patil
the sum of Rupees One thousand two hundred
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₹ 1200/-

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Receipt No. : SNGC-AIDED201902941
Name : Priyanka S & Bhagayshree P
Mobile No. :
Receipt Date : 13-02-2020
Program : B.COM
Email ID :

Particulars	Amount
Seminar Feb.2020	1,500.00
	0.00
TOTAL	INR 1,500.00

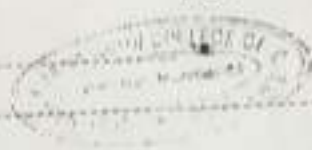
Rupees One Thousand Five Hundred only

Mode of Payment : Cash

Bank :

Instrument No. :

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at the One Day Seminar held in this college.

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A Study on "Popularity of E-Commerce among the Students"

Bhagyashree Patil¹ and Priyanka Suryawanshi²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

E-commerce is an online exchange. Online business gives various advantages to the customers in type of accessibility of products at lower cost, more extensive decision and spares time. Online business is a tremendous stage which is developing at an exceptional rate everywhere throughout the world. Individuals from each age whether they are kids, recent college grads, or old loves to shop from various e-commerce websites. Web based shopping gives more joy when contrasted with physical shopping stores. The explanation is basic as we have a great deal of sites and applications centering web based business, it has gotten easy to discover anything on e-commerce websites that we need to purchase right away. This paper is outcome of a review of various research studies carried out on popularity of e-commerce websites among the students.

Keywords: E-commerce, M-commerce, P2P, B2C, B2B, C2C

INTRODUCTION

E-Commerce or Electronic Commerce means purchasing and selling of goods, products, or services over the internet. Exchange of cash, assets, and information are likewise considered as E-commerce. However, e-commerce can also include other types of activities, such as online auctions, payment gateways, online ticketing, and internet banking.

These e-commerce should be possible in four different ways:

Business to Business (B2B),

Business to Customer (B2C),

Customer to Customer (C2C),

Peer-to-Peer (P2P)

Mobile commerce (M-commerce).

1. Business to Business (B2B):- B2B e-commerce refers to all electronic transactions of goods (services) and sales that are conducted between two companies or organizations.



2. Business to Customer (B2C):- B2C e-commerce manages electronic business connections among organizations and customers.



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Account : Faculty Improvement Expenses	29,100.00 ✓
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Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
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Roslin Swamidasan Cheque 265405 28-Feb-2020 1,950.00	
Mamta Meghnani	

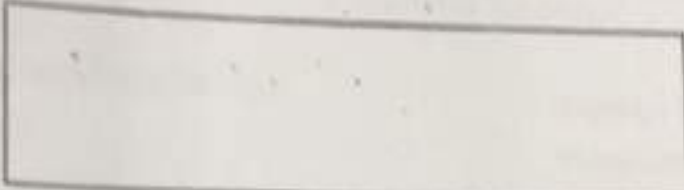
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Receipt No. : SNGC-AIDED201902959

Receipt Date : 15-02-2020

Name : Roselin S

Program :

Mobile No. :

Email ID :

Particulars	Amount
Seminar Feb.2020	1,500.00
	0.00
TOTAL	INR 1,500.00

Rupees One Thousand Five Hundred only

Mode of Payment : **Cheque**

Bank : **Sree Narayana Guru Co-Op Bank Ltd.** Instrument No. : **212852**

Narration : UGC care publication charges



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A Study of Awareness and Effectiveness of Sukanya Samriddhi Yojana Scheme Initiatives Taken By GOI

Roslin Swamidasan¹ and Mamta Meghnani²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

SSY is one of the ideal scheme initiated by Government of India specially designed for girl child. This scheme will benefit for girl's higher education or marriage needs. The study has been conducted on awareness and effectiveness of SSY schemes. Simple structure questionnaire prepared and conducted a survey based on 30 responses. The study reveals that people who are enrolled for this scheme are satisfied with scheme benefit and returns. The study also shows that people who are eligible for this scheme but not applied for this scheme. There is a need for more awareness to make the schemes more effective.

Keywords: Sukanya Samriddhi Yojana, Girl child, Effectiveness, Awareness, Benefits

INTRODUCTION

Sukanya Samriddhi Yojana is one of the most popular tax free small savings deposit schemes meant exclusively for a girl child. The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 at Panipat, Haryana as a part of the Beti Bachao, Beti Padhao campaign. The scheme is specially designed to meet the education and marriage expenses of a girl child.

It is currently 8.1 per cent and provides income-tax benefit under section 80 C of the Income Tax Act, 1961. Under this scheme, deposit, returns as well as maturity amount are also tax free.

The account can be opened at any branch of authorised commercial Bank or any Indian Post office. Only one account can be opened for one girl child and maximum two account can be opened for two girl children. However the third account can be opened incase of second birth as twins girls or first birth as triplets. The account can be opened when the girl child age is below 10 and matures when she is 21. A minimum of Rs 250 must be deposited in the account initially and thereafter, any amount in multiples of Rs 100 for this scheme can be deposited. However, the maximum deposit limit for this scheme is Rs 150,000. If the minimum deposit of Rs 250, (initially which was 1000) is not made in a year, a fine of Rs 50 will be put on. The account will remain operative till the marriage of the girl after she turns 18 or for 21 years from the date of its opening. For higher education expenses, partial withdrawal of 50 per cent of the balance is allowed after she turns 18. So far, more than 1.26 crore accounts have been opened under this scheme, with assured amount of Rs. 19,183 crores.

Financial inclusion primarily aims to include everybody in the society by giving them basic financial services without considering person's income and savings. Financial inclusion additionally intends to unfold awareness about financial services and financial management among people of the society. In India, many of them were illiterate and did not have basic knowledge about finance and hence, they got cheated by the greedy and rich people of the society.

FINANCIAL INCLUSION SCHEMES IN INDIA

The Government of India has launched various schemes for the purpose of financial inclusion. These schemes intend to provide social security for Indians The following are the initiatives and programmes in this regard:

1. **Pradhan Mantri Jan Dhan Yojana (PMJDY):** PMJDY is initiated by Government of India which is applicable to 10 to 65 years age group. This scheme aims to ensure access to financial services such as Savings and deposit, accounts, remittance, Credit, Insurance, Pension in an affordable manner.

Special benefits highlighted under PMJDY Scheme:



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Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
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Nahid Shaikh Cheque 265401 28-Feb-2020 1,950.00	<i>Mehy</i>
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Saraswati Nadi Cheque 265403 28-Feb-2020 1,950.00	<i>Pr Shree</i>
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	<i>Mehy</i>
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Mamta Meghnani	

Sumi Nijith (for Dr-Sunni)
Naveena Suresh
Mehy
Pr Shree
Mehy
Pr Shree
Pr Shree
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Pr Shree
 20/3/2020

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10

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Mrs. Mehjabeen Khan

the sum of Rupees

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payment of our Bill No.

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Participated / Presented paper on A STUDY ON AWARENESS ABOUT 'MAKE IN INDIA' INITIATIVE
AMONG UNDERGRADUATES OF MUMBAI SUBURBAN.
at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convener



Dr. Ravindran Karathadi
Principal

A Study on Awareness about 'Make in India' Initiative among Undergraduates of Mumbai Suburban

Saraswati Nadi¹ and Mehjabeen Khan²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur.

ABSTRACT

'Make in India' is a wonderful national programme was launched by Government of India on 25th September 2014 to encourage companies to manufacture their products in India and enthruse with dedicated investments into manufacturing. India currently has the second largest population in the world and expected to become first by 2025. As an Indian youth population is growing very fast which indicates that a growing number of Indian youth need the well educational infrastructure to develop skills and satisfactory opportunities to get employed or become entrepreneurs. The ultimate goal of 'Make in India Initiatives' is to make the youth employed or to setup their business. With this initiative Government is inviting foreign countries to set up their business in India and invest their money for the future of India. But are the youths aware of it? If yes to what extent? This paper attempts to find out to what extent the Mumbai Suburban undergraduate students are aware of the 'Make in India' initiative. The findings describe that the students are well aware about the programme but partially aware about the measures and policies. The government of India should boost the initiative by more campaigning to the youth.

Keywords: Make in India, Youth Entrepreneurs, Youth Empowerment, Business growth

INTRODUCTION

The 'Make in India' initiative was launched by honorable Prime Minister Shri Narendra Modi in 25th September 2014 as part of a wider set of nation-building initiatives. The aim of 'Make in India Initiative' is to attract global investors and make India a global manufacturing Hub and this is the timely response to the critical situation. It was a powerful, motivating call to action to India's citizens and business leaders, and an invitation to potential partners and investors around the world. It is a powerful slogan to inspire the youth. It includes following 25 sectors of economy:

Sr. No.	Sector	Sr. No.	Sector
1	Automobiles	14	Mining
2	Automobile components	15	Oil and gas
3	Aviation	16	Pharmaceuticals
4	Biotechnology	17	Ports & shipping
5	Chemicals	18	Railways
6	Construction	19	Renewable energy
7	Defense manufacturing & Exports	20	Roads and highways
8	Electronic systems	21	Space and astronomy
9	Electrical machinery	22	Thermal power
10	Food processing	23	Textiles and garments
11	Information technology and business process management	24	Tourism
12	Leather	25	Wellness and Healthcare
13	Media and entertainment		

The Key Milestones of 'Make in India'



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Date: 04/01/2020

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Particulars

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Travel/Conferences/Workshop Expenses

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2,700.00

Remarks: Ch. No 104820 / 01-06-09-2020, Being reimbursement of amount to Smta Sushil Jagdale for seminar registration fee, bank publication charges paid on 22.02.2020 (12000/1000)

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at the One Day Seminar held in this college.



Dr. Sumi Nigam
Convener



Critical Study of Theme of Women Empowerment in Select Poems of Audre Lorde

Sneha Sachin Jagadale

Assistant Professor, Sree Narayana Guru College of Commerce, Chembur, Mumbai

ABSTRACT

Audre Lorde was a famous American writer, feminist, and a civil rights activist. Her poems explore the vivid picture of the rage and anger against the social injustices resulted out of racial discrimination. Her poems render various themes focusing on the issues of civil rights, feminism and black female identity. The present study aims at analysis of the theme of women empowerment in the select poems of Audre Lorde. The poems selected for the analysis are *A Woman Speaks*, *Power* and *For Each Of You*. The projection of women in the select poems directs to the images of independent, determined black women. The representation of women in general and black women in particular exceeds the boundaries of feminism and enters into the realm of women empowerment. The critical study of women in the poems of Audre Lorde rejects the notion of stereotyped black women and confirms their individualism, self-reliance and empowerment.

Keywords: Social injustices, racial discrimination, women empowerment, stereotyped black women

INTRODUCTION

The history of women development had gone through various stages of struggles all over the world. Women in every country had revolted against the social evils such as inequality, injustice, discrimination, rejection of human rights, domestic violence, and marginalization. Women were not treated as human being but as an object to enjoy the sensual pleasure and performed stereotypical roles. They were treated as domestic slaves. A patriarchal society like India, has kept them away from decision making process as they have been given secondary status compared to males in the society. The conditions in which women survived were pathetic and inhuman.

Late 18th, 19th and 20th Century women revolted, struggled to achieve equality of sexes through feminism. Feminism proposes social, economic, and political equality of the sexes. Various political campaigns were held to express agitation against social evils. Feminism paved the way for realisation and execution of women's rights throughout the world.

The online Encyclopaedia Britannica defines Feminism as, "the belief in social, economic, and political equality of the sexes. Although largely originating in the West, feminism is manifested worldwide and is represented by various institutions committed to activity on behalf of women's rights and interests."

The terms feminism and women empowerment seem similar at surface level but it is the former which gave impetus to the later. Feminism gave the right to equality to women and that led to the individualism, participation in decision making process, and to live their life on their own terms. Until and unless women are treated equal to men there cannot be women empowerment. It would be more specific to state that women empowerment is the progressive stage of women development which goes beyond the boundaries of equality of sexes.

European Institute of Gender Equality defines women empowerment as;

Process by which women gain power and control over their own lives and acquire the ability to make strategic choices.

It further adds that *Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.*



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Date : 6-Mar-2020
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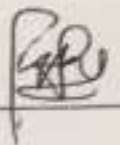
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Dated : 6-Mar-2020

Payment Voucher

Bank-SNG Co.Op.Bank Ltd. A/c No.8



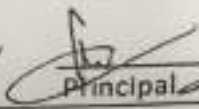
Title and Narration	Debit	Cheque # 0 Credit
Seminar/Conference/Workshop Expenses	2,700.00	
Bank-SNG Co.Op.Bank Ltd. A/c No.8		2,700.00

Payment Remarks: Ch. No.264826 / dt:06.03.2020, Being reimbursement of amount to Devaki Shetty for seminar registration /UGC care publication charges held on 22.02.2020 (1200+1500)

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Dr. Sumi Nijith
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Dr. Ravindran Karathad
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The Study of Impact of Goods and Services Tax (GST) on Online Shopping with Reference to Amazon, Flipkart and Snapdeal – A Customers Perspective

Devaki Shetty¹ and Dr. Saraswathi Menon²

Ph.D. Student¹, Sree Narayana Guru College of Commerce, Chembur

Associate Professor², R. J College (Autonomous)

ABSTRACT

With the introduction of Goods and Services tax (GST), proper tax laws for the e-commerce industry has been formulated, which was not in place for the industry earlier. The implementation of GST has created its impact in every sector. It is generally assumed that GST is more beneficial as it will diminish the cascading effects of taxes and that will reduce the overall cost of goods. A lot of investments on e-commerce warehouses have been done by the e-commerce players such as Amazon, Flipkart etc.

Primary data was collected from online shoppers (customers) through a structured questionnaire and administered to 180 respondents. A simple percentage method was used to analyse the data and Chi-square method was used to test the hypothesis. The study concluded that there is no significant impact of GST on online shopping experience with reference to Amazon, Flipkart and Snapdeal.

Keywords: GST, E-commerce, online shopping.

INTRODUCTION

To correct the loopholes of the earlier law, Goods and Services Tax (GST) was introduced in India on 1st July, 2017. This resulted in a uniform tax structure in the country, by creating transparency and simplification of taxes.

According to Sec 2(44) of the Central GST Act, 2017 "Electronic Commerce means the supply of goods or services or both, including digital products over digital or electronic network." In simple words e-commerce refers to buying and selling of goods & services over the internet and making payment electronically.

This study aims to find out the impact of GST on online shopping from a customer's perspective.

For the purpose of this study, some relevant parameters included to study the impact of GST on customers online experience are frequency of the purchase, quantum of the purchase, value of the purchase, quality of the products, varieties of products offered, service provided by the online players and exchange and refund policies.

OBJECTIVES OF THE STUDY

1. To study the impact of GST on customers online shopping experience with reference to Amazon, Flipkart & Snapdeal
2. To analyze & understand the impact of GST on customers online shopping experience with reference to Amazon, Flipkart & Snapdeal
3. To evaluate the impact of GST on customers online shopping experience with reference to Amazon, Flipkart & Snapdeal

RESEARCH HYPOTHESIS

H₀: There is no significant impact of GST on online shopping experience with reference to Amazon, Flipkart and Snapdeal.

H₁: There is a significant impact of GST on online shopping experience with reference to Amazon, Flipkart and Snapdeal.



Principal

Sree Narayana Guru

College of Commerce

P. L. Lohadade Marg,

Chembur, Mumbai 400 089.

Date: 27-Feb-2020
Time: 12:58

SREE NARAYANA GURU COLLEGE OF COMMERCE-SENIOR

Voucher No.: 420
Dated: 27-Feb-2020

Payment Voucher

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Cheque # 0
Debit Credit

Title and Narration

Seminar/Conference/Workshop Expenses

1,500.00

1,500.00

Bank-SNG Co.Op.Bank Ltd. A/c No.8

Payment Remarks: Ch. No.264815 / dt:26.02.2020, reimburse of registration amount to Mrs.Devaki shetty for seminar attended on 04.01.2020 at Thakur college, Kandivli ("Women Empowerment & Gender Equality-Contemporary Issues")

Created By: Sngcc

Checked By: _____

Approved By: _____

Received By: _____

1,500.00

paid Rupees One Thousand Five Hundred Only.

Prepared by	
Verified by	_____
Passed by	
	Principal Treasurer Asst Treasurer Chairman Gen.Secretary



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tcsc

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Women Development Cell & Internal Quality Assurance Cell
in Association with

Women Development Cell, University of Mumbai
One Day National Conference



on

"Women Empowerment and Gender Equality - Contemporary Issues"
Saturday, 4th January, 2020

CERTIFICATE



This is to certify that Prof. Dr./Mr./Ms. Devaki Shetty
from _____

Principal
has Participated / Presented
College of Commerce
Kandivli Marg,
Chembur, Mumbai - 400 089.

a paper entitled A Study of Genderwise Preference for online shopping in the city of Mumbai with reference to Amazon & Flipkart.

in a One Day National Conference on "Women Empowerment and Gender Equality - Contemporary Issues" held at Thakur College of Science & Commerce, Kandivali (East), Mumbai - 400101, India on Saturday, 4th January, 2020.

Dr. (Mrs.) C.T. Chakraborty
(Principal)
Conference Chairperson

Mrs. Reshima Desai
Convener
National Conference

Dr. Santosh Kumar Singh
IQAC Coordinator

Dr. Gita Chadha
Chairperson
WDC, University of Mumbai

Dr. Manju Dhingra
President
GMREA

SNG Bank- Pmt Voucher

No. : 459

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Nijith Cheque 265397 28-Feb-2020 2,700.00	<i>Demanded statement (for Dr. Sunu)</i> <i>Mehy</i> <i>of check</i> <i>Mehy</i> <i>Roneste</i> <i>AS</i> <i>Mehy</i> <i>20/3/2020</i>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
Bhagyashree Patil Cheque 265399 28-Feb-2020 1,950.00	
Priyanka Suryawanshi Cheque 265400 28-Feb-2020 1,950.00	
Nahid Shaikh Cheque 265401 28-Feb-2020 1,950.00	
Vaidehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
Saraswati Nadi Cheque 265403 28-Feb-2020 1,950.00	
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	
Roslin Swamidasan Cheque 265405 28-Feb-2020 1,950.00	
Mamta Meghnani	

continued ...



Principal
Sree Narayana Guru
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P. L. Lokhande Marg,
Chembur, Mumbai 400 089.

Reg No - 29

No. 8

Date: 22/02/20

RECEIVED with thanks from Ms. Priyanka Suryawanshi
sum of Rupees One thousand two hundred
only

by cheque / draft / cash, in full / part / advance

Number of our Bill No. 8 Dated 22/02/20 / A/c of

National Seminar

1200/-



Handwritten signature/initials

Principal
Sri Narayana Guru
College of Commerce
P. L. Chhatrapati Marg,
Dombivli (E), Mumbai - 400 089

Signature

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NATIONAL SEMINAR ON CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES 22nd FEBRUARY, 2020

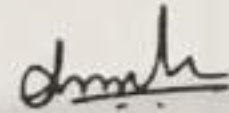
Participation Certificate


Principal

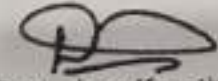
Sree Narayana Guru
College of Commerce
P.L. Lokhande Marg,
Chembur, Mumbai - 400 089



This is to certify that Dr. / Mr. / Ms. PRIYANKA SURYAWANSHI
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI
Participated / Presented paper on A STUDY ON POPULARITY OF E-COMMERCE AMONG
THE STUDENTS.
at the One Day Seminar held in this college.


Dr. Sumi Nijith
Convenor




Dr. Ravindran Karathadi
Principal

A Study on "Popularity of E-Commerce among the Students"

Bhagyashree Patil¹ and Priyanka Suryawanshi²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur

ABSTRACT

E-commerce is an online exchange. Online business gives various advantages to the customers in type of accessibility of products at lower cost, more extensive decision and spares time. Online business is a tremendous stage which is developing at an exceptional rate everywhere throughout the world. Individuals from each age whether they are kids, recent college grads, or old loves to shop from various e-commerce websites. Web based shopping gives more joy when contrasted with physical shopping stores. The explanation is basic as we have a great deal of sites and applications centering web based business, it has gotten easy to discover anything on e-commerce websites that we need to purchase right away. This paper is outcome of a review of various research studies carried out on popularity of e-commerce websites among the students.

Keywords: E-commerce, M-commerce, P2P, B2C, B2B, C2C

INTRODUCTION

E-Commerce or Electronic Commerce means purchasing and selling of goods, products, or services over the internet. Exchange of cash, assets, and information are likewise considered as E-commerce. However, e-commerce can also include other types of activities, such as online auctions, payment gateways, online ticketing, and internet banking.

These e-commerce should be possible in four different ways:

Business to Business (B2B),

Business to Customer (B2C),

Customer to Customer (C2C),

Peer-to-Peer (P2P)

Mobile commerce (M-commerce).

1. Business to Business (B2B):- B2B e-commerce refers to all electronic transactions of goods (services) and sales that are conducted between two companies or organizations.



2. Business to Customer (B2C):- B2C e-commerce manages electronic business connections among organizations and customers.



Principal

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College of Commerce

P. L. Lokhande Marg,

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SNG Bank- Pmt Voucher

No : 459

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Nijth Cheque 265397 28-Feb-2020 2,700.00	<p><i>Demanded (for Dr. Sunu)</i></p> <p><i>through</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>Mehy</i></p> <p><i>of check</i></p> <p><i>20/3/2020</i></p>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
Bhagyashree Patil Cheque 265399 28-Feb-2020 1,950.00	
Priyanka Suryawanshi Cheque 265400 28-Feb-2020 1,950.00	
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Valdehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
Saraswati Nadi Cheque 265403 28-Feb-2020 1,950.00	
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	
Roslin Swarnidasan Cheque 265405 28-Feb-2020 1,950.00	
Mamta Meghnani	

continued ...



[Signature]

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Reg - NO 21

No.

5

Date:

22/2/2020

RECEIVED with thanks from Ms. Nahid Shaikh

the sum of Rupees One Thousand two hundred

only

by cheque / draft / cash, in full / part / advance

payment of our Bill No. 5 Dated 22/2/20 / A/c of,

National Seminar

₹

1200



Signature

This receipt is valid subject to Realisation of cheque.



Principal

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14/2/2020

SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided) Payment Receipt

Receipt No. : SNGC-AIDED201902947
Name : Shaikh Nahid
Mobile No. :

Receipt Date : 14-02-2020
Program :
Email ID :

Particulars	Amount
Seminar Feb.2020	1,500.00
	0.00
TOTAL	INR 1,500.00

Rupees One Thousand Five Hundred only

Mode of Payment : Cash Bank :

Narration UGC care publication charges

Instrument :



No. _____
 Receiver's Signature



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22nd FEBRUARY, 2020

Participation Certificate

This is to certify that Dr. / Mr. / Ms. SHAIKH NAHID USMAN

from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI

Participated / Presented paper on WOMEN EMPOWERMENT IN IT SECTOR.

at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convenor



Dr. Ravindran Karathadi
Principal

Sree Narayana Guru
College of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai 400 089.



Women Empowerment in IT Sector

Shaikh Nahid Usman¹ and Thakor Vaideshi Tushar²

Assistant Professors, Sree Narayana Guru College of Commerce, Chembur.

ABSTRACT

The emergence of knowledge Technology sector in mid-1990s has disclosed a possible employment chance for girls during this organized sector congenially appropriate their job atmosphere and providing, in theory, least gender discrimination. This paper makes an attempt to investigate the problems of opportunities and constraints the ladies workers face within the info Technology sector in India and initiatives taken by different organizations for empowerment of women in IT sector, through its employment. Its employment potentiality provides inspiration to feminine students to require up technical and skilled courses with an eye fixed to the duty market. Most reviews reveal that, withal overall satisfactory gender neutral pursuit by this sector, an optimum level of gender inclusivity remains to be achieved, particularly to the senior level. Moreover, this sector needs to be extra-careful in doing away with the prevailing maladies like 'Feminization', 'Glass ceiling' etc. Also, this area should be extra-cautious in getting rid of the common illnesses like 'Feminization', 'Discriminatory limitation' and so forth. The hypothetical aspect of securement inside the work is discernable anyway at the social level, male centric strategies command on the Indian mind. The impression of this paper is got hold of, on the possibility of, the data sources drawn from entirely unexpected literary works of optional sources.

Keywords: Pathological process, Gender discrimination, 'Glass ceiling', Girlswhocode, Tech achievements, WOMENROCKIT.

INTRODUCTION

Data and correspondence innovations can be integral assets for progressing monetary and social advancement through the arrangement of new sorts of financial action, business openings, upgrades in human services conveyance and different administrations, and the expansion of systems administration, interest and support inside society. While the capability of ICT for empowering monetary development, financial improvement and successful administration is all around perceived, the recompenses of ICT have been unevenly spread inside and between nations. Destitution, absence of education, absence of PC proficiency and language boundaries are among the variables obstructing access to ICT framework, particularly in creating nations. Another impediment relates to ICT is absence of its entrance to ladies.

EXISTENCE GAPS AND CHALLENGES IN WOMEN EMPOWERMENT through IT

Unfortunately there are such a significant number of variables that CREATE HURDLES in strengthening of WOMEN under after examine like;

- Poverty: a large portion of the individuals in India are poor, they think ICT is a wellspring of excitement which they can't bear, while there are 37% of individuals who are living beneath neediness line, enabling is extremely troublesome undertaking for such a tremendous number.
- Knowledge hole and absence of education, the one asset that frees individuals from destitution and engages ladies is information and in this issue the strengthening of ladies become more noteworthy. Absence of education which prompts ignorance of their privileges in constitution is absence of fearlessness. Instruction makes contrast in the lives of ladies and expands the financial, social what's more, political open doors accessible to ladies. An education rate in India is 66% and the lack of education pace of females over the age of 7 years is 45%. In spite of the fact that the administration is without offering instruction to the young lady youngster, the Indian situation is quite terrible as far as training to womenfolk is concerned. Towards PC education, the urban Indian appreciates the essential PC training however the country Indian are rely upon government support.



Principal

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College of Commerce

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Chembur, Mumbai 400 089

SNG Bank- Pmt Voucher

No. : 459

Dated : 28-Feb-2020

Particulars	Amount
Account : Faculty Improvement Expenses	29,100.00 ✓
Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being chq issued to Faculty for National level seminar on 22.02.2020	
Bank Transaction Details:	
Sumi Nijith Cheque 265397 28-Feb-2020 2,700.00	<i>Amount statement (for Dr. Sumi)</i> <i>Mehy</i> <i>AShree</i> <i>Mehy</i> <i>AShree</i> <i>AShree</i> <i>Mehy</i> <i>AShree</i> <i>20/3/2020</i>
Naveena Suresh Cheque 265398 28-Feb-2020 2,700.00	
Bhagyashree Patil Cheque 265399 28-Feb-2020 1,950.00	
Priyanka Suryawanshi Cheque 265400 28-Feb-2020 1,950.00	
Nahid Shaikh Cheque 265401 28-Feb-2020 1,950.00	
Valdehi Thakor Cheque 265402 28-Feb-2020 1,950.00	
Saraswati Nadi Cheque 265403 28-Feb-2020 1,950.00	
Mehjabeen Khan Cheque 265404 28-Feb-2020 1,950.00	
Roslin Swamidasan Cheque 265405 28-Feb-2020 1,950.00	
Mamta Meghnani	

continued ...



[Signature]

Principal
Sree Narayana Guru
College of Commerce
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Chembur, Mumbai - 400 089.

SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided) Payment Receipt

Receipt No. : SNGC-AIDED201902999
Name : Ms.Vaidehi Thakur
Mobile No. :

Receipt Date : 27-02-2020
Program :
Email ID :

Particulars	Amount
Seminar Feb.2020	1,200.00
	0.00
TOTAL	INR 1,200.00

Rupees One Thousand Two Hundred only

Mode of Payment : Cash

Bank :

Narration : Seminar Registration Fee

Instrument :



Receiver's Signature



Principal

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NATIONAL SEMINAR ON

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22nd FEBRUARY, 2020

Participation Certificate

This is to certify that ~~Dr.~~ / Mr. / Ms. THAKOR VAIDEHI TUSHAR

from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI

Participated / Presented paper on WOMEN EMPOWERMENT IN I.T. SECTOR.

at the One Day Seminar held in this college.

Dr. Sumi Nijith
Convener



Dr. Ravindran Karathadi
Principal

Principal

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Women Empowerment in IT Sector

Shaikh Nahid Usman¹ and Thakor Vaidehi Tushar²

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- **Knowledge hole and absence of education,** the one asset that frees individuals from destitution and engages ladies is information and in this issue the strengthening of ladies become more noteworthy. Absence of education which prompts ignorance of their privileges in constitution is absence of fearlessness. Instruction makes contrast in the lives of ladies and expands the financial, social what's more, political open doors accessible to ladies. An education rate in India is 66% and the lack of education pace of females over the age of 7 years is 45%. In spite of the fact that the administration is without offering instruction to the young lady youngster, the Indian situation is quite terrible as far is training to womenfolk is concerned. Towards PC education, the urban Indian appreciates the essential PC training however the country Indian are rely upon government support.



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Self Financing Degree College(From 1/4/13)

P.L.Lokhande Marg, Chembur,

Mumbai-400089

E-Mail : sngcollege@sify.com

SNG Bank- Pmt Voucher

(Page 2)

No. : 459

Dated : 28-Feb-2020

Particulars	Amount
Cheque 265406 28-Feb-2020	1,950.00
Karishma Kasare Cheque 265407 28-Feb-2020	2,700.00
Lakshnichaya Kale Cheque 265408 28-Feb-2020	2,700.00
Mahtab Khan Cheque 265409 28-Feb-2020	2,700.00
Amount (In words) : Indian Rupees Twenty Nine Thousand One Hundred Only	
	₹ 29,100.00

*Sany
Shankar (for Lakshmi)*
Alka

Receiver's Signature:

Authorised Signatory

Prepared by : Saritha Suresh

Saritha

for Sree Narayana Guru College of Commerce-Self Financing Courses

Verified by : _____

SA

[Signature]
PRINCIPAL

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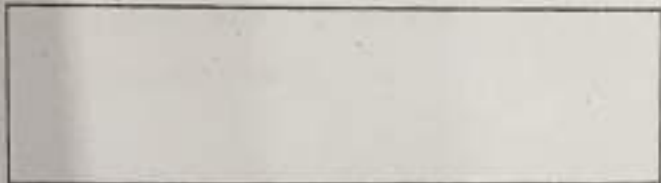
CHAIRMAN/GEN. SECRETARY

Passed by : _____



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Chembur, Mumbai - 400 089.



No. 12

Date: 22/2/2020

RECEIVED with thanks from Mahtab Khan

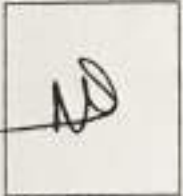
the sum of Rupees One Thousand Two Hundred Only

_____ by cheque / draft / ~~cash~~ / in full / part / advance

payment of our Bill No. 11 Dated 22/2/2020 / A/c of. _____

National Seminar

₹ 1200



Signature

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Chembur, Mumbai - 400 088

**SREE NARAYANA GURU COLLEGE OF COMMERCE (Aided)
Payment Receipt**

Receipt No. : SNGC-AIDED201902967

Receipt Date : 18-02-2020

Name : Mahtab Khan

Program :

Mobile No. :

Email ID :

Particulars	Amount
Seminar Feb.2020	1,500.00
	0.00
TOTAL	INR 1,500.00

Rupees One Thousand Five Hundred only

Mode of Payment : Cash

Bank :

Instrument :

Narration UGC care publication charges



Receiver's Signature



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NATIONAL SEMINAR ON

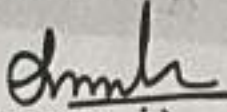
CHANGES IN ECONOMIC POLICIES IN INDIA SINCE 2014 - IMPLICATIONS AND CHALLENGES

22nd FEBRUARY, 2020

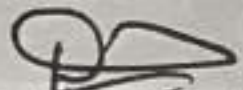
Participation Certificate

This is to certify that Dr. / Mr. / Ms. MAHTAB KHAN
from SREE NARAYANA GURU COLLEGE OF COMMERCE, CHEMBUR, MUMBAI

Participated/ Presented paper on TO STUDY AWARENESS OF INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS) AMONG FINANCE GRADUATE
at the One Day Seminar held in this college. STUDENT,


Dr. Sumi Nijith
Convenor




Dr. Ravindran Karathadi
Principal

Sree Narayana
College of
Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

To Study Awareness of International Financial Reporting Standards (IFRS) Among Finance Graduate Students

Mahtab Khan

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ABSTRACT

It is well known that companies all over the world have become more internationally oriented during last few decades. In changing scenario, India cannot cut off itself from the development taking place worldwide. IFRS is becoming the global language. In India the Institute of Chartered Accountants of India (ICAI) has announced its decision to adopt IFRS with effect from 1st April, 2011. This is aimed at converging India's accounting standards with the globally accepted framework. The objective of convergence is to produce a common set of high quality accounting standards to enhance the consistency, comparability, transferability and efficiency of financial statements. An understanding of Indian GAAP and IFRS standards is an urgent need for today's students. Finance graduate students are the future accounting professionals working in different organization. Thus, they must be aware about it. The study of research attempts to find out the "Awareness of International Financial Reporting Standards (IFRS) among Finance Graduate Students." The finding described that most of the finance graduate students are aware of Indian Accounting Standards.

Keywords: ICAI, Indian GAAP, Ind AS, IFRS, Awareness.

INTRODUCTION

Accounting Standards in India

In India, companies are following Indian GAAP for preparation and presentation of their financial statements. Indian GAAP consists of existing Accounting Standards as notified by MCA. The Institute of Chartered Accountants of India (ICAI) constituted the Accounting Standard Board (ASB) in 1977 to harmonize the diverse accounting policies and practices followed by different organizations in India. After the adoption of liberalization and globalization in the early Nineties and the growing need of effective corporate governance, the Accounting Standards have assumed great importance. The ASB gives consideration to IFRS and tries to integrate them as per the condition prevailing in India. It is compulsory for every company to follow the Accounting Standards issued by ICAI.

Ind AS: Indian Accounting Standards

Ind AS is nothing new in terms of basic understanding but yes there is a difference in the applicability of Ind AS, as compared to AS. Ind AS is a converged from IFRS which has been issued specifically in the context of Indian Companies. Converged form means that IFRS has not been adopted on line by line basis, it has been modified to some context so that it becomes easier for the Indian Companies by apply the same. There are 41 Ind AS till date.

International Financial Reporting Standards (IFRS)

International Financial Reporting Standards (IFRS) formerly known as International Accounting Standards (IAS) are the standards, interpretation and framework for the preparation and presentation of financial statements adopted by the International Accounting Standards Board (IASB). Just like Accounting Standards (AS), IFRS is a set of globally recognized standards used by more than 125 countries in the world. The International Accounting Standard Board (IASB), a private sector body issued IFRS. The IASB replaced the IASC i.e. International Accounting Standards Committee in 2001. The IASC issued International Accounting Standards from 1973 to 2000. Since then, IASB has replaced some IAS with new International Financial Reporting Standards (IFRS). There are 25 International Accounting Standards (IAS) and 16 International Financial Reporting Standard (IFRS) till date.



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Particulars	Amount
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Through : Sree Narayana Guru Co-Op Bank(4820)	
On Account of : Being cash paid for International Conference on 08.02.2020	
Bank Transaction Details:	
Naveena Suresh Cheque 265394 26-Feb-2020	1,000.00
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The Principal.
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Sub: Permission to present seminar paper on 8th Feb 2020.

Respected Sir,

I am glad to inform that the seminar paper titled "A study on the use of electronic resources by the teaching faculty members of TISS, Mumbai" has been selected to be published at the 5th International Multidisciplinary Conference to be held on 8th Feb 2020 Saturday at Chandrabhan Sharma College, Powai. The paper was authored by Ms. Sreelekshmi. Asst Librarian Co-authored by Dr. Sumi Nijith and Ms. Naveena Suresh

I request you to kindly grant permission to attend the same

Thanking you

Yours faithfully

[Signature]

07/02/2020

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College of Commerce
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Chembur
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has participated / presented a paper

Title A study on use of electronic resources by the teaching faculty members of TATA institute of social science

in the 5th International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday, 8th February 2020.

Dr. Arvind Luhar

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To
The Principal
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Ms. Nishimi
Issue cheques in the
name of faculty members.
Aided staff account is
by clearing Dept. Aided
27/2/20

Subject: Reimbursement of the payment paid for National Level Seminar.

Respected Sir,

With reference to above subject, I Mrs. Karishma Kasare, as a research committee in charge requesting you to reimburse the amount which is paid for national level seminar organised by Sree Narayana Guru College of Commerce, Chembur on 22nd February, 2020.


Registration Charge per person-1200

Publication Charge per Paper -1500

Total Number of In house faculties registered -17

Total Number of In house faculties Research Paper Published-13

Thanking You,

Yours Sincerely,


Karishma Kasare

(Research Committee In Charge)

Enclosed :-
1) List of faculties paid the amount with the supporting documents (fee receipt & certificates)



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List of Faculties paid the amount for national level seminar(22/2/2020)

Sr. No	Name of Author	Publication Charges	Registration Charges	Total Amount
1	Ms. Jayasree. Venki tachalam	1500	1200	2700
2	Dr. Srichand P. Hinduja	1500	1200	2700
3	Dr. Sumi Nijith	1500	1200	2700
4	Mrs. Naveena Suresh	1500	1200	2700
5	Bhagyashree Patil	750	1200	1950
6	Priyanka Suryawanshi	750	1200	1950
7	I. Shaikh Nahid Usman	750	1200	1950
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9	Ms. Saraswati Nadi	750	1200	1950
10	Ms. Mehjabeen Khan	750	1200	1950
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12	.Ms. Mamta Meghnani	750	1200	1950
13	Ms. Karishma Sandeep Kasare	1500	1200	2700
14	Lakshnichaya Kale	1500	1200	2700
15	Ms. Devaki Shetty	1500	1200	2700
16	Ms. Mahtab Khan	1500	1200	2700
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	Grand Total	19,500	20,400	39,900

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